

auto  general

Retired Driver Car Insurance Policy

Prepared on 21 September 2023

Product Disclosure Statement - Part B

What is a Product Disclosure Statement?

This Product Disclosure Statement (PDS) will assist you to make an informed decision about our insurance product. It consists of the following parts, which you should read before making a final decision to purchase:

- 1) PART A contains the general terms and conditions of all our policies.
- 2) **PART B** supplements Part A and contains specific details about the product option(s) that apply. The product option that applies to you will be shown on your quote and your Insurance Certificate.
- 3) Supplementary Product Disclosure Statements (SPDS), if applicable, contain changes to Part A and Part B.

If You Have Already Purchased Our Policy

This PDS (and any applicable SPDS) becomes your Insurance Contract together with the most recent Insurance Certificate.

After reading the documents carefully, you should keep them in a safe place for future reference.

Product Issuer: Auto & General Insurance Company Limited
ABN 42 111 586 353
AFS Licence No 285571

Registered Office: Level 13, 9 Sherwood Road, Toowong QLD 4066

Limits Referred To In Part A

Hire Car Following Theft	\$1,000
Replacement Keys	\$1,000
Trailer	\$500
Emergency Transport and Accommodation	\$150 per day, up to \$600 in total
New Car Replacement	The earlier of 1 year or 20,000 kilometres from original registration

Excess On Claims

The following excesses may apply to your claim and will be shown on your Insurance Certificate:

- **Basic Excess** applies to all claims.
 - **Additional Excesses** apply when the car is driven by a person who is not an excluded driver, but who:
 - is not listed as a driver on the Insurance Certificate, and/or
 - is under 25 years of age, and/or
 - has not held a full or open Australian licence for 2 or more years, and/or
 - is not retired*.
- * Retired means not gainfully employed or seeking employment, and aged 55 years or over (45 years or over for your spouse or partner).

More than one Additional Excess may apply. The total excess you may have to pay is the sum of the Basic Excess and all of the Additional Excesses which apply to the driver of the car at the time of the incident.

The product option you have selected features a lower premium in return for an additional excess which applies to a driver who is not retired.

For more information about excesses that apply to your policy, please refer to our Premium, Excess and Discount Guide which is available on our website or by calling us.

This Product Option Features The Following:

Additional Benefits

Personal Effects (including Child Seats or Capsules)

If we accept your claim for a collision, we will pay up to \$250 for loss or damage to your personal effects, including child seats or capsules, that were in the car at the time.

Optional Benefits

No Claims Discount Protection (optional)

This optional benefit applies only if shown as included on your Insurance Certificate.

You are entitled to make 1 claim in the period prior to when we last calculated your renewal, or 2 claims over 3 consecutive periods of insurance, without affecting your NCD. For additional claims, your NCD will be reduced on renewal.

However, if 'Rating 1 for Life' is shown on your Insurance Certificate, you will keep your maximum NCD (Rating 1) for life, as long as you continue your policy with this NCD Protection.

If 'Rating 1 for Life' is not shown on your Insurance Certificate, you will qualify for this extra benefit after holding this policy for 2 years continuously with NCD Protection and without making any claim.

For more information about NCD, please refer to our Premium, Excess and Discount (PED) Guide which is available on our website or by calling us.

IMPORTANT: No Claim Discount Protection is not available from the 28 September 2020. If 'NCD Protection' is shown as included on your Insurance Certificate, it will continue to form part of your policy until it is removed.

Reduced Window Glass Excess (optional)

This optional benefit is only available with 'Comprehensive' cover and applies only if shown as included on your Insurance Certificate.

This benefit reduces the 'Window glass only' excess payable for a claim where the only loss or damage to the car is accidental damage to the front, rear or side windows. The 'Window glass only' excess amount is shown on your Insurance Certificate.

Accident Hire Car (optional)

This optional benefit is only available with 'Comprehensive' cover and applies only if shown as included on your Insurance Certificate.

If we accept your at fault claim, we will arrange and pay the daily cost for a hire car that meets your needs. You must not arrange your own hire car without first obtaining our approval. If you do, then we may not cover the full hire car costs, and only reimburse you the amount we would have authorised had you spoken to us first.

If we are unable to arrange a hire car for you, we will reimburse you what it would cost you to fulfil your usual day to day mobility requirements, up to a maximum of \$75 per day.

We will pay for this benefit until the first of the following occur:

- the car is repaired,
- your claim is paid, or
- 14 days of hire have been used.

Where the car is safe to drive, the hire car will only be available from the date:

- the authorised repairs are due to start, or
- we assess the car to be a total loss.

We will not pay any additional costs of hiring, including but not limited to fuel, insurance or damage to the hire car. You need to agree to the hire car company hiring conditions (including paying a rental bond, insurance and any excess if you damage the hire car) and collect and return the hire car.

Note: Hire Car Following a No Fault Accident and Hire Car Following Theft are standard policy benefits (refer to PDS Part A).

Choice of Repairer (optional)

This optional benefit is only available with 'Comprehensive' cover and applies only if shown as included on your Insurance Certificate.

If you have purchased this option, you may choose to nominate your preferred repairer, which may be a repairer from our repair network.

See 'If you have the Choice of Repairer optional cover' in PDS Part A for how this affects your claim.


Fees That May Be Charged

Once you have taken out a policy, our agent, as shown on your Insurance Certificate, may charge any of the fees below (if applicable):

Early Cancellation	\$40.00
Monthly Instalment Processing	12 payments of 66 cents per \$100 of premium or part thereof
Fortnightly Instalment Processing	26 payments of 31 cents per \$100 of premium or part thereof

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 **Call our customer service team** on the phone numbers listed on your insurance documents, for claims or anything else

 **autogeneral.com.au**