



## Frequently Asked Questions

### Who is Carpeesh?

Carpeesh is a “home grown” Australian company with all our team operating locally. This cover is underwritten by RACQ Insurance.

### What Covers are offered?

Carpeesh only offers Comprehensive insurance cover with 3 types of available covers depending on your personal circumstances. The cover type is determined by the information you provide in your application and your cover type will be set out in your Carpeesh Policy Certificate.

**Good Driver:** This cover is designed for cars where all listed drivers are aged 26 or older and use the car for social, domestic and pleasure purposes. This cover also offers covers for travel between the home and place of employment, work or education and for limited business use of no more than four trips per month.

**Young Driver:** This cover is designed for cars where any listed driver is aged 25 years or younger who use the car for social, domestic and pleasure purposes. This cover also offers cover for travel between the home and place of employment, work or education and for limited business use of no more than four trips per month.

**Worker:** This cover is designed for cars that are used by drivers for social, domestic and pleasure purposes and to perform a job or earn an income, whether in a full-time, part-time or casual working capacity. This cover is not designed for cars that are used for ridesharing, under arrangements, for reward with other persons through, by or in connection with peer- to-peer or other car sharing services, or for food delivery services.

**Rideshare:** Please note that rideshare is no longer available for purchase from December 2023 but remains available for renewing customers. This cover is designed for cars that are used by listed drivers to perform the task of carrying passengers for payment for rideshare or carpooling app services, as well as for social, domestic, pleasure and commuting purposes. Rideshare cover is not designed for cars that are used under arrangements, for reward, with other persons through, by or in connection with peer- to- peer or other car sharing services, or for food delivery services. This cover is not designed for cars used exclusively for chauffeur or taxi services.



### What are the payment options for my premium?

At Carpeesh we understand that it can be hard to pay car insurance in full, so we offer annual or monthly payment options. All payment methods require a debit or credit card.

### How can I save money?

By selecting a higher optional excess option or by installing a dashcam in your car. If you choose Market Value rather than Agreed Value, you may pay a lower premium.

### How do I update my Policy details?

You can update your policy by emailing your change request to [help@carpeesh.com](mailto:help@carpeesh.com) or call us in business hours at 1300 101 311.

### How does Carpeesh determine the value of my car?

You can choose either an Agreed value or a Market value for your car.

**Market Value:** We'll assess your car and determine the Market value using the Red Book valuation service. The Red Book valuation service bases the Market value of your car on the cars age, type and condition as well as the Market value of similar cars in your local area.

**Agreed Value:** You can change the value of the car for up to 20% more or 10% less of the Market value determined by Red Book. This will alter your premium and your Agreed value will be listed on your Policy Certificate.

### Can multiple drivers be on the policy?

Up to nine listed drivers can be added to your Carpeesh insurance policy. Adding a regular driver to your policy is a good idea as all drivers listed on your policy who make a claim have a lower excess than those who are not listed.

### **What should I do if I change my car?**

If you change cars you can let us know by submitting the new car details by calling 1300 101 311 within business hours or email us via [help@carpeesh.com](mailto:help@carpeesh.com). We need to know the details of the new car to continue to insure you.

### **I've changed my mind and would like to cancel the policy. What happens next?**

First just check if you need to cancel your policy. If you're changing your car, or changing your address, there is no need to cancel. You can make that change online here at [carpeesh.com](http://carpeesh.com) or by calling 1300 101 311. We even provide 14 days free car insurance cover for your existing car once you get a new car to give you time to sell it or trade it in! But if you do have to cancel, we're sorry to see you go!

If you change your mind within the first 14 days of the start date noted on your Policy Certificate, you can cancel your policy and receive a full refund. This will not apply if you have made or are entitled to make a claim.

Outside of the first 14 days, you may cancel your policy at any time by email or by calling the Carpeesh team. You will be refunded that part of the premium paid that relates to the unexpired period of your policy, a pro-rata refund of any taxes and charges to which you are entitled by law, less the Early Cancellation fee. You can find out more about the cancellation fees in our Premium and Excess Guide (PEG).

### **If I've had an accident, what do I do?**

First thing to do is to make sure everyone is safe! Call 000 if there's an emergency. Contact us as soon as possible. Take steps to prevent further damage if it is safe to do so. Report the incident to the police if there has been an injury. Collect details of the third party if there is one, and any witnesses.

### **How do I report a claim? How does Carpeesh then manage this claim?**

You can report a claim 24 hours a day, 7 days a week, 365 days a year via our website [carpeesh.com](http://carpeesh.com) or by calling us on 1300 101 311. Reporting a claim is easy and will take approximately 10 minutes online. We'll contact you within 2 business days of you reporting your claim. All claims are different, but we'll let you know the progress of your claim within 10 business days and will keep you up to date at least every 20 business days.

So that your claim can be managed quickly we may ask you for receipts, bank records, confirmation of purchase of your car or certain relevant accessories, any previous repair records and the driving licence history for the driver of the car.

### **Can I choose my own repairer?**

Your policy doesn't provide for choice of repairer. In the event of a claim, where the car needs to be repaired, we will select a repairer from our extensive list of preferred repairers. Keep in mind that we have a national network of repairers which, in most cases, allows us to book your car in for repair straight away to get you back on the road as soon as possible. Also, we provide a Lifetime Guarantee on any repair done to the car which provides our customers peace of mind.

### **What repairs are covered?**

Accidental collision damage, theft, attempted theft, fire, weather related or malicious damage is covered subject to the payment of any applicable excesses shown on your Policy Certificate, and subject to your policy terms and conditions. We will cover up to your sum insured (Agreed or Market value) including any accessories and modifications that are listed on your Policy Certificate.

### **What happens if my car is a total loss?**

We will make a cash payment for your Agreed value or Market value (less any deductions). If it's less than 2 years old we'll replace it with a new car of the equivalent make, model and series subject to availability.

### **Is a hire car available if I make a claim?**

There are several options depending on the circumstance of the claim and your policy cover.

**Theft:** We will pay for a hire car for up to 14 days or up to a limit of \$750, where we accept a claim for theft, and we agree you need a hire car.

**Accidents:** If you have purchased our Worker or Rideshare cover then we will pay for a hire car after a collision whilst your car is being repaired for up to 14 days or up to a limit of \$750 after an insured event.

If you have purchased our Good Driver or Young Driver covers, then you can choose the optional benefit of a hire car after a collision. This benefit offers you a hire car whilst your car is being repaired for up to 14 days, or up to a limit of \$750 after an insured event.

### **When do I pay an excess?**

The applicable excesses for your policy are listed on your Policy Certificate of insurance. You will be required to pay the excess on any claim you make, except when we decide you're not at fault and we can identify the at fault party. See our Premium and Excess Guide on this website or in your Policy Kit for details.

### **Will I still have to pay the full excess on window glass replacement?**

Yes, standard excess applies to a window glass replacement. Carpeesh offers all customers an optional window glass replacement benefit which can be added when you purchase your policy for an additional premium. If you were then to have an accident that required window glass or windscreen replacement this option means you only have to pay an excess of \$100 instead of your standard policy excess. These excesses do not apply when we can repair the window glass without replacement.

### **Is towing covered?**

Towing and storage is covered up to \$500 anywhere in Australia if your car isn't drivable after an accident or is found after being stolen.

### **Do we cover personal effects?**

We'll cover personal effects damaged in an accident, up to \$250. We won't cover them if they're stolen.

### **Do we cover other costs?**

We provide cover for replacement of keys, up to a limit of \$700 and emergency accommodation up to a limit of \$750. We do not cover medical expenses or lost income relating to a claim you make. See the Product Disclosure Statement for details on this website or in your Policy Kit.

### **What happens if I hit wildlife whilst driving?**

If you unfortunately injure an animal on the road while covered by Carpeesh, we will cover up to \$100 towards animal road recovery by the local wildlife group. If we cannot retrieve the animal, we will donate the \$100 towards a wildlife recovery centre in that local area working to reduce road injury to wildlife. Inform the claims team when contacting them from the scene.

### **Does Carpeesh offer roadside assistance**

No.

### **Does Carpeesh offer Compulsory Third Party insurance for personal injury.**

No.

### **How to contact us?**

Self-service changes to your policy

**carpeesh.com**

Service team

**help@carpeesh.com**

**1300 101 311**

8.30am - 6pm weekdays

8.30am-12pm (midday) Saturday

Claims team

**claims@carpeesh.com**

**1300 101 311**

24 hour claim notification