



Motor Vehicle Insurance

Product disclosure statement and policy





The business world has a responsibility to give back to the community. Ansvar Insurance provides grants to much needed Community Education Programs that assist young Australians to develop a positive attitude to life. I am proud to be the Ambassador of this program and congratulate you on supporting a company who cares about building a better future for all Australians.

Justin Langer

Former Australian Test Player

Developing our young Australians

In 2007, we are honoured to provide support to 64 community organisations Australia wide. Each organisation provides valuable support to improve and enrich the lives of Australian youth so that they may contribute positively to the community in which they live.

To find out more about our grants to Community Education Programs please visit our website ansvar.com.au

Our history

Ansvar Insurance has been a trusted name in Australia since 1961. Owned by UK Insurance company, Ecclesiastical Insurance Office plc, we enjoy substantial financial backing and are proud to meet the rigorous regulatory requirements of an insurer serving Australians.

Why insure through Ansvar?

With almost 50 years of experience in Australia we understand what customers are seeking in their insurance company: a trusted, responsible and professional organisation where you are treated with respect and care and offered choice and flexibility.

Offering value for money, personal service and a demonstrated commitment to community programs explains why we are the insurer of choice for our Australia wide customers.

An extensive range of insurance products

Ansvar Insurance has products to suit individuals, families and businesses alike. From your home, precious contents, and boats to tailored insurance to meet the needs of businesses, faith organisations, educational facilities, not for profit and the aged care sector, we have insurance to meet your needs.

For more information on how we can help you, please phone us on **1300 650 540** or visit us at ansvar.com.au

About this PDS

The financial product offered in this PDS is provided by Ansvr Insurance Limited.

The purpose of this PDS is to assist you to understand your insurance policy and enable you to make an informed choice about your insurance requirements. The PDS sets out the significant features of the insurance policy including its benefits, risks and information about how the insurance premium is calculated.

You also need to read the policy wording which is covered under **'the contract'** between you and Ansvr Insurance'. This provides a full description of the terms, conditions and limitations of the insurance policy. This Product Disclosure Statement was prepared in December 2005.

The Insurer

Ansvr Insurance Limited, ABN 21 007 216 506, is the issuer of this insurance policy. The registered office of Ansvr Insurance is Level 18, 303 Collins Street, Melbourne, Victoria, 3000. The Ansvr Insurance Australian Financial Services Licence number is 237826.

You can contact us by:

- calling in person or writing to any Ansvr Insurance office
- by telephoning 1300 650 540
- by email insure@ansvar.com.au

Changes to this policy

Information which is not materially adverse is subject to change from time to time. Changes in policy wordings will be communicated to you.

- If a change would affect you adversely, Ansvr Insurance will issue you with a new PDS or a Supplementary Product Disclosure Statement.

Cooling off period

We will refund the entire premium you have paid for cover under this insurance policy if you cancel the policy within 21 days of its commencement. To do this, you must advise us in writing and return the schedule to your nearest Ansvr Insurance office. You will **not** receive a refund if you have made a claim under the insurance policy.

Features and benefits

- Current market value of your vehicle
- New vehicle if less than 12 months old
- Cover for tools and accessories
- Trailers and caravans
- Personal effects cover
- Emergency expense allowance
- Towing
- Free car hire
- Return of stolen vehicle
- Glass (windscreen) cover in specified circumstances
- No fault 'excess'
- Baby capsule cover
- Keys, locks and re-coding
- Cover for cost of damage to another person's vehicle
- Replacement or repair of vehicle if stolen or burnt to lesser of market value or value on Certificate of Insurance
- Limited cover if vehicle damaged by uninsured motorist
- Monthly instalments

Significant risks

- Duty of Disclosure
- Excess payable
- May not be covered if Monthly Premium unpaid
- May not be covered if motor vehicle changed
- Cannot claim for damage or loss for your own vehicle
- May not be able to claim for damage occurring to your own vehicle in an accident
- Contents covered if specifically listed on Certificate of Insurance
- Items excluded from all policies
- Cancellation fee

Costs

The premium payable by you is shown on your Certificate of Insurance.

The factors used to determine a premium when insuring a motor vehicle include its age, make and model, current market value, where the motor vehicle is garaged plus the driver's age and personal rating.

The premium is payable either when the product is purchased or you may elect to pay it monthly. If you elect to pay monthly there is an additional fee. This amount is shown on your current Certificate of Insurance. A cancellation fee may apply if you cancel your policy before expiry.

Premiums and fees are subject to Commonwealth and State taxes which include the Goods and Services Tax and Stamp Duty and are shown on your Certificate of Insurance.

Repairing your Vehicle

You may nominate your preferred repairer, however in the event you do not have a repairer of choice, we will assist you in locating a reputable licensed repairer.

If your vehicle is still within the manufacturer's new vehicle warranty period, we will use new genuine parts when we authorise repairs. When your vehicle is outside the new vehicle warranty period, we may elect to use non genuine and/or recycled parts that are consistent with the age or condition of your vehicle.

We will provide a lifetime guarantee on the repairs to your vehicle, however we will not pay for any rectification work we have not authorised.

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Ansvar Insurance Motor Vehicle Insurance

This booklet, together with a statement containing your specific information called the 'Certificate of Insurance' gives you the details of the insurance provided by your policy. They are to be carefully read as one document and together they are your contract of insurance with Ansvar Insurance.

Unless we have already agreed to issue a cover note, insurance protection only begins when we receive and accept your completed application form.

Please remember that it is important to read the following documents and keep them in a safe and convenient place:

- your Insurance Policy Booklet
- your current Certificate of Insurance
- documents that support the value of the property you have insured with us, e.g. Valuation Certificates
- documents that prove ownership of your goods, e.g. receipts, user manuals/and or guides
- evidence of the amount of loss you might claim

Remember to regularly review your policy, particularly at renewal to ensure your policy provides the cover that you currently need.

When Ansvar Insurance has received your premium, we will insure you against loss, damage, or liability as described in this policy. This insurance covers events happening anywhere in Australia between the dates shown as the period of insurance on the Certificate of Insurance. Your insurance commences when we accept your application and concludes at 4.00pm local time on the date shown.

Duty of disclosure

You are required to tell us anything you know that may affect our decision to accept your insurance or renew your policy. If you have not disclosed all relevant information, or if you have misrepresented the facts, then we may be entitled to cancel the policy, reduce the sum insured, or treat the policy as never having existed.

Goods and services tax

This policy has provision for payment of Goods and Services Tax:

- by you in relation to premiums
- by us in relation to claims

Any claim payments made under this policy will be based on GST inclusive costs (up to the sum insured or market value). However if you have an entitlement to claim an input tax credit for the repair or replacement of your vehicle or other costs covered by this policy, we will reduce any claim payment under the policy by the amount of such input tax credit entitlement. Any sum insured or market value is inclusive of GST.

Monthly instalments

You may pay your premium by monthly instalments direct from a financial institution or from your credit card. However, if your first monthly instalment is dishonoured by your financial institution this policy will not operate at all. This means that you will not be covered in the event of a claim. You cannot make a claim under the policy if, at the date of loss, any monthly instalment has remained unpaid for 14 days or more.

If a monthly instalment remains unpaid for 30 days after its due date, the policy will come to an end without notice to you in accordance with Section 62 of the Insurance Contracts Act 1984.

If you have a total loss or we settle your claim by paying the full sum insured, we shall deduct the instalments for the remaining period of insurance from the settlement amount.

Should the financial institution holding your account return or dishonour a direct debit payment due to lack of funds in your account, we will charge you for any direct or indirect costs which we incur arising from the payment being returned or dishonoured.

Cancellation

You may cancel this policy at any time by notifying us in writing. Ansvr Insurance can cancel this policy at any time but only in accordance with Sections 59 and 60 of the Insurance Contracts Acts 1984. We will be entitled to retain premium for the period during which the policy has been in force. You may be required to pay an administration fee if you cancel the policy.

If you have a total loss or we settle your claim by paying the market value or the total sum insured, the contract will have fulfilled its obligations. The stolen or damaged vehicle and accessories become the property of Ansvr Insurance. We will then cancel the policy with no refund of any portion of the premium as the policy has paid you in full for your loss and has therefore fulfilled the purpose of the cover provided.

Change of vehicle

Make sure that you notify Ansvr Insurance if you change your vehicle. Insurance cover on the new vehicle will continue automatically for seven days after you have replaced the insured vehicle. Cover will cease on the seventh day unless you have notified us of the change. Cover on the replaced vehicle will end and cover on the replacement vehicle will commence at the time you take delivery of the replacement vehicle.

Subrogation

Ansvr Insurance has the right to recover any money that it has paid. We shall have the full discretion as to the manner in which this recovery will be made. Ansvr Insurance may decide to take legal action in your name. Your full cooperation will be needed to ensure the best possible outcome.

Claims

If any of your actions at the time of a claim are contrary to the action specified in this policy and these actions increase the difficulty in resolving the claim or cost of the claim, then Ansvr Insurance will be entitled to not pay the claim or to reduce your compensation.

As a protection for all Policyholders Ansvr Insurance will take legal action against any person who makes a fraudulent claim.

Definitions

Definitions

You and *your* is the person named as the insured on the Certificate of Insurance.

Ansvar Insurance, we, us and *our* is your insurance company whose full name is Ansvar Insurance Limited.

Comprehensive is the word used for the most extensive type of motor insurance. This type of policy covers damage to your own vehicle and damage to other people's property to the extent described in this policy.

Excess is the word used to describe the amount you may have to pay if you have a claim under this policy.

No claim bonus (Rating) is the discount to your premium because of your good claims history.

Market value is the amount of money you would require to purchase a vehicle similar to your own in pre-accident condition, from the retail market.

Your insurance cover with Ansvar Insurance

Type of Motor Insurance cover you have chosen

Your Certificate of Insurance will state whether your motor policy is:

- Comprehensive
- Caravan/Trailer
- Third Party Property Damage
- Fire, Theft, and Third Party Property Damage

Comprehensive

If you have a Comprehensive policy then all parts of this policy from page 8 apply to your insurance cover.

Caravan/Trailer

If you have a Caravan/Trailer policy then wherever the word 'vehicle' appears in this policy it is to be read as your caravan or trailer as described on your Certificate of Insurance. The motor vehicle used to tow or haul the caravan or trailer is not covered by this policy.

Loss of or damage to the contents of the caravan or trailer is not covered except when contents are specifically insured on the Certificate of Insurance.

When the contents of the caravan or trailer are insured they are covered only for fire, or damage arising from an accident to the caravan. Theft of the contents is not covered.

Your caravan annexe is only covered if noted on the Certificate of Insurance. Storm or wind damage is only covered if the annexe is less than five years old.

All parts of this policy from page 8 apply to your insurance cover with the exceptions of the Emergency Expense Allowance and Personal Effects cover described on page 9 which do not apply to caravan and trailer insurance.

Third party property damage

If your policy is for *Third Party Property Damage* you are covered for damage to other people's property which is set out in detail on page 12. Please note that the section *Theft of or Damage to your Motor Vehicle* (pages 8-11) does not apply to your insurance cover. The only cover for damage to your own vehicle is when the damage is caused by an uninsured motorist and the conditions listed at the end of this section apply. These conditions are listed under the heading *Damage To Your Vehicle Caused By An Uninsured Motorist*.

Your insurance cover with Ansvr Insurance

Fire, theft and third party property damage

If your policy is for *Fire, Theft and Third Party Property Damage*, please note that the section *Theft of or Damage to your Motor Vehicle* (pages 8-11) does not apply to your insurance cover.

You are covered for damage to other people's property as set out in detail on page 12.

You are covered for fire and attempted theft. If your vehicle is stolen or burnt the cover applies also to tools that are standard equipment for your vehicle or accessories that are attached to your vehicle.

If your vehicle is stolen or burnt it will be at the option of Ansvr Insurance to repair or replace your vehicle, or to pay the amount of loss or damage. The amount payable by Ansvr Insurance for fire or theft will not exceed the market value of the vehicle and is limited to a maximum of the amount shown on the Certificate of Insurance.

You are covered for damage caused by an uninsured motorist when the conditions listed at the end of this section apply. These conditions are listed under the heading *Damage To Your Vehicle Caused By An Uninsured Motorist*.

Damage to your vehicle caused by an uninsured motorist

This is an additional benefit included with your Third Party Property Damage policy when the following conditions apply:

1. you are not more than 25% at fault in a collision
2. you can provide us with the name and address of the responsible party and the registration number of the other vehicle involved in the accident
3. the other driver who was primarily responsible for the collision does not have insurance which covers the damage to your vehicle

When the above conditions apply, it will be at the option of Ansvr Insurance to repair or replace your vehicle or pay the amount of loss or damage. The amount payable by Ansvr Insurance in these circumstances will not exceed the market value of your vehicle and is limited to a maximum of \$4,000 plus GST, where applicable.

Car sharing agreement

We will pay for accidental loss or damage according to the type of cover selected, when your vehicle is being used in a car sharing agreement, including travelling to and from work, as long as any payment by passengers does not involve commercial use for profit.

The amount you pay if you have to make a claim

Excess

Your financial contribution if you have a claim is known as the 'excess.' The basic excess that you will have to pay if you have a claim is shown on the Certificate of Insurance as the Basic Excess. The amount of the basic excess depends upon the state in which you reside. You are able to pay an additional premium to reduce a basic excess.

Additional excesses, details of which are shown on the Certificate of Insurance, apply in relation to age or where the driver has held an Australian licence for less than 12 months. Age excesses are added to the basic excess. An additional amount may be payable for an unlisted driver.

Any of the above excesses which apply at the time of a claim will be added together to determine the total amount of your final contribution for the claim.

No fault excess

You will not be asked to pay an excess when both of the following conditions apply:

1. You are not more than 25% at fault
2. You can provide us with the name and address of the responsible party and the registration number of the other vehicle involved in the accident

Theft of or damage to your motor vehicle

Applicable only if you have chosen a Comprehensive Policy or Caravan/Trailer Policy.

Repairing your vehicle

You may nominate your preferred repairer, however in the event you do not have a repairer of choice, we will assist you in locating a reputable licensed repairer.

If your vehicle is still within the manufacturer's new vehicle warranty period, we will use new genuine parts when we authorise repairs. When your vehicle is outside the new vehicle warranty period, we may elect to use non genuine and/or recycled parts that are consistent with the age or condition of your vehicle.

We will provide a lifetime guarantee on the repairs to your vehicle, however we will not pay for any rectification work we have not authorised.

Current market value

Ansvar Insurance will cover the loss or damage that occurs to your vehicle as a result of theft, fire, or damage by accident. If you have a claim, Ansvar Insurance will decide whether to repair or replace your vehicle, or pay the amount of loss or damage. Where the total cost of repairs is more than the Market Value of your vehicle (less the value of the salvage) we will regard it as a total loss and pay to you an amount not exceeding the Market Value. The total claim payment will be reduced by the policy excess.

If your vehicle is a total loss and we pay you the market value, we will retain the vehicle (including all accessories) unless you wish to keep it. If you wish to retain the vehicle we will deduct the salvage value from our settlement payment.

A new vehicle, if less than one year old

If your vehicle is stolen and not recovered or if your vehicle is damaged beyond economical repair within one year of the vehicle first being registered, we will replace it with a new vehicle of the same model and series, or similar vehicle if your model is no longer locally available.

If your car is under finance, you have to obtain the approval of the financier before we can replace the vehicle.

Theft of or damage to your motor vehicle

Tools and accessories

Ansvar Insurance will pay for the damage to or theft of tools that are standard equipment for your vehicle, or accessories that are attached to your vehicle. These tools or accessories are covered provided that at the time of the accident or theft, they were attached to or within your vehicle.

Trailers and caravans

Even if you have not arranged separate insurance, we will pay up to \$350 for the damage to or loss of a trailer or caravan which was lawfully attached to your vehicle at the time of theft or accident. If you have chosen a Caravan/Trailer policy with Ansvar Insurance, then the amount of cover will be printed on your Certificate of Insurance.

Personal effects cover

If, as a result of a claim to your vehicle, there is loss or damage to your clothing and personal effects in your vehicle which belong to you, your spouse or your dependant children, then we will pay up to \$500. Property carried in a trailer or caravan is not covered.

We will not pay if these costs are recoverable under another domestic or business policy. We will not pay for loss of cash.

Emergency expenses allowance

Accommodation and travelling expenses up to \$500 will be paid by Ansvar Insurance, providing your vehicle is not being used for business purposes and you become stranded more than 100km from your usual place of residence as a result of an event which becomes a claim under this policy. This benefit does not apply to a Caravan/Trailer policy.

Towing

We will pay the reasonable cost of towing your vehicle to the nearest repairer or place of safety if it is damaged and can not be safely driven.

Theft of or damage to your motor vehicle

Hire car

If your vehicle is stolen, we will arrange and pay for a hire car to be made available for your use for a maximum of 14 days. If your vehicle is recovered damaged you can continue to have the hire car for the full 14 days or until your vehicle is repaired, whichever occurs first. If your vehicle is stolen and recovered but is a write off, you can keep the hire car for the full 14 days or until we pay you, whichever occurs first.

We will not pay:

- the cost of fuel used during the rental period
- any accidental loss or damage to the rental car

Returning your vehicle after being stolen

Applicable to Comprehensive and Third Party Fire and Theft covers.

We will pay for the reasonable costs of returning your vehicle to the place where it is normally parked if it is found after having been stolen. Should the cost of returning the vehicle plus the necessary repairs exceed the relevant market value at the time of the theft, we reserve the right to treat the vehicle as a total loss.

Glass breakage

One window glass claim per year will not affect your no claim bonus. The Basic Excess will not apply, but you will be required to pay \$100 towards the cost of the replacement. If you have paid an additional premium to remove the basic policy excess, you will not be required to pay the \$100.

A second glass claim in one policy year will be treated as an ordinary claim which means you will have to pay the Basic Excess and your no claim bonus may be affected.

No claim bonus: Rating

Your current 'no claim' bonus will be transferred to Ansvar Insurance from your existing insurer upon receipt of proof of your 'no claim' bonus entitlement/rating.

Your driving history determines your rating. However, if you have a claim and the driver of the other vehicle is 75% or more at fault and you can identify him or her, your 'no claim' bonus will not be affected.

Theft of or damage to your motor vehicle

If you have a 'rating one no claim' bonus this will be preserved after any claim even if the damage is your fault. The protection of your 'no claim' bonus will only apply if it is stated on your Certificate of Insurance. This benefit will entitle you to preservation of your 'no claim' bonus provided your vehicle is driven by you, your partner or any person whose name appears on your current Certificate of Insurance, at the time of the accident.

While your 'rating one no claim' bonus will be preserved, your excess, premium or our provision of cover to you may be affected by a subsequent poor claims history.

Baby capsule

We will pay for a baby capsule or child restraint seat that is stolen or damaged in an accident while in your vehicle. The most we will pay is \$200 for any one event.

Keys, locks and re-coding

If the keys to your vehicle are stolen we will pay for the replacement of your vehicle's keys and the necessary re-coding of your vehicle's keys and the necessary re-coding of your vehicle's locks.

The maximum amount we will pay is:

- the amount by which the cost to re-key and/or re-code your vehicle exceeds the basic excess payable for the claim, up to a maximum amount of \$1,000 for any one claim

This benefit will apply only if:

- the theft of your keys has been reported to the police, and
- the keys have not been stolen by a family member, invitee or a person who resides with you, and
- you are not entitled to cover under any other policy.

Cover under this benefit does not entitle you to a claim for a rental vehicle or any other additional benefit.

Pages 8, 9, 10, and 11 do not apply to your policy if your Certificate of Insurance shows that your policy is for *Third Party Property Damage or Fire, Theft and Third Party Property Damage*.

Cover for damage to other people's property

Ansvar Insurance will pay for damage to another person's vehicle or other property resulting from an accident when you, or someone with your consent, was driving your vehicle, if you are required by law to pay for the damage.

We will not pay for damage caused by your vehicle to another vehicle or other property owned by you or a person who normally lives with you.

This policy will cover your legal liability when you have a trailer or caravan lawfully attached to your vehicle.

The amount that we will pay for damage to all property arising from any one accident will be a maximum of \$20 million.

This policy is extended to cover the legal liability of your employer or business partner for damage to someone else's property if the damage that occurs is the result of the use of your vehicle with your consent.

Supplementary bodily injury (other than *Compulsory Third Party*)

The amount which you may be held legally liable to pay as compensation in respect of death or bodily injury arising out of the use of your vehicle with your consent, provided that your vehicle is registered for use on a public road when such liability is incurred.

This policy is extended to cover the legal liability even if you are using a substitute vehicle, but only if your own insured vehicle was in an unusable condition and only one substitute vehicle can be used a time, and the substitute vehicle is not otherwise insured. This extension does not include cover for any damage to the substitute vehicle itself, but only damage caused to other people's property when you are driving that vehicle.

Ansvar Insurance will pay reasonable costs and expenses to defend you against legal proceedings arising from a claim under this policy. You must keep us informed of any legal proceedings and obtain written agreement from us before incurring any costs.

What your policy does not cover

Ansvar Insurance will not pay

- For the deterioration of the condition of your vehicle due to usage, rust, or corrosion.
- For structural failure, mechanical or electrical breakdown to your vehicle.
- For tyre damage caused by the application of brakes or by road punctures, cuts, or bursting
- For the additional costs for the importation or manufacture of any parts or accessories beyond the amount shown on the Distributor's or Manufacturer's Australian current price list for the nearest similar available parts or accessories.
- For the destruction or damage to your vehicle or the cost of your liability if any of the following circumstances applied at the time of the event causing the damage or liability.
- If your vehicle was used for testing, racing, or for any reliability trial, speed, or hill climbing event.
- If the vehicle is hired out by you or was used to carry passengers or goods for a fee.
- If caused deliberately by you or by a person who with your consent was in possession of your vehicle.
- If your vehicle was being used unlawfully by you or a person who with your consent was in possession of your vehicle. This includes being unregistered or in an unroadworthy condition, towing a vehicle illegally, or where a person is unlicensed to drive the vehicle regardless of where it is being driven; and also drives the vehicle in contravention of the conditions, requirements and restrictions of the driver's licence.
- If you or a person who with your consent is driving your vehicle were under the influence of a drug or intoxicating liquor, or were recorded with a blood alcohol level above the legal limit, or failed to submit a specimen for testing when lawfully required to do so.
- If caused by the lawful confiscation of your vehicle, warlike activities, or nuclear contamination.
- If caused by your criminal act, or by the criminal act of a person who with your consent was in possession of your vehicle.
- For loss or damage resulting from or caused by acts of terrorism – refer to your current Certificate of Insurance.

Your responsibility following a claim

- At the time of an accident, it is your responsibility to exchange names, addresses and registration numbers.
- Do not admit that you are at fault or make any attempt to settle or defend a claim.
- If the claim is because of theft, or if you are required by law to report an accident, then the police must be notified.
- If your vehicle needs to be towed, make sure that it is taken to the repairer of your choice. If you are entitled to claim the repairs to your vehicle from this policy, then the reasonable cost of towing will be paid by Ansvr Insurance.
- Do not authorise repairs without authority from Ansvr Insurance.
- Do not dispose of damaged property without authority from Ansvr Insurance.
- Further damage resulting from your failure to take reasonable steps to ensure that your vehicle is secured after an event will not be paid by Ansvr Insurance.
- Any letters or legal documents that you receive relating to the event are to be forwarded to us immediately.
- You or your legal representative must report any loss or damage to your vehicle that is likely to result in you making a claim as soon as possible after the loss or damage occurs. A claim form may be sent to you when you advise us of the claim. This must be completed and returned promptly.
- You or any other party covered by this insurance will give all assistance that Ansvr Insurance or our Authorised Representatives may reasonably require.
- If your vehicle is damaged in an accident, you must take reasonable steps to protect or safeguard your vehicle to prevent further loss or damage. This also applies if your vehicle is stolen, then found and you have been informed where it is.
- If you or any other party covered by this insurance policy is registered for GST purposes you must inform us of the percentage of the GST portion of the insurance premium entitled to be claimed as an input tax credit (ITC). You are also required to inform us of the ABN number. If you do not tell us of any entitlement to an ITC or advise us of the correct entitlement you may be liable to pay GST on any claims under this policy.

If you have a concern

Code of Practice and Privacy Act

Under the General Insurance Code of Practice we are committed to raising standards of service to our customers. This voluntary code sets out the minimum standards we will uphold in the services we provide to you.

The Privacy Act sets out how we are to collect, use, disclose and protect your personal information. It also describes the circumstances for you to access and, if necessary, correct your personal information.

You may access your personal information by contacting any of our offices. The information we collect is used to assist us to provide you with our general insurance products and to manage our relationship with you.

The easy solution to a problem

Ansvr Insurance places the highest priority on providing prompt, efficient and friendly service including protecting your privacy.

However, if you do not believe this has been achieved the best first step is to go back to the employee or authorised representative with whom you were dealing to see if they can resolve the problem.

If that is not possible, then we invite you to contact the Regional Manager in your state. The Regional Manager will review the problem and give you an answer as quickly as possible, but never later than three working days from the day the complaint is received by telephone or in writing.

Your access to the disputes resolution committee

If you are not satisfied with the response given by the Regional Manager, then please put your unresolved complaint in writing and address it to:

The Secretary
Internal Dispute Resolution Committee
Ansvr Insurance Limited
303 Collins St, Melbourne VIC 3000

You can also contact the Secretary on telephone 03 8630 3100, fax 03 9614 2740 or email insure@ansvar.com.au

If you require assistance in formulating your complaint, the Secretary of the Disputes Resolution Committee will assist you.

Ansvar Insurance

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