



Car Insurance PDS

PRODUCT DISCLOSURE STATEMENT



PDS

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This Product Disclosure Statement (PDS) is an important legal document that contains the details of your insurance that will be applicable if you purchase a product from us.

It is important you understand the product you are purchasing, including what you are and are not covered for, your responsibilities and how to use this product when making a claim.

Your insurance contract is made up of this PDS, your Policy Certificate and any Supplementary Product Disclosure Statement (SPDS).

The PDS forms a part of your Policy Kit. All documents in the Policy Kit, will be provided to you via email, unless you request a paper copy.

Any advice in the Policy Kit documents is of a general nature only and does not take into consideration your objectives, financial situation or needs. You make the choice of coverage limits and any optional variable excess levels that should reflect the level of risk you are willing to share with us.

Some words used in this PDS have special meanings. To assist with your understanding, most of the words with special meanings are explained in the Definitions section of this PDS.

About the Insurer

This policy is underwritten by RACQ Insurance Limited (RACQ Insurance) ABN 50 009 704 152, AFSL 233082.

RACQ Insurance is the insurer for your Policy and is responsible for the content of this PDS and any SPDS.

RACQ Insurance Limited
2649 Logan Road, Eight Mile Plains, QLD 4113.

We have given authority for Carpeesh to release this PDS on our behalf.

About Carpeesh

Carpeesh Pty Ltd (Carpeesh) ABN 30 630 295 368, AFSL 516350 arranges and issues policies for and on behalf of RACQ Insurance.

Carpeesh acts under a binding authority provided by RACQ Insurance to issue policies, alterations and renewals, and to administer the policies. In all aspects of arranging or issuing a policy, Carpeesh acts as an agent for the insurer and not for you.

At Carpeesh we focus entirely on car insurance.
Under the Carpeesh policy there are four available cover types.

- 1. Good driver**
- 2. Young driver**
- 3. Worker**
- 4. Rideshare**

This PDS sets out the terms and conditions of our four cover types and explains which cover type will apply to you.

POLICY KIT

Every Carpeesh policyholder will receive access to a Policy Kit. Your Policy Kit will comprise the following:

Product Disclosure Statement	<p>This PDS which contains the general terms and conditions of your insurance policy. The terms and conditions that will apply to your policy will depend on the cover type that applies.</p> <p>This PDS should be read in conjunction with any Supplementary Product Disclosure Statement (SPDS) that we give to you.</p>
Policy Certificate	<p>Your Policy Certificate is a personalised document that details your type of cover, any special policy conditions, your premium and any excesses that will apply to your policy.</p> <p>This PDS, and SPDS and your current Policy Certificate make up the terms of your insurance policy with us.</p>
Premium and Excess Guide	<p>Premium and Excess Guide (PEG) details factors that influence premium, explains how all the excess types are calculated and applied. The PEG is also available online at carpeesh.com or email us on help@carpeesh.com to request a copy at no extra charge.</p>
Instalment Agreement	<p>The Instalment Agreement sets out the terms and conditions of any direct debit payment of premium that applies to you.</p>
Trip Data and Privacy Policy	<p>Trip Data and Privacy Policy details how we protect your data and safeguard your privacy.</p>
Carpeesh Driver Safety App	<p>The Carpeesh driver safety app samples your driving to provide DrivePoints and gives you 24-hour access to update your policy or report a claim. You will need to download the app when you take out a policy with us.</p>
Bluetooth Beacon	<p>You will be provided with a Bluetooth Beacon to place inside your car to enable connectivity to your Carpeesh driver safety app.</p>

Protection of your car

Our role is to provide continuous cover for your insured car during the policy period based on the policy terms and conditions.

The Carpeesh policy is a comprehensive policy that covers you for loss or damage to your car, as well as damage caused to another person's car or property by the use of your car.

Your cover is provided for 12 month terms, with the first term starting from the date you choose, when you pay your premium. This date will be set out in your Policy Certificate.

Service commitment

We will provide self-service access through the Carpeesh driver safety app and carpeesh.com for you to change or update your policy and to report any claims at any time, 24 hours, 7 days a week.

Our customer service team operates in Australia and you won't be contacted by any staff residing outside of this country.

YOUR RESPONSIBILITY

Your duty of disclosure

What you must tell us before you enter into or vary this insurance contract

Before you enter into or vary an insurance contract, you have a duty of disclosure under the Insurance Contracts Act 1984. If we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions. You have this duty until we agree to insure you.

What you must tell us before you renew this insurance contract

Before you renew this contract of insurance, you have a duty of disclosure under the Insurance Contracts Act 1984. When you renew your policy we may give you a copy of information you have previously told us. If we provide you with a copy of your information, you must contact us if there has been a change. If there have not been any changes, you must tell us. If you do not contact us, you will be taken to have told us there is no change.

Also, if we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions. You have this duty until we agree to renew the contract of insurance.

Who needs to tell us and why

It is important that you understand you are answering our questions in this way for yourself and anyone else whom you want to be covered by the policy. We will use the answers in deciding whether to insure you and anyone else to be insured under the policy, and on what terms.

If you don't tell us

If you do not tell us anything you are required to tell us, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both. If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed. If you do not understand your duty of disclosure, please contact us on 1300 101 311.

Keep your policy updated

Like your car, your policy needs to be maintained. You must tell us if:

- your payment details change
- there is a change of mailing address
- your mobile number or email address changes

You must also tell us if there are changes that change the risk insured under your policy. Examples of things you must tell us include:

- change in listed drivers
- change of overnight parked address of your car
- change of the use of your car
- new modification or accessory

If any of these things happen, we may charge you an increased premium for the change to your policy or we may impose an excess at any subsequent renewal. We may also reduce or refuse to pay a claim or cancel your policy if you have not advised us of any of these changes as soon as reasonably possible after you became aware of them.

RENEWAL

Automatic renewal

To ensure continuing protection, if we offer to renew your policy we will send a renewal offer to the email address advised by you at least 14 days prior to the renewal date of this policy. It will show the premium, DrivePoints and applicable excesses for the new period.

If we provide you with an offer to renew your policy, we'll continue to deduct instalments for the renewed policy at the new premium level in the same instalment payment plan from your nominated payment card or account, unless you tell us to stop. We will provide you with an updated Policy Certificate for you to review and check the details are still correct.

If you do not wish to take up the renewal offer you must contact us before the renewal date to advise us.

If a claim occurs after renewal offered

If you make a claim for an incident that happened during the period of insurance, but you tell us about the claim after we send you an offer to renew your policy, we may need to increase the premium in our renewal offer.

You agree to pay us any additional premium increase we would have required you to pay as if you had told us about the claim before your policy was renewed.

We will provide you with an updated Policy Certificate when we make any change of premium.

YOUR COMPREHENSIVE COVER

We cover you for loss or damage to your car from incidents that occur during the period of insurance.

We also cover the legal liability of any insured person which results in any loss or damage to another person's property, from an incident in the period of insurance, caused directly by the use of your car in Australia. We will cover your reasonable legal defence costs for all claims arising from the single incident.

The cover includes legal liability for the loss or damage to another person's property directly caused by:

- your car, a part of your car, or your trailer attached to your car, having taken reasonable measures to secure them,
- goods falling from your car or your trailer attached to your car, where you have taken reasonable measures to secure them, or
- loading or unloading of your car or your trailer attached to your car.

Any excess payable by you is included in the \$20 million liability limit as are the legal cost to defend any claim made against an insured person by another party for a legal liability covered by this policy.

CARPEESH DRIVER SAFETY APP

What does the app do?

An essential feature of your policy is the driver safety app, which provides access to update your policy details and allows you to report a claim at the scene.

The driver safety app also samples driving data obtained using the app features and delivers feedback on your recent trips. Other listed drivers can use it too.

Bluetooth beacon

You will receive a Bluetooth enabled beacon by post to the mailing address you provide. The beacon is mailed to your risk address after the cooling off period is completed.

Simply place the beacon inside your car and your driver safety app will sense the beacon's proximity so we only sample the driving of your car.

You must download the Carpeesh driver safety app

You are required to download and link the Carpeesh driver safety app to your policy. You will be sent a personalised link via text to access the driver safety app for both Android and Apple mobiles.

The driver safety app is important. When you receive the link to the driver safety app, you must download it. You have a 14 day grace period from the beginning of the period of insurance to download and link the app.

If you do not download and link the app, we are unable to assess your DrivePoints rating or mitigate claims by promoting road safety outcomes to you or any listed drivers. We will contact you, reminding you of your obligation to download and link the Carpeesh driver safety app.

If the Carpeesh driver safety app is not downloaded and linked following the 14 day grace period, and you make a claim, a Carpeesh driver safety app excess will automatically apply regardless of the cause.

Once you download and link the Carpeesh driver safety app, the Carpeesh driver safety app excess will be removed.

OUR COMPREHENSIVE COVER TYPES

When you take out your Carpeesh policy, you will qualify for a cover type based on the information you provide in your application. The four types of available cover, and who these are designed to cover, are set out below. The cover type you qualify for will be set out in your Policy Certificate.

All cover types provide comprehensive insurance and cover your car for loss or damage caused by storm, flood, fire, lightning, hail and any other weather events, subject to the General Exclusions on pages 13 and 14.

GOOD DRIVER

Private use

This cover is designed for cars where all listed drivers are aged 26 or older who use their car for social, domestic and pleasure purposes but not for travel between their home and place of employment, work, or education.

If all of your listed drivers are aged 26 or over, you will qualify for this cover type, unless you qualify for the Worker or Rideshare cover type.

If any of your listed drivers are aged under 26, you will not qualify for this cover. But you will qualify for Young Driver cover, see Young Driver cover.

Private and commuting use

This cover is designed for cars where all listed drivers are aged 26 or older who use their car for social, domestic and pleasure purposes and 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.

If all of your listed drivers are aged 26 or over, you will qualify for this cover type, unless you qualify for the Worker or Rideshare cover type.

If any of your listed drivers are aged under 26, you will not qualify for this cover. You will qualify for young driver cover, see Young Driver.

YOUNG DRIVER

Private use

This cover is designed for cars where any listed driver is aged 25 years or younger, who use their cars for social, domestic and pleasure purposes but not for travel between the home and place of employment, work, or education.

If all of your listed drivers are aged 26 or over, you will not qualify for this cover.

Private and commuting use

This cover is designed for cars where any listed driver is aged 25 years or younger, who use their cars for social, domestic and pleasure purposes, 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.

If all of your listed drivers are aged 26 or over, you will not qualify for this cover.

A summary of cover, benefits and optional benefits for Good Driver and Young Driver cover types.

Cover summary	Benefits summary	Optional Benefits summary
<ul style="list-style-type: none">• Comprehensive cover• Choice of Agreed or Market value• Use of the Carpeesh driver safety app for self-service and to lodge claims• Payment options available annual, monthly and fortnightly	<ul style="list-style-type: none">• Cleaning and repair where your car is stolen and recovered• New car changeover• Towing on non-driveable cars after an incident• Removal of debris at the site of an incident• Repair or replacement of roof or bicycle racks• Personal effects damaged in a collision• Emergency travel and accommodation• Replacement keys• Trailer coverage• Replacement new car after total loss if the car is less than two years old• Hire car after theft• Window glass replacement (excess may apply)• No excess window glass repair	<ul style="list-style-type: none">• Optional windscreen benefit• Hire car after an incident (other than theft)• Optional Variable Excess benefit (for Good Driver cover only)

WORKER

This cover is designed for privately owned cars that are used by drivers for social, domestic and pleasure purposes and to perform a job or earn an income, whether in full-time, part-time or casual working capacity.

Worker cover is not designed for cars that are used for ridesharing services, food or delivery services. If you use your car for ridesharing services or food or delivery services, you do not qualify for this cover. You may qualify for Rideshare cover, see Rideshare.

RIDESHARE

This cover is designed for privately owned cars 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 for food or delivery services. This cover is not designed for cars used exclusively for chauffeur or taxi services.

A summary of cover, benefits and optional benefits for Worker and Rideshare cover types.

Cover summary	Benefits summary	Optional Benefits summary
<ul style="list-style-type: none">• Comprehensive cover• Available to drivers of all ages• Choice of Agreed or Market value• Use of the Carpeesh driver safety app for self-service and to lodge claims• Payment options available annual, monthly and fortnightly	<ul style="list-style-type: none">• Cleaning and repair where your car is stolen and recovered• New car changeover• Towing on non-driveable cars after an incident• Removal of debris at the site of an incident• Repair or replacement of roof or bicycle racks• Personal effects damaged in a collision• Emergency travel and accommodation• Replacement keys• Trailer coverage• Replacement new car after total loss if the car is less than two years old• Hire car after theft• Window glass replacement (excess may apply)• No excess window glass repair• Hire car after an incident (other than theft)	<ul style="list-style-type: none">• Optional windscreen benefit• Optional Variable Excess benefit

We include some extra benefits as a part of your insurance policy, at no extra cost. Some limits and exclusions apply to each benefit.

No excess where you are not at fault

You will not have to pay an excess for an incident where we agree you or the driver of your car was not at fault and you make a reasonable attempt at providing us the contact details of the other driver/s and the registration number of the other car/s.

Cleaning and repair where your car is stolen and recovered

If your car is stolen in the period of insurance, but later recovered and we have not paid a claim for the theft, we will have your car cleaned and ready for you, as well as replacing any broken glass and repairing any damage. No excesses apply to this benefit.

New car changeover

If you purchase a new car, we will cover your old car listed on your Policy Certificate for up to 14 days after you replace it. This cover will expire at 11:59:59pm on the 14th day after your existing cover is changed over to your new car, or whenever you dispose of your old car, whichever is earlier.

Emergency travel and accommodation

We will pay up to \$100 per day, up to an overall limit of \$750 for emergency travel and accommodation expenses as a result of theft or non-drivable loss or damage to your car covered by this policy if, at the time of the incident, your car was more than 150 kilometres from the address it is usually parked at night.

**\$750
limit**

Removal of debris

We will cover the cost of debris removal at the site of an incident covered by this policy up to a maximum of \$350.

**\$350
limit**

Recovery of injured wildlife

We will cover up to \$100 towards animal road recovery by the local wildlife group if an animal that is not your pet is injured in an incident covered by this policy. If we cannot retrieve the animal, we will donate the \$100 towards a wildlife recovery centre in your state or territory working to reduce road injury to wildlife.

**\$100
limit**

Towing and storage

If your car is undrivable after an incident, we pay the costs to tow your car from where the incident happened or from where your car was recovered to the nearest storage depot, your home or a temporary safe place. We cover the towing, storage and holding costs by a towing service approved by us, whilst we manage your covered claim, up to a total limit of \$500.

**\$500
limit**

Personal effects damaged in a collision

We will pay up to \$250 for damage to personal effects owned by you which were in the car at the time of a collision covered by this policy.

Roof or bicycle racks

We will pay to a limit of \$250 for the repair or replacement of roof racks or bicycle racks, not shown on your Policy Certificate, but that were on your car at a time of the incident covered by this policy. If you have roof or bicycle racks listed on your Policy Certificate as a modification no limit will apply.

**\$250
limit each**

We include some extra benefits as a part of your insurance policy, at no extra cost. Some limits and exclusions apply to each benefit.

Replacement keys

We will pay for replacing, re-coding or re-keying locks up to a limit of \$700 when related to an incident in the period of insurance. This does not include misplaced or lost keys.



Trailer coverage

We will pay up to a limit of \$500, for loss or damage to a trailer which is owned by you and is attached to your car, and being used for private use only, at the time of an incident covered by this policy. We do not pay for loss or damage to any property in or on the trailer.



Replacement new car after total loss if the car is less than two years old

We will pay for a new car replacement the same make, model, and specifications (but not colour) with the accessories and modifications which were on the car, if:

- your car is deemed a total loss, and
- your car was less than two years old at the time of the incident, and
- you purchased your car new or as a demonstrator car from the manufacturer or their dealer.

If a new car is not readily available or a financier with a security interest does not give us their written agreement to replace your car, we will pay you the higher of:

- the Market value or Agreed value shown on your Policy Certificate, or
- the amount you originally paid for your car including the value of any accessories or modifications that were attached to, or inside your car when the incident happened, excluding the cost of any extended warranties.

We deduct from the amount we pay you:

- any adjustments based on your Input Tax Credit entitlements, and
- any relevant excesses.

Hire car after a theft

If you are unable to use your car because it has been stolen, we will pay for the costs of hiring a compact car, with our preferred supplier to replace your car. We will pay the costs of hiring a compact car for 14 days or up to a total cost of \$750.

If a hire car is not available for you, we will pay for the costs for you to use an alternative mode of transport, such as taxis, rideshare or public transport, for 14 days up to a limit of \$750 in total.

Coverage under this benefit will end if, your car is recovered after being stolen and returned to you without damage, your car is repaired and ready for collection by you, you exhaust the 14 days or \$750 benefit limit, or we settle and pay your claim as a total loss.



Under this benefit we do not cover:

- loss or damage to any hire car or alternative mode of transport or legal liability which results from you using a hire car or alternative mode of transport.
- transport provided by any source other than a registered business (for example, we will not cover costs associated with borrowing a friend or family member's car).
- the costs of running and incidental costs for the hire car or alternative mode of transportation (for example, petrol, insurance and tolls), any security deposit that needs to be paid to the hire car company, or any insurance excess that may apply to the hire car or alternative mode of transport.

Window glass replacement

We will pay for the replacement of a front windscreen and all window glass, regardless of the number of incidents that result in a claim. A standard excess will apply. An option to reduce the standard excess applicable to the replacement of window glass is available for an additional premium.

No excess for window glass repair

If a windscreen or window glass is damaged in an incident covered by this policy can be repaired, rather than replaced, no excess applies.

Hire car benefit after an incident (other than theft)

If you are unable to use your car as a result of an incident (other than theft) as it is damaged and cannot be driven safely, we will pay for the costs of hiring a compact car, with our preferred supplier to replace your car.

If our preferred supplier does not have a hire car available for you, we will pay for the costs for you to use an alternative mode of transport, such as taxis, rideshare or public transport, up to a limit of \$750 in total for the period you require a hire car.

Coverage under this benefit will end if, your car is repaired and ready for collection by you, you exhaust the \$750 benefit limit, or we settle and pay your claim.



Under this benefit we do not cover:

- loss or damage to any hire car or alternative mode of transport or legal liability which results from you using a hire car or alternative mode of transport.
- transport provided by any source other than a registered business (for example, we will not cover costs associated with borrowing a friend or family member's car).
- the costs of running and incidental costs for the hire car or alternative mode of transportation (for example, petrol, insurance and tolls), any security deposit that needs to be paid to the hire car company, or any insurance excess that may apply to the hire car or alternative mode of transport.

Good Driver and Young Driver

This is an Optional benefit that can be purchased at additional cost.

Worker and Rideshare

Included as a standard benefit in these cover types.

Optional Windscreen benefit

If you choose the Optional Windscreen benefit, you can reduce your excess when the only loss or damage to your car is to the windscreen or window. This cover only applies if listed on your Policy Certificate and is available to all cover types at an additional cost. The amount your excess is reduced to under this benefit will be set out in your Policy Certificate.

What is covered and not covered under the Optional Windscreen benefit.

Covered

- Front windscreen
- Rear glass window
- Side windows

Not covered

- Simple scratch and chip repair (there may be cover under 'no excess for window glass repair')
- Damage to sunroof or moonroof
- Glass with built in 'heads up' display
- Glass with inbuilt cameras

PREMIUM

Calculating your premium

Your premium is the amount you must pay us for cover under your policy.

Details of the way we calculate your premium when you first take out a policy with us, and for any renewal, are set out in the PEG. A copy of the PEG is included in your Policy Kit.

Shown on your Policy Certificate

Your premium and the date it's due are shown on your Policy Certificate. Any applicable compulsory government charges are added and included in the premium. We charge an additional fee based on your selected frequency of payment.

Changing your policy details

When you contact us to change your policy details, for example a change of car or a change of address, we will calculate a new premium based on your changed details and your DrivePoints at the time of the policy change. Your premium may increase or reduce depending on your changed circumstances.

If a refund is payable, we will provide it to you as a one-off payment or, if paying by instalments, by reducing your remaining premium payments. Any extra premium needs to be paid in full immediately or, if paying by instalments, will be added to your remaining premium payments.

PAYMENT OF YOUR PREMIUM

Payment methods

You can choose whether to pay by annual, monthly or fortnightly instalments.

We will collect your premium, including any renewal premium, by your chosen method of payment unless you advise us otherwise. For details of the method of payments available, please refer to the PEG.

What happens if you miss a payment?

It is important to pay on the due date to ensure you are covered and avoid any delay should you need to make a claim. If you miss an instalment, we will inform you by text and email and automatically retry the premium collection on a new date.

After several unsuccessful attempts to collect the payment due, your policy may be cancelled if an instalment is overdue for one month, and we will send you an email and letter by post to confirm the date when this will happen.

If you are paying your premium by fortnightly or monthly instalments and any instalment payment is overdue for at least 14 days, we may refuse to pay a claim.

CANCELLATION

Cooling off period

If you change your mind, you can cancel your policy within the cooling off period and receive a full refund. To do this we must receive your request to cancel within 14 days of the start date of the policy.

This cooling off right does not apply if you have made or are entitled to make a claim.

Even after the cooling off period ends, you still have cancellation rights (see below).

No lock in contracts

You may cancel your policy at any time in writing by email to help@carpeesh.com or by calling the Carpeesh team on 1300 101 311.

As your Carpeesh insurance policy is for a 12 month period, if you cancel after the 14 day cooling off period and before the 12 month period has expired, you will incur an early cancellation fee. See the PEG for details.

You will be refunded the part of the premium relating to the unexpired period of your policy, as well as a pro-rata refund of any taxes and charges to which you are entitled by law, less the applicable early cancellation fee. The applicable early cancellation fee is set out in the PEG.

We remotely switch off the Carpeesh driver safety app on cancellation

If you do cancel this policy, we will remotely cancel access to the driver safety app on your mobile phone, so we stop collecting any further sampling data. After the cancellation date of your policy, you can delete the driver safety app.

In all circumstances, we will be clear about the point in time when your car is no longer covered by Carpeesh.

There are some things we do not cover as a part of your Carpeesh insurance policy. These are known as general exclusions. The following section outlines what we will not cover under your policy. It is important that anyone who uses, is in control of, or that drives your car are aware of these general exclusions as they apply to them also.

We will not cover you for any loss, damage or expense to your car or for any legal liability which is caused by or arises out of or in connection with any of the following:

Admission of fault or liability without our consent

Your admission of fault or liability for damage or injury without our consent, except where such liability would have existed without that admission.

Breakdown

Structural, mechanical, electrical or electronic failure or breakdown to your car.

Carrying goods for payment

Loss or damage to your car or other people's goods carried for payment, including food or delivery services, while your car is carrying goods for payment.

Confiscation or repossession

If any person or organisation lawfully confiscates, destroys or repossesses your car or its contents.

Dangerous goods

Loss or damage to your car if it is being used to store or transport:

- substances that pollute or contaminate, or
- dangerous or hazardous goods, or
- asbestos, asbestos fibres or derivatives of asbestos of any kind, or
- biological, chemical, other pollutant or contaminant.

Deliberate acts

Loss or damage caused by deliberate or intentional acts by:

- you or anyone else who is in charge or control of your car, or
- anyone who has your prior permission to use your car.

Demonstration

Loss or damage to your car while being demonstrated for a private sale, unless you or a listed driver are a passenger in your car.

Deterioration

Corrosion, gradual deterioration, wear and tear, mould, rot or rust.

Disease

Loss or damage due to any disease, or fear or threat of any disease, that can be transmitted between living things:

- by any substance or agent, including any virus, bacteria, parasite, or other organism, and
- by any method, including by air or bodily fluid, or from or to any thing, whether solid object, liquid, or gas.

Domestic animals or pets

Any damage to your car by domestic animals or pets owned by you or for which you are legally responsible.

Exceeding load or passenger limit

If at the time of the incident your car is carrying more passengers than the car was designed for, or than the driver is permitted to carry by law, or carrying any load which is not secured according to law, over the legal limit, or more than what your car was designed to carry.

Failure to protect your car

If you or someone who is in charge or control of your car doesn't take reasonable precautions to keep your car safe and secure, and protect it from loss or damage. For example, leaving keys in or around your car when left unattended.

Further loss or damage

After an incident you do not take all reasonable steps to prevent further loss or damage to your car. This includes not securing your car, leaving it in an unsafe location or continued use of the car after it is damaged.

Hire, fare, reward or courtesy car

Loss or damage if your car is being used for hire, a fare or monetary reward or as a courtesy car, other than if you have Rideshare cover or your car is being used at the time of the incident in a carpool or childcare arrangement.

Incorrect fuel or lubricant

Loss or damage to your car (including damage to your car's engine or fuel system) caused by the incorrect type of fuel or lubricant being used.

Indirect losses

Unless specifically provided as a benefit under this policy, any indirect loss resulting from loss or damage to your car including:

- financial loss or damage (e.g. you can't use your car and have to arrange alternative transport or can't go to work), or
- any inconvenience or other non-financial loss of any kind (e.g. loss of enjoyment from not being able to use your car).

We will not cover you for any loss, damage or expense to your car or for any legal liability which is caused by or arises out of or in connection with any of the following:

Modifications

Loss or damage to any modification that is not shown on your Policy Certificate.

Motor sport

If at the time of the incident, your car is being used in any of the following ways:

- in or being tested in preparation for a race, contest, trail, test, hill climb or any motor sport, or
- on a competition racetrack, competition circuit, competition course or competition arena.

If you have told us about this use of your car and we have agreed to cover you, or your car is being driven as part of a driver education course that does not involve speeds in excess of 100km per/hr or the timing of cars, this exclusion will not apply.

Nuclear, Terrorism or War

Loss or damage to your car resulting from:

- ionising radiation or contamination by radioactivity from nuclear materials, or
- radioactivity or the use, existence or escape of nuclear fuel, nuclear material or waste, or
- action of nuclear fission including detonation of any nuclear device or nuclear weapon, or
- any action taken by a public authority to prevent, limit or remedy the actual or threatened release of any radioactive materials, or
- any act of revolution, hostilities, war or other acts of foreign enemy, war like activity (whether war is declared or not), military coup, or
- a terrorist act declared by the Federal Government, or
- any looting or rioting following an incident described above, or
- any looting or rioting following the actual or threatened release of any biological, bacterial, viral, germ, chemical or poisonous substance, pollutant or contaminant, or
- any action taken by a public authority to prevent, limit or remedy the actual or threatened release of any biological, bacterial, viral, germ, chemical or poisonous substance, pollutant or contaminant.

Personal effects

Loss or damage to any personal effects stolen from your car, or any loss or damage to personal property which is not owned by you.

Pre-existing damage

Rectifying any pre-existing damage, faulty repairs or the increased cost repairing your car due to previous damage and/or repairs.

Reckless driving

Loss or damage to your car as a result of any intentional or reckless driving by you or anyone else who is in charge or control of your car, with your prior permission.

Reckless driving is willfully driving at a high speed or in a manner which is inherently dangerous or, alternatively, dangerous to any person or the public.

Roadside Assistance

Roadside assistance services for car breakdowns.

Tools of trade

Loss or damage to the tools of trade of your business or a business you work for carried in your car.

Tyre usage

Loss or damage to your car's tyres caused by braking, punctures, road cuts or bursting, unless and to the extent occurred as a result of an incident covered by your policy.

Unacceptable driver

An incident when the person in charge or control of your car:

- is not licensed, correctly licensed or not complying with the conditions of their licence, or
- is under the influence of alcohol or drugs, or
- has a blood alcohol reading exceeding the legal limit (unless there is a law that says otherwise), or
- has had a licence cancellation, revocation or suspension in the last five years, or
- is not listed on the policy and has had more than two car insurance claims paid in the last five years, where they have had to pay the excess, or
- in the last five years, has been refused car or motorbike insurance or the renewal of car or motorbike insurance, or
- following an incident, refuses to provide or allow the taking of a sample of breath, blood or urine for testing analysis as required by the law of any State or Territory in which the incident occurred.

However, we will provide cover if you have allowed another person to drive your car, but you did not know or could not be reasonably expected to know that any of the above conditions applied to the person. Where permitted by law, we reserve the right to recover the amount we pay from the driver of your car at the time of the loss or damage.

Unlawful acts

Loss or damage to your car if it is being used for unlawful purposes.

Unroadworthiness

If your car is unroadworthy at the time of the incident.

At all times, if you or your passengers or others at the scene of the incident have life-threatening injuries, have sustained an injury, are in shock or there is any danger to you at the road scene, call 000 for immediate help. Calling 000 will connect you directly to ambulance, police and fire services. Don't worry about contacting us at that time.

Focus on your own or other people's safety. Telling us about the claim can wait till you have recovered or settled from this stressful event. Self-care is of the utmost importance.

We have free counselling support available, called CARE, on a confidential basis who are familiar with the trauma associated with these events.

Collect information at the scene of the incident

The Carpeesh driver safety app includes a feature for you to take photos and upload direct to our claims team. A benefit of using your driver safety app is that it knows your policy number when you forward the information and photos from the scene of the incident.

You are required to collect the basic information, including any photographs of your car's damage, any other car's damage and the location. If there's another driver involved, ensure you obtain their name, address, email address, licence number, phone number, car registration number and if possible, their insurer. You should also obtain the contact details of any witnesses.

We may be able to help you while you are at the scene of the incident, if your car is not drivable or you are left stranded far from home.

Report the incident or claim at your earliest practical opportunity

There is no impact on your premium by reporting the incident and not going ahead with a claim. We won't judge you so reach out to us as you've chosen us to help you in these situations. You can make an informed choice whether to make a claim given the damage and the level of excess that may apply.

Report a stolen car

If your car is stolen, please report the theft to police and then to our claims team. We will then contact the police to request a copy of the police report and provide them with any information we may have on the location of your car, to assist them in retrieving it.

We allow 14 days for possible recovery.

If your car is subsequently found and it has been damaged during the theft, we will arrange the repair and clean up. If your car is not recovered your claim will be settled as a total loss.

How to report an incident

Contact Carpeesh by:

- Carpeesh driver safety app
- carpeesh.com
- call 1300 101 311

What to collect at the scene

- photos of your damage
- photos of the other car/s and registration plate
- photos of the scene
- other driver/s name, mobile, address and licence details
- details of the insurer of the other car/s
- details of any witness/es
- details of the tow truck driver, if at the scene
- Police details including report number, if at the scene

How to report a theft

Always report theft to Police first.

Contact Carpeesh by:

- Carpeesh driver safety app
- carpeesh.com
- call 1300 101 311

Supporting information

To assist you in the reporting your incident or theft, you should have the following information on hand:

- your policy number
- details of who was driving at the time
- driving history of the driver
- details of the incident
- details collected at scene
- details of the police report

CLAIMS PROCESS

A car accident or near collision is a stressful event. We don't want to add to the stress in the aftermath or claims process. We're here to help in the event of a claim. When you have lodged your claim, we will provide you a claims reference and advise the next steps, within two 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.

To determine the most appropriate way to settle your claim, we consider factors such as the terms and conditions of your policy, safety, timeliness, cost and any legal obligations.

Your claim will be settled in one or more of the following ways:

1. Repair your car
2. Pay you the cost to repair your car
3. Pay your claim as a total loss

1. Repair your car

We work with repairers every day and we have carefully selected a network of preferred independent repairers to ensure your car is repaired professionally in a timely manner. We do not own or control these smash repairers. To take the inconvenience out of arranging your own repair we choose the repairer and provide a lifetime guarantee on the repair.

If we accept your claim and decide the damage to your car can be repaired, we will authorise one of our network of preferred repairers in your area to repair your car. We will determine the method of repair in consultation with the repairer.

If there is no repairer in our network that is in your area, we will arrange the repair of your car in consultation with you. We will ask you to obtain two independent, competitive quotes from repairers in your area that we nominate. Our assessor will review the quotes and assess what is necessary to properly repair your car.

We will choose the repairer who has submitted the more competitive and complete quote and that will be the repairer who repairs your car. You must not authorise the repair of your car without our written authority.

Repairing your car

We may subcontract the repairs to your car to a repairer, and any repairer we authorise to repair your car may also subcontract some of the repairs. When we repair your car we will not:

- pay extra to repair your car to a better standard, specification or quality existing before the loss or damage,
- fix a fault or defect in your car that existed before the loss or damage occurred unless the fault or defect was from repairs we authorised, or
- pay for repairing pre-existing damage.

Replacing damaged parts

If the car is purchased new, any claim within the first twelve (12) months will use only Original Equipment Manufacturer (OEM) parts except for the replacement of air conditioners, condensers, radiators, windscreens, door, side or rear window glass for which Australian Design Rule compliant parts may be used. Outside of this twelve (12) month period, the parts used will be consistent with the car's age and condition. This may include new, OEM-equivalent, non-OEM or recycled parts.

Any cost associated with the removal, repair or installation of an alcohol ignition interlock device is excluded.

Lifetime Repair Guarantee

If we authorise the repair of your car we provide a lifetime guarantee. This means that we will guarantee the quality of the repairs for any defect due to faulty workmanship or faulty material for the life of your car whilst owned by you. For entitlement to any repairs under this guarantee you must first allow us to inspect the car.

We follow the smash repair code

We follow the Motor Vehicle Insurance and Repair Industry Code of Conduct, a set of guidelines that promotes cooperation and transparency between insurers and repairers. Compliance with the Motor Vehicle Insurance and Repair Industry Code of Conduct is mandated in NSW and all repairers elsewhere in Australia are encouraged to become signatories.

Your stolen and recovered car is cleaned

In the event your car is stolen but then recovered we will have your car cleaned and ready for you.

2. Pay you the cost to repair your car

In some circumstances, we may pay you the cost of repairing your car instead of repairing your car. We will pay you the cost to repair your car, as assessed by us based on a fair and reasonable market rate, less the excesses and any adjustments we make based on Input Tax Credits (ITC) which you may have been entitled to had you made the acquisition. We provide information about how we assess the cost to repair your car to you.

3. Pay your claim as a total loss

Your car may be deemed to be a total loss if it has been stolen and not recovered, or if it is uneconomical or unsafe to repair.

The decision to pay your claim as a total loss is dependent on the type of cover you have on your Policy Certificate, we will either:

- pay you the Market value,
- pay you the Agreed value shown on your Policy Certificate, or
- settle your claim under the benefit 'Replacement new car after total loss if the car is less than two years old' if you are eligible for this benefit.

A total loss payment is calculated based on the Agreed or Market value stated on your Policy Certificate, less:

- any applicable excesses you may not have yet paid, and
- any premiums remaining unpaid for the remainder of the period of insurance, and
- any unused registration costs, including Compulsory Third Party (CTP) Insurance, in any state where there is a refund entitlement, and
- any amount equivalent to any applicable Input Tax Credit (ITC) that you are entitled to.

Total loss, security interest

We may ask about any security or remaining finance on your car and request the details of the finance company if there is a possible total loss payout. The financier may be entitled to part or all of the car proceeds, depending on the loan or leasing arrangement you have with them.

If a security interest is registered over your car, we will first pay the financier, up to the amount required to discharge your loan or finance agreement but not exceeding the Agreed value or Market value stated on your Policy Certificate, before we make any payments to you.

You must take the necessary steps which we require to remove any security interest in your car after your loan or finance agreement has been discharged.

Stolen car is not recovered

In the event your car is stolen and not recovered we will pay you the car's Agreed value or Market value, depending on the cover you have selected, at the time of the loss.

Premium treatment after total loss

If you have paid your policy in full there is no refund of premium as we have fulfilled our contract to you. If you pay your policy in instalments, we will deduct any unpaid instalment amount up until your policy renewal date from the total loss payment. If you purchase another car, a new insurance policy is required.

We will retain any unexpired portion of your car's registration and CTP insurance refund, in states where we are entitled to do so. If necessary, you will provide us with a signed written authority to enable us to recover this refund.

Car salvage

If we pay the Agreed value or Market value, your car and its insured equipment becomes our property.

If you choose to keep your car in its damaged condition, then the salvage value will be deducted from the Agreed or Market value stated on your Policy Certificate.

You pay applicable Excess at the time of making a claim

The excess is the amount of money you pay towards each claim regardless of who is to blame for the incident. The PEG provides detailed information about the excesses that apply in each circumstance and for each State and Territory.

How much you pay depends on whether only the standard excess applies or whether you have selected an optional variable excess, or whether any other excess applies. The excesses that apply to your policy are shown on your Policy Certificate and are updated at renewal.

Paying your Excess

If you make a claim, we will let you know:

- which excesses apply and how much they are, and
- when and how to pay any excesses.

In some cases, we may deduct any excess from the amount we pay you.

Applicable Excesses

A summary of the types of excess that apply, and when they apply, is set out below. The excesses applicable to you, will be shown on your Policy Certificate.

Excess	Purpose
Standard	The Standard excess applies where your car is involved in an incident that results in loss or damage.
Optional Variable	<p>We offer Optional Variable excesses to allow you to select a higher excess to reduce your premiums. You can choose to pay an additional excess on top of the Standard excess of \$100, \$250, \$500 or \$1,000. We also offer the option to reduce the Standard excess by \$100 or \$200 which will result in a higher premium being required to be paid for your policy.</p> <p>If you elect an Optional Variable excess, this will show on your Policy Certificate as your Chosen excess, which is a combination of your Optional Variable excess and your Standard excess.</p>
Age	<p>Where an incident occurs and the driver in charge of the car, is aged under 26 years of age, an Age Excess will apply.</p> <p>It does not apply when the reason for the claim is not related to driving, such as:</p> <ul style="list-style-type: none"> • fire, theft or hail damage, or • loss or damage to the windscreen, door, side or rear window glass.
Inexperienced Driver	<p>Where an incident occurs and the driver in charge of the car has not held a Carpeesh approved licence for more than two years an Inexperienced Driver excess will apply.</p> <p>It does not apply when the reason for the claim is not related to driving, such as:</p> <ul style="list-style-type: none"> • fire, theft or hail damage, or • damage to the windscreen, door, side or rear window glass.
Non-Listed Driver	<p>The Non-Listed Driver excess applies where at the time of an incident, your car was driven by or in the charge of a person who is not listed as a driver on your Policy Certificate.</p> <p>The Non-Listed Driver excess does not apply if:</p> <ul style="list-style-type: none"> • you satisfy us that an emergency existed, resulting in a non-listed driver being in charge of your car, or • the only damage to your car is a broken windscreen, door, side or rear window glass, hail damage, or • the loss or damage that occurred was when the car is parked or unattended.
Off Road	The Off Road excess applies if the loss or damage to your car is as a result of your car being driven on any beach or off any public road (excluding driveways) or on any land not belonging to you.
Carpeesh Driver Safety App	<p>The Carpeesh Driver Safety App excess applies to each and every claim if you do not download and link the driver safety app. You have a 14 day grace period from the beginning of the period of insurance to download and link the app.</p> <p>If the Carpeesh driver safety app is not downloaded and linked as required, and you make a claim, a Carpeesh Driver Safety App excess will automatically apply regardless of the cause.</p> <p>Once you download and link the Carpeesh driver safety app, the Carpeesh Driver Safety App excess will be removed.</p>

If you're registered or required to be registered for GST

If you're registered for Goods and Services Tax (GST) or are required to be registered for GST, then before you lodge your claim you must tell us your Australian Business Number (ABN) and the percentage of Input Tax Credits (ITCs) you are entitled to claim on your premium for the period of insurance during which the incident happened.

You must also tell us whether you would be entitled to claim ITCs if you repaired or replaced the car you are claiming for, and if so what percentage of ITCs you would be able to claim. We will reduce any payment we make to you for your claim by the amount of ITCs you would be entitled to. That applies whether your insured for Agreed value or Market value.

If you don't tell us the correct percentage of ITCs, you may have to pay GST and interest or penalties under GST law. If you aren't sure what your GST obligations are, or if you're a member of a GST Group, you should talk to your tax advisor.

General Insurance Code of Practice

RACQ Insurance is a signatory to the General Insurance Code of Practice.

The Code aims to:

- commit us to high standards of service
- promote better, more informed relations
- maintain and promote trust and confidence in the general insurance industry
- provide fair and effective mechanisms for the resolution of complaints and disputes
- promote continuous improvement of the general insurance industry through education and training.

The code is available at <http://codeofpractice.com.au>

Trip Data and Privacy Policy

We'll collect personal information when you deal with us, our agents or suppliers acting on our behalf. We use your personal information so we can do business with you, which includes issuing and administering our products and services and processing claims. Your personal information is retained in Australia.

Your journey data is protected from unauthorised access via encryption and used in a depersonalised form at the University of Melbourne for road safety research. We do everything we can to safeguard your privacy and the confidentiality of your personal information.

Our Trip Data and Privacy Policy describes in detail how we collect personal information, as well as where we store it and the full list of ways, we could use it. This document is available at carpeesh.com, on your Carpeesh driver safety app and also an attachment in your Policy Kit or you can email us on help@carpeesh.com to request a copy at no extra charge.

It's up to you to decide whether to give us your personal information, but without it we might not be able to do business with you.

Resolving complaints and disputes

RACQ Insurance provides a free and impartial review process established to attend to any complaint you may have in relation to our products, our services or a privacy issue. Our dispute resolution process has 3 key stages which are described below.

1

Contact Carpeesh

postal Address: Carpeesh Pty Ltd
Level 11, 600 St Kilda Road, Melbourne, VIC, 3004
phone: 1300 101 311
email: help@carpeesh.com

Contact RACQ Insurance

Customer Dispute Resolution Department
postal address: PO Box 3004, Logan City, QLD, 4114
phone: (07) 3361 2141 or 137 202 outside business hours
email: racqidisputeresolution@racq.com.au

If we require additional information, we will contact you to discuss. If your complaint is not immediately resolved, we will respond within 15 business days of receipt of your complaint or agree on a reasonable alternative timetable with you.

2

If you're not happy with our response, you may ask us to refer your complaint to our Group Member Advocate Office. The Group Member Advocate Office works independently of our Insurance business and has the appropriate knowledge, skills and authority to deal with your complaint. The Group Member Advocate Office will review your complaint and provide their decision in writing within 15 business days from the date of your request and for a review.

3

RACQ and Carpeesh are members of the Australian Financial Complaints Authority (AFCA). The AFCA is in place to assist in resolving complaints between consumers (you) and the participating financial service provider (RACQ Insurance Limited and Carpeesh).

The AFCA will only consider your complaint after we have first been allowed the opportunity to resolve your complaint through our internal dispute review process. If we are unable to resolve your complaint within 45 calendar days of the date, we first received your complaint, you can refer your complaint to the AFCA, even if we are still considering your complaint. The AFCA only deals with disputes that fall within their Complaint Resolution Scheme Rules. A copy of these rules is available on AFCA's website.

To find out whether your dispute qualifies for the AFCA, you can make contact:

- postal address: GPO Box 3, Melbourne VIC 3001
- phone: 1800 931 678
- online: afca.org.au, or
- email: info@afca.org.au

Privacy complaints

If you're not satisfied with our final decision and it relates to your privacy or how we've handled your personal information, you can contact the Office of the Australian Information Commissioner (OAIC).

- postal address: GPO Box 5218, Sydney NSW 2001
- phone 1300 363 992
- online: oaic.gov.au
- email: enquiries@oaic.gov.au

Financial Claims Scheme

Your policy is a protected policy under the Financial Claims Scheme (FCS), which protects certain insureds and claimants in the event of an insurer becoming insolvent. In the unlikely event of RACQ Insurance becoming insolvent you may be entitled to access the FCS, provided you meet the eligibility criteria.

More information about the FCS may be obtained online at fcs.gov.au or from the Australian Prudential Regulation Authority (APRA) at apra.gov.au or by calling 1300 558 849.

For clarity, we explain terms and insurance jargon we use in this document. In this policy, the terms set out below have the meaning set out below.

Agreed value

means the fixed amount we agree to insure your car for. The amount is fixed for each period of insurance regardless of any price change of your car during that period. The Agreed value is shown on your Policy Certificate and includes the value of insured accessories, modifications and equipment.

At fault

means your car is involved in an incident and it is determined the person in charge or control of your car at the time of the incident is partially or entirely responsible for the incident.

Bluetooth beacon

means the small card device from Carpeesh which connects using bluetooth with your mobile phone.

Carpeesh approved licence

means a licence or permit issued by the relevant Australian, New Zealand, United Kingdom, or Ireland authority, that is in force and held by you or an insured person and is current and relevant for a driver of your car.

Carpeesh driver safety app

means the Carpeesh software application designed to run on your Android or Apple mobile phone. This app has the ability to process and sample trip data, to analyse driving patterns to create a DrivePoints rating factor used by us for premium calculations.

Claim

means a request, in the method provided, for compensation by you under the terms of this policy.

Compact hire car

means a car that is a 4 or 5 door sedan or hatchback with seating for 4 adults including luggage space designed for in town driving and short day trips.

DrivePoints

means our assessment of the insured persons' driving behaviour based on certain driving skills and habits recorded in the Carpeesh drive safety app. The score range is 0.1 (lowest) to 5.0 (highest).

Incident

means an event which you did not reasonably intend or expect.

Insured

means you and any other person who has your permission to drive your car and holds a driver's licence approved by Carpeesh.

Market value

means the cash purchase price of a car of the same age, type and condition, in your local area, but excluding costs and charges for registration, stamp duty transfer and any dealer warranty costs.

To assist in determining the Market value we may refer to 'The Red Book' price guide, 'Glass's Dealer Guide' or other available information.

Market value includes the current value of any keys and any options, accessories or modifications that are permanently fitted to your car. Market value includes Goods and Services Tax (GST).

For clarity, we explain terms and insurance jargon we use in this document. In this policy, the terms set out below have the meaning set out below.

Modification

means any alteration or addition to your car which are not the manufacturer's standard specification. This includes but isn't limited to body, interior body, interior, engine, suspension, wheels, tyres or paintwork which could affect its value, safety, performance or appearance.

Modifications we do not cover for example:

- mag or alloy wheels
- wide or special tyres
- a spoiler or an air scoop
- custom or special paintwork
- a pop-top, campervan fittings
- a rally-pack
- a sunroof
- LP gas conversion

Only modifications listed on the Policy Certificate are covered under this policy.

Personal effects

means essential daily items such as clothes, glasses and luggage. Personal items do not include for example:

- mobile phones, portable Global Positioning System (GPS), electronic devices
- cash, lottery tickets, credit cards
- tools of trade, stock, work equipment

Policy

means your insurance contact with us. Your Policy is made up of the following documents:

- this PDS and any SPDS
- Policy Certificate

Policy Certificate

means the most recent document we give you with your personal policy details. This sets out the limits of cover and any excesses that apply.

Premium

means the amount we charge you in order to provide you with insurance as shown on your Policy Certificate.

Security interest

means a security interest as defined in section 12 of the Personal Property Securities Act 2009 (Cth).

Total Loss

where in our view;

- the cost to repair your car plus the value of any salvage (if applicable) exceeds the Agreed value or Market value (as applicable) or
- your car is stolen and not recovered within a reasonable timeframe (we usually allow 14 days).

We, our and us

means RACQ Insurance Limited - ABN 50 009 704 152, AFS Licence Number 233082

Window glass

means the car's door glass, side or rear window glass.

Windscreen

means the glass screen at the front of a car.

You and your

means the person(s) named in the Policy Certificate as the policyholder(s).

Your car

means the registered car owned by you which is described on the Policy Certificate.

Carpeesh

Phone:	1300 101 311
Online:	carpeesh.com
Email: Sales & service team	help@carpeesh.com
Email: Claims team	claims@carpeesh.com
Postal address:	Carpeesh Pty Ltd Level 11, 600 St Kilda Road Melbourne VIC 3004

Reach us on your Carpeesh driver safety app.