


Private/Business Motor

Combined Product Disclosure Statement,
Financial Services Guide and
Motor Vehicle Insurance Policy





About this booklet

This booklet contains 3 separate sections:

Part A, Part B and Part C.

Part A – Product Disclosure Statement (PDS)

Part A of this booklet contains a Product Disclosure Statement (PDS). The PDS is designed to assist you to make informed choices about your insurance needs. It gives a summary of the significant benefits and risks associated with this product (you should refer to Part B – Terms and Conditions for full details).

The PDS also contains information about costs, our dispute resolution system, your cooling off rights and other relevant information, including other rights, terms, conditions and obligations attaching to this product. Please read Parts A and B of this booklet carefully.

Part B – Policy Terms and Conditions

Part B of this booklet contains the Policy Terms and Conditions, which detail all the terms, conditions and exclusions relating to the Policy. It is Part B which forms part of your legal contract with us.

If we issue you with an insurance policy, you will be given a Policy Schedule. The Policy Schedule sets out the specific terms applicable to your cover and should be read together with the Policy Terms and Conditions.

The Policy Terms and Conditions and the Policy Schedule we send to you form your legal contract with us so please keep them in a safe place for future reference.

If you require further information about this product, please contact SmartSalary*.

Part C – Financial Services Guide (FSG)

Part C of this booklet contains the Financial Services Guide (FSG). The FSG is designed to assist you in deciding whether to use the financial services SmartSalary provide, i.e. arranging motor insurance for you. It explains the kinds of financial services SmartSalary offer. It also contains general information about who SmartSalary are, how SmartSalary are paid and how to make a complaint.

(*SmartSalary Pty Limited, ABN 24 096 796 100.)

Date of preparation: 30 December 2006

Date effective: 1 January 2012

QM848-0112

About QBE Australia

QBE Insurance (Australia) Limited is a member of the QBE Insurance Group (ASX: QBE). QBE Insurance Group is Australia's largest international general insurance and reinsurance group, and one of the top 25 insurers and reinsurers worldwide. The company has been operating in Australia since 1886 and continues to provide industry-leading insurance solutions that are focused on the needs of intermediaries and their clients.

QBE is a household name in Australian insurance, backed by sizeable assets, and well known as a strong and financially secure organisation.

Index

Page

| | |
|---|----------|
| About this booklet | 1 |
| About QBE Australia | 2 |
| Part A – Product Disclosure Statement (PDS) | 4 |
| Insurer | 4 |
| Significant benefits and features | 4 |
| Significant risks | 7 |
| The cost of this insurance Policy | 7 |
| Duty of Disclosure – what you need to tell us and when | 8 |
| Privacy | 8 |
| The General Insurance Code of Practice | 9 |
| How to make a claim | 9 |
| Dispute resolution | 10 |
| Taxation implications | 10 |
| Cancelling your Policy | 11 |
| Cooling-off information | 11 |
| Financial Claims Scheme | 11 |

Index

Page

| | |
|--|-----------|
| Part B – Policy Terms and Conditions | 12 |
| Insurer | 12 |
| Our agreement with you | 12 |
| Your Policy | 12 |
| Policy comes to an end following total loss | 13 |
| Providing proof | 13 |
| Other party's interests | 13 |
| How you can pay your premium | 13 |
| Termination of employment | 13 |
| Termination of lease or expiration of lease term | 14 |
| Change in employment status | 14 |
| Preventing our right of recovery | 14 |
| How Goods and Services Tax affects any payments we make | 14 |
| Words with special meanings | 16 |
| Use of the vehicle | 16 |
| Cover for your motor vehicle | 17 |
| Section 1: Cover for your vehicle | 18 |
| Section 2: Cover for your legal liability | 21 |
| Additional benefits | 23 |
| What you must pay if you make a claim – Excess | 28 |
| When you will NOT have to pay an excess | 30 |
| When you are not covered | 30 |
| General conditions | 34 |
| Claims | 36 |
| Part C – Financial Services Guide (FSG) | 38 |
| About SmartSalary Pty Limited | 38 |
| About our Licensee | 38 |
| SmartSalary Pty Limited Remuneration | 39 |
| If you have a complaint | 39 |
| Contacting us | 39 |
| Claims contact details | 39 |

PART A – PRODUCT DISCLOSURE STATEMENT (PDS) FOR MOTOR VEHICLE POLICY – PRIVATE AND BUSINESS

Insurer

The Policy is underwritten by QBE Insurance (Australia) Limited, ABN 78 003 191 035, AFS Licence No. 239545 of 82 Pitt Street, Sydney.

Other documents may form part of the PDS. Any such documents will be dated and will include a statement identifying them as part of the PDS. If any major omissions, updates or corrections need to be made to the PDS a Supplementary PDS may be provided. In either case the relevant document will be provided to you with the PDS.

Significant benefits and features

We believe the most significant benefits of this insurance Policy are that it protects:

- (a) your financial investment in your motor vehicle if it is stolen, or lost or damaged due to an incident which is covered by the comprehensive cover section of this Policy
- (b) you for your legal liability to Third Parties in the event of an incident which is covered by the liability cover section of this Policy.

This Policy also provides the following additional benefits:

- car sharing agreement
- towing costs
- cleaning up after an accident
- returning your vehicle after it has been stolen
- hire car costs following theft or accident
- trailer cover
- personal property
- travelling and accommodation expenses
- child's seat or baby capsule
- driver accident compensation benefit
- funeral expenses
- lease, hire purchase payout
- replacement with a new vehicle
- locks and keys
- choice of repairer
- lifetime repair guarantee

Significant legal liability benefits include:

- damage to property
- property under your control
- substitute vehicle
- maritime liability
- your employer's or principal's liability
- injury to other persons
- legal expenses.

The Policy does not cover certain things

Claims may be refused in certain circumstances. Please refer to the Motor Vehicle – Private and Business Policy Terms and Conditions which follow this PDS for full details of the terms and conditions of cover and exclusions.

The Policy will not cover any loss, damage or legal liability occurring if your vehicle:

- (a) is being driven by anyone:
 - who does not hold an appropriate driving licence, or
 - who is under the influence of alcohol or drugs, or
 - whose blood alcohol reading exceeds the legal limit, or
 - who following an accident, 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 accident occurred.
- (b) is stolen or is involved in an accident and you incur costs because you cannot use your vehicle – except as may be specifically covered
- (c) has been modified in a way that materially increases its designed top speed or performance and we were not told this and agreed to it in writing
- (d) is being used to carry more passengers or carrying or towing a heavier load than it was designed for
- (e) is used for purposes other than those shown in the Policy Schedule
- (f) is being driven on a public road while not registered for use on a public road
- (g) has been legally seized or repossessed
- (h) is being used when it is in an unsafe or unroadworthy condition and you knew or should have known that it was unsafe or unroadworthy.

The Policy will not cover your vehicle for:

- (a) damage to its tyres caused by the application of brakes, road punctures, cuts or bursting unless caused as a result of an incident covered under the policy or people acting maliciously
- (b) depreciation, wear, tear, rust or corrosion
- (c) failure or breakdown of a structural, electrical, mechanical or electronic nature
- (d) faulty design or workmanship of your vehicle parts
- (e) mechanical damage caused by escape of oil or coolant unless whilst your vehicle is being driven by a thief.

The Policy will not cover your vehicle or any loss, damage or legal liability arising out of:

- (a) your failure to comply with a condition of this Policy
- (b) a deliberate act by you or anyone acting with your permission
- (c) your admission of liability or fault for damage or injury without our consent, except where such liability would have been incurred even if you had not admitted fault or liability.

These are only some of the events that are not covered by this insurance. Please read the Motor Vehicle – Private and Business Policy Terms and Conditions which follows this PDS for full details of all relevant policy exclusions.

The amount of any claim made against the policy may be reduced:

- (a) where you have not requested the insured value of any item to be specified in the Policy
- (b) where an excess applies. ‘Excess’ means the first amount you must contribute to any claim you make under this Policy. Depending on the age or experience of the driver you may have to contribute more than one excess. If we accept your claim, we will deduct the excess shown in your current Policy Schedule from any amount we pay under your claim.
 - Standard Excess is the first amount you will have to contribute to every claim

- Age or Inexperienced Driver Excess is in addition to the standard excess and applies where a vehicle is driven by a person:
 - under the age of 25, or
 - aged 25 or more but who has not held a driver’s licence for 2 or more years.

This excess does not apply if the only damage to your vehicle is caused by storm or hail damage.

There are some circumstances where an excess will not apply. Please refer to the section headed ‘When you will NOT have to pay an excess’ in Part B of this booklet.

Significant risks

This product may not match your expectations

This product may not match your expectations (for example, because an exclusion applies). You should read the PDS (Part A of this booklet) and the Policy Terms and Conditions (Part B of this booklet) carefully. Please ask SmartSalary if you are unsure about any aspect of this product.

Your sum insured may not be adequate

It is important that you ensure all accessories and equipment insured are separately listed on the Policy Schedule with their respective agreed values otherwise the maximum amount the insurers will pay for any part or item will be its current market value.

A claim may be refused

We may refuse to pay or reduce the amount we pay under a claim if you do not comply with the Policy conditions, if you do not comply with your Duty of Disclosure, or if you make a fraudulent claim.

The cost of this insurance Policy

The total premium is the amount we charge you for this insurance Policy. It includes the amount which we have calculated will cover the risk, and any taxes and government charges. The premium and any taxes and government charges will be shown on your Policy Schedule.

When calculating your premium we take a range of rating factors into account. These factors, and the degree to which they affect your premium, will depend upon the information you provide to us.

The following factors have a significant impact on the calculation of your premium:

- the make and model of the insured car
- the market value of the insured car
- the place where the car is usually parked
- the claims experience of all cars insured under the master Policy.

Premiums will be reviewed on the renewal date (1st January) of the master Policy each year and may be varied depending on the claims experience.

Duty of Disclosure – what you need to tell us and when

Under the Insurance Contracts Act 1984 (the Act), you have a Duty of Disclosure. You must tell us whenever you permanently move from the place where the car is usually parked. As this factor impacts on the calculation of your premium it is important that you tell us as soon as the move is confirmed. As a result of your notification your premium and salary deduction amount may alter.

Privacy

Privacy legislation regulates the way private sector organisations can collect, use, keep secure and disclose personal information. We are bound by the Privacy Act 1988 (Cth.), when collecting and handling your personal information. QBE has developed a privacy policy which explains what sort of personal information we hold about you and what we do with it.

We will only collect personal information from or about you for the purpose of assessing your application for insurance and administering your insurance policy, including any claims you make or claims made against you. We will only use and disclose your personal information for a purpose you would reasonably expect.

We may need to disclose personal information to our reinsurers (who may be located overseas), insurance intermediaries, insurance reference bureaux, credit reference agencies, our advisers and those involved in the claims handling process (including assessors, investigators and other insurers), for the purposes of assisting us and them in providing relevant services and products, or for the purposes of recovery or litigation. We may disclose personal information to people listed as co-insured on your policy and

to family members or agents authorised by you. Computer systems and support services may be provided to us by related companies within the QBE Group that may be located overseas. We may also disclose information to organisations which conduct customer service surveys on our behalf. We will request your consent to any other purpose.

By providing your personal information to us, you consent to us making these disclosures. Without your personal information we may not be able to issue insurance cover to you or process your claim.

You also have the opportunity to find out what personal information we hold about you and, when necessary, correct any errors in this information. Generally we will do this without restriction or charge. For further information about our Privacy Policy or to access or correct your personal information, please contact The Compliance Manager, QBE Insurance (Australia) Limited, GPO Box 82 Sydney NSW 2001 or email: compliance.manager@qbe.com.

The General Insurance Code of Practice

QBE Insurance (Australia) Limited is a signatory to the General Insurance Code of Practice. The Code aims to:

- promote more informed relations between insurers and their customers;
- improve consumer confidence in the general insurance industry;
- provide better mechanisms for the resolution of complaints and disputes between insurers and their customers; and
- commit insurers and the professionals they rely upon to higher standards of customer service.

How to make a claim

Please contact QBE to make a claim. We will only accept responsibility for repairs or payments to third parties under a claim where you have advised us beforehand and we have accepted your claim. Full details of what you must do for us to consider your claim are provided in the 'Claims' section in part B of this booklet.

Dispute resolution

We will do everything possible to provide a quality service to you. However, we recognise that occasionally there may be some aspect of our service or a decision we have made that you wish to query or draw to our attention.

We have a Complaints and Dispute Resolution Procedure which undertakes to provide an answer to your complaint within 15 working days.

If you would like to make a complaint or access our internal dispute resolution service please contact your nearest QBE office and ask to speak to a dispute resolution specialist.

If you are not happy with our answer, or we have taken more than 15 working days to respond, you may take your complaint to the Financial Ombudsman Service (FOS), an ASIC approved external dispute resolution body.

FOS resolves certain insurance disputes between consumers and insurers and will provide an independent review at no cost to you. QBE is bound by the determination of FOS but the determination is not binding on you.

We will provide the contact telephone number and address of the FOS office upon request.

Taxation implications

Goods and Services Tax

The Policy has provisions relating to GST. In summary, they are as follows, but please read the provisions in full. They can be found in Part B Terms and Conditions, under the heading 'How Goods and Services Tax affects any payments we make'.

- The amount of premium payable by you for this Policy includes an amount on account of the GST on the premium.
- When we pay a claim, your GST status will determine the maximum amount we pay.

Other taxation implications

There may be other taxation implications affecting you, depending upon your own circumstances. We recommend that you seek professional advice.

Cancelling your Policy

How you may cancel this Policy

- You may cancel this Policy at any time by telling us in writing that you want to cancel it. You can do this by giving the notice to Smart Salary.
- Where 'you' involves more than one person, we will only cancel the Policy when a written agreement to cancel the Policy is received from all persons named as the insured.

How we may cancel this Policy

- We may cancel this Policy in any of the circumstances permitted by law by informing you in writing.
- We will give you this notice in person or send it to your address last known to us.

The premium

We will refund to you the proportion of the premium for the remaining period of insurance.

Cooling-off information

If you want to return your insurance after your decision to buy it, you may cancel it and receive a full refund. To do this you may notify your Financial Services Provider electronically or in writing within 21 days from the date the Policy commenced.

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 however Smart Salary may deduct certain amounts from any refund for administration costs or any non-refundable taxes.

Financial Claims Scheme

This 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 QBE becoming insolvent you may be entitled to access the FCS, provided you meet the eligibility criteria.

More information may be obtained from APRA - www.apra.gov.au or 1300 13 10 60.

PART B – POLICY TERMS AND CONDITIONS FOR MOTOR VEHICLE POLICY – PRIVATE AND BUSINESS

Insurer

The Policy is underwritten by QBE Insurance (Australia) Limited, ABN 78 003 191 035, AFS Licence No. 239545 of 82 Pitt Street, Sydney.

Our agreement with you

This Policy is a legal contract between you and us. You pay us the premium, and we provide you with the cover you have chosen as set out in the Policy, occurring during the period of insurance shown on your Policy Schedule or any renewal period.

Premiums are paid monthly as set out in the section 'How you can pay your premium'. The full monthly premium is payable irrespective of which day in the month cover on your vehicle commences.

The excesses set out in the section headed 'What you must pay if you make a claim – Excess' apply to all claims except where otherwise stated. The amount of any excess that applies to your Policy will be shown on your Policy Schedule.

The exclusions in the section(s) headed 'When you are not covered' and conditions in the section headed 'General Conditions' apply to all types of cover.

Your Policy

Your Motor Vehicle – Private and Business Policy consists of Part B (Terms and Conditions) of this booklet and the Policy Schedule we give you.

Please read your Policy carefully, and satisfy yourself that it provides the cover you require.

If you want more information about any part of your Policy, please ask us, or Smart Salary.

The address and telephone number of your QBE branch are on your Policy Schedule.

You should keep your Policy Booklet and Policy Schedule together in a safe and convenient place for future reference.

Policy comes to an end following total loss

If we declare your vehicle a total loss and pay you the market value or agreed value or replace your vehicle, then the Policy will come to an end and you will no longer have any cover. This means you will not be entitled to make any further claim under this Policy and:

- where the premium has been paid in full for the period of insurance there will be no refund of any premium, or
- where the premium is paid by instalments, we are entitled to deduct from any claim paid or payable, the balance of the unpaid premium or instalments of premium.

Providing proof

So that your claim can be assessed quickly you should keep the following:

- receipts or other confirmation of the purchase of your vehicle or any accessories, and
- all service and repair records.

We may ask you for these if you make a claim.

Other party's interests

You must tell us of the interests of all parties (e.g. financiers, owners, lessors) who will be covered by this insurance. We will protect their interests only if you have told us about them and we have noted them on your Certificate of Insurance.

How you can pay your premium

Premiums will be deducted in instalments from your salary by SmartSalary and forwarded to QBE on a monthly basis.

Termination of employment

Payment of the insurance premium by salary deduction will cease on termination of employment.

Insurance cover will cease at the end of the calendar month in which the termination of employment occurs. The employee named on the Certificate of Insurance as an 'Interested Party' will need to make alternative insurance arrangements if they retain the vehicle.

Termination of lease or expiration of lease term

Payment of the insurance premium by salary deduction will cease on termination of the lease or expiration of the lease term.

At this time insurance cover ceases. The employee named on the Certificate of Insurance as an 'Interested Party' will need to make alternative insurance arrangements if they retain the vehicle.

Change in employment status

Should your employment status change to leave without pay:

1. payment of premium instalments to QBE will continue to be made out of your positive balance salary packaging account (spa) until the balance is no longer positive.
2. Where there is no positive balance in the (spa) then insurance cover will cease at the end of the calendar month that the premium instalments have been paid up to.

The employee named on the Certificate of Insurance as an 'Interested Party' will need to make alternative insurance arrangements if they retain the vehicle.

Preventing our right of recovery

If you have agreed not to seek compensation from another person who is liable to compensate you for any loss, damage or liability which is covered by this Policy, we will not cover you under this Policy for that loss, damage or liability.

How Goods and Services Tax affects any payments we make

The amount of premium payable by you for this policy includes an amount on account of the GST on the premium.

When we pay a claim, your GST status will determine the amount we pay.

When you are:

- (a) not registered for GST, the amount we pay is the sum insured/limit of indemnity or the other limits of insurance cover including GST.
- (b) registered for GST, we will pay the sum insured/limit of indemnity or the other limits of insurance and where you are liable to pay an amount for GST in respect of an acquisition relevant to your claim (such as services to repair a Damaged item insured under the Policy) we will pay for the GST amount.

We will reduce the GST amount we pay for by the amount of any input tax credits to which you are or would be entitled if you made a relevant acquisition. In these circumstances, the Input Tax Credit may be claimable through your Business Activity Statement (BAS).

You must advise us of your correct Australian Business Number & Taxable Percentage.

Any GST liability arising from your incorrect advice is payable by you.

Where the settlement of your claim is less than the sum insured/limit of indemnity or the other limits of insurance cover, we will only pay an amount for GST (less your entitlement for Input Tax Credit) applicable to the settlement. This means that if these amounts are not sufficient to cover your loss, we will only pay the GST relating to our settlement of the claim.

We will (where relevant) pay you on your claim by reference to the GST exclusive amount of any supply made by any business of yours which is relevant to your claim.

GST, Input Tax Credit (ITC), Business Activity Statement (BAS) and Acquisition have the same meaning as given to those expressions in A New Tax System (Goods and Services Tax) Act 1999 and related legislation as amended from time to time.

Taxable Percentage is your entitlement to an Input Tax Credit on your premium as a percentage of the total GST on that premium.

Words with special meanings

Some key words used in this Policy have a special meaning. Wherever the following words are used in the Policy, they mean what is set out below:

| Word or Expression | Meaning |
|--------------------------|---|
| Certificate of Insurance | The Certificate of Insurance we give you. |
| Period of insurance | The period shown on the Certificate of Insurance. |
| We, our or us | QBE Insurance (Australia) Limited, ABN 78 003 191 035. |
| You or your | The employee named on the Certificate of Insurance as the 'Insured'. |
| Your family | Any member of your family who lives permanently with you, including your partner. |
| Your vehicle | The vehicle described in the Certificate of Insurance. |

Use of the vehicle

We cover your vehicle only when you are using it for the type of use shown on the Certificate of Insurance. Refer also to the section titled 'When you are not covered'.

1. Private Use means

Your vehicle must be registered for 'private use' only in your name and used for the following purposes:

- social, domestic and pleasure purposes
- demonstration for sale
- in connection with servicing, repairing and subsequent testing
- for tuition, as long as it is not for payment
- towing a caravan, trailer or vehicle, as long as it is not for payment
- driving to or from work
- in connection with your occupation or business as, long as:
 - it is driven only by you, and
 - the business use does not exceed 20% of the vehicle's usage.

2. Executive Use means

Your vehicle is registered for 'business use' but is used only for the following purposes:

- social, domestic and pleasure purposes
- demonstration for sale
- in connection with servicing, repairing and subsequent testing
- for tuition, as long as it is not for payment
- driving to or from work
- towing a caravan, trailer or vehicle, as long as it is not for payment.

3. Business Use means

Your vehicle is registered for 'business use', but is used only for the following purposes:

- in connection with your business or occupation
- social, domestic and pleasure purposes
- demonstration for sale
- in connection with servicing, repairing and subsequent testing
- for tuition, as long as it is not for payment
- towing a caravan, trailer or vehicle, as long as it is not for payment.

Cover for your motor vehicle

This Policy provides comprehensive cover.

Comprehensive

Cover provides:

- (a) insurance against theft or accidental loss or damage to your vehicle
- (b) additional benefits – as set out in the 'Additional benefits' section
- (c) insurance against legal liability for damage caused by your vehicle to the property of other people – as described in Section 2.

The causes or events not covered are described under 'When you are not covered'.

Section 1: Cover for your vehicle

1.1 What you are insured against

The cover on your vehicle

We cover you against loss or damage to your vehicle for comprehensive cover.

Cover on your vehicle includes

- (a) Standard equipment for the particular make and model of your vehicle fitted by the original manufacturer.
- (b) Any specified equipment or accessories shown on the Policy Schedule.
- (c) Other fitted accessories, and your vehicle's tools or spare parts in or on your vehicle, up to \$500 in total.
- (d) Theft or accidental loss or damage to your vehicle, depending on the type of cover you have selected.

1.2 What you are NOT insured against

We do not cover your vehicle for the following:

- (a) damage to its tyres caused by the application of brakes, road punctures, cuts or bursting, unless caused as a result of an incident covered under the type of cover you have selected or people acting maliciously
- (b) depreciation, wear, tear, rust or corrosion
- (c) failure or breakdown of a structural, electrical, mechanical or electronic nature
- (d) faulty design or workmanship of your vehicle parts. However, we do cover you for loss or damage to your vehicle resulting from faulty design or workmanship if such loss is otherwise covered by this Policy
- (e) mechanical damage caused by escape of oil or coolant unless whilst your vehicle is being driven by a thief.

1.3 What we pay for loss or damage

At our option we treat the loss or damage as a:

- (a) partial loss, or
- (b) total loss.

These types of losses are defined below and we settle on the terms described:

(a) Partial loss

If we decide to repair your vehicle, we will repair it to a similar condition to that which it was in before the loss or damage occurred.

If it is necessary to repair it to a better condition than it was in before the loss or damage occurred, then we may ask you to contribute the additional amount to repair it to the better condition.

If you have insured any accessories we will either repair them or pay for the cost to replace them as new, less an amount for depreciation, wear and tear.

We are entitled to replace damaged parts with new parts or used parts of similar condition to those being replaced.

Repair guarantee

If we authorise repairs to your vehicle, we will guarantee the quality of the repairs for any defect due to faulty workmanship or faulty material for the life of your vehicle. For entitlement to any repairs under this guarantee you must first allow us to inspect the vehicle and we must agree that repairs are necessary.

Imported vehicles

If your vehicle has been imported and any part is not available in Australia, we will only pay for the cost of parts used in the repair of your vehicle up to the manufacturer's recommended list price in Australia. However if such list is not available, we will only pay for the cost of the parts plus the cost of freighting such parts by sea transport.

If there is a delay in the repair process due to the importation of parts, you are not covered for any loss of use of your vehicle during that time.

(b) Total loss

A vehicle will be declared a 'total loss', if:

- the cost to repair your vehicle plus the value of any salvage (if applicable) exceeds the market value, or
- your vehicle is stolen and not recovered within a reasonable period of time as determined by us.

We will settle the claim on the basis of market value.

Market value

We will at our option:

- replace your vehicle with an equivalent vehicle or pay you its market value at the time of the total loss, plus
- replace all insured accessories or pay you the cost to replace them as new, less depreciation.

Market value means

The cash purchase price of a vehicle 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.

Financier

If your vehicle is the security for any finance arrangement and the name of the financier is noted on the Certificate of Insurance, then:

- we have the right to make claim payments to the financier, and
- any payment made to the financier will satisfy our obligation to you under this Policy for the amount paid.

Salvage

If we replace your vehicle or pay you the market value or agreed value, your vehicle and its insured equipment becomes our property.

Section 2: Cover for your legal liability**2.1 Property damage****Damage to property**

We will pay the amount you, or any person you have allowed to drive, use or to be in charge of your vehicle may be held legally liable to pay, for accidental damage to property belonging to other people caused by or arising out of the use of:

- your vehicle or goods falling from your vehicle
- a single trailer or caravan attached to your vehicle.

Property under your control

We do NOT cover the legal liability of you or the driver of your vehicle for damage by your vehicle to any property belonging to you or the driver of your vehicle, or any property in your or the driver's care or custody, except to:

- a residential building that you are renting or is on loan to you, or
- employee's or visitor's vehicles and their contents while contained in a car park provided by you.

Substitute vehicle

We cover your legal liability to pay for accidental damage caused by a registered vehicle used by you as a substitute while your vehicle is being serviced, repaired or is not driveable. There is no cover for loss or damage to the substitute vehicle.

We give you this benefit only if:

- the substitute vehicle is not already covered under another insurance policy, and
- the substitute vehicle is not owned by you and you have the owner's permission to drive it.

Your employer's or principal's liability

We will pay the amount that your employer, principal or partner may be held legally liable to pay, for accidental damage to property belonging to other people as a result of an incident covered by this Policy while you are using your vehicle on business, as long as it is not a use that is excluded by this Policy as described under 'Use of the vehicle'.

Maritime liability

If your vehicle is being transported by sea between Australian ports, we will pay your contribution for your vehicle if 'general average' is declared.

General Average is declared when goods or cargo are thrown overboard to safeguard the vessel and the remaining property on the vessel. Those whose property is saved share the expenses or salvage costs incurred by a ship owner in preserving the vessel and cargo.

What we pay for legal liability for damage to other people's property

We will pay up to the maximum amount shown on the Certificate of Insurance, for all claims arising out of any one incident or series of incidents arising out of the one cause or event covered under the heading 'Property damage', in this section.

2.2 Injury to other persons

We will pay the amount which you, or any person driving, using or in charge of your vehicle with your permission may be held legally liable to pay by way of compensation or damages (excluding aggravated, punitive or exemplary damages) for death or bodily injury to persons arising out of the use of your vehicle.

We do not cover legal liability for death or bodily injury to:

- you or any person driving, using or in charge of your vehicle, or
- an employee of yours or who is deemed by any law to be your employee arising out of their employment with you.

We do not pay if :

- (a) your vehicle is not registered
- (b) you or any person using your vehicle:
 - is wholly or partly covered under any compulsory statutory insurance scheme or accident compensation scheme, or
 - would have been entitled to be covered under any such scheme as it existed at the commencement date of the relevant period of insurance, even though there may have been a change in the law during that period of insurance, or

- would have been entitled to be covered under any such scheme if it were not for the application of any excess or deductible applying under the scheme, or
- would have been entitled to be covered under any such scheme had cover not been refused because you did not:
 - register your vehicle
 - apply for cover under the scheme
 - comply with a term or condition of the scheme.

What we pay for legal liability for injury to other persons

We will pay up to the maximum amount shown in the Certificate of Insurance, for all claims arising out of any one incident or series of incidents arising out of the one cause or event covered under 'Injury to other persons', in this section.

However, we do not pay more than this amount in total under all policies we have issued to you in relation to loss, damage or liability arising out of any one incident.

2.3 Legal expenses

We will pay your reasonable legal costs and expenses in defending or settling claims if you have our agreement in writing. We pay this in addition to the amount payable under 'Damage to property' and 'Injury to other persons', in this section.

Additional benefits

We give you the following additional benefits:

Car sharing agreement

We will pay for accidental loss or damage 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.

Towing costs

If your vehicle is not driveable following an accident or theft covered under the policy, we will pay for the reasonable costs of:

- towing your vehicle to the repairer nearest to where it was damaged, or
- any other place that we first approve.

Cleaning up after an accident

We cover your legal liability to pay for the cleaning up of any debris of your vehicle following an accident.

The maximum amount we will pay is \$1000 for any one accident.

Returning your vehicle after stolen

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 agreed value or market value at the time of the theft, we reserve the right to treat the vehicle as a total loss.

Hire car costs following theft or accident

If your vehicle is damaged in an accident or stolen, while covered under this policy and we agree to pay your claim, we will reimburse you for the reasonable cost you incur of hiring a similar vehicle providing you first obtain our approval.

We will not pay:

- for hiring charges after your vehicle is found or repairs are completed,
- for fuel or running costs,
- if the only damage to your vehicle is to its windscreens or widow glass,
- for any damage to the hire car or
- any insurance, insurance excess or other costs you may be liable for under the hire car rental agreement.

This benefit ceases once we pay the claim.

The maximum amount we will pay is \$3,000, with a maximum of \$100 per day, for any one event.

You will need to organise and pay for the hire car. We are not responsible for ensuring that a hire car is available. You must also give us a copy of the rental agreement and any receipts for the hire car before we will pay you.

Trailer cover

We will pay for theft, or accidental loss or damage to any trailer (other than a caravan) which is owned by you while it is:

- attached to your vehicle, or
- detached from your vehicle but within the domestic land boundaries of your usual home as long as it was not in a common area of home units, flats and the like.

We do not pay for any property in or on the trailer.

The maximum amount we will pay is the market value of the trailer, limited to \$1,000.

Personal property

We will cover, following a claim under Section 1 of this policy, the loss or damage to wearing apparel and personal property not otherwise insured belonging to You while contained in your vehicle provided:

- (a) money, securities, jewellery, furs, mobile phones and laptops are excluded from this cover, and
- (b) the maximum amount we will pay is limited to \$1,000 arising from any one incident.

Travelling & accommodation expenses

We will pay for any reasonable travelling and accommodation expenses resulting from a claim for accidental damage, fire or theft to your vehicle which we accept under this Policy, as long as at the time of accident, fire or theft your vehicle was more than 150 kilometres from the address where it is normally parked at night.

We will not pay if you had intended to pay for overnight accommodation in any event.

The maximum amount we will pay is \$1,000 for any one event.

Child seat or baby capsule

We will pay for loss or damage to a child's seat or baby capsule that is stolen from your vehicle or damaged in an accident or fire while in your vehicle.

Driver accident compensation benefit

We will pay the following scale of benefits to the driver of your vehicle who is injured as a result of an accident while driving your vehicle if:

- the driver was driving your vehicle with your consent
- the claim has been accepted under this Policy, and
- the driver is not entitled to any benefits under any compulsory statutory insurance scheme or accident compensation scheme, or would have been so entitled if:
 - it were not for the application of any excess or deductible applying under the scheme, or
 - compensation under the scheme had not been refused, because you did not register your vehicle or apply for cover under the scheme.

Table of Injury and Benefit

| Injury | Benefit |
|--|-----------|
| Quadriplegia (total paralysis of both legs and both arms) | \$100,000 |
| Paraplegia (total paralysis of both legs and a part of or the whole of the lower half of the body) | \$75,000 |
| Permanent Total Disablement | \$50,000 |
| Loss of entire sight in both eyes | \$25,000 |
| Loss of entire sight in one eye | \$10,000 |
| Permanent total loss of use of one limb (at or above the wrist or ankle) if the disability has continued for at least 12 months and in our opinion is beyond the reasonable possibility of improvement | \$10,000 |

The disability must occur within 90 days of the date of accident for any of the benefits to be given.

We will pay only one of the benefits mentioned above for any one accident.

We will not pay a claim unless the injured person undergoes any medical examinations during any period we may require in order to assess the claim. (We will arrange the examinations and pay the costs.)

Funeral expenses

As a result of an accident in an insured vehicle covered under the Policy your driver sustains a fatal injury, whether or not death occurs at the time of the loss, we agree to pay for associated burial or cremation costs and include travel costs within Australia for the deceased driver or any member of the immediate family. This benefit will not be reduced by any accident compensation and we will pay up to \$5,000 in total for any one period of insurance.

Lease, hire purchase or financial agreement payout

Where:

- your vehicle is declared a total loss, and
- your vehicle is subject to a lease, hire purchase or any financial agreement through a financial institution directly relating to the vehicle purchase, and
- the payout amount exceeds the market value amount,

we will pay:

- the financial agreement payout amount

provided

- this amount and the total loss amount do not exceed the financial payout figure
- that any payment over the agreed total loss amount does not include any amounts in arrears at the time of the loss
- that any additional payment over and above the agreed total loss amount will include any discounts applicable for full payment of the financial contract

New vehicle replacement

Where your vehicle is a sedan, station wagon, panel van, utility, 4WD or truck with vehicle mass not exceeding 12,000 kilograms or a minibus with a carrying capacity of not greater than 15 persons, we will replace your vehicle with a new vehicle of the same make model or series so long as it is available in Australia and:

- your vehicle is a total loss, and
- you purchased it new from the manufacturer or their dealer, and
- your vehicle is less than 24 months old from when it was first registered, and

- where your vehicle is financed, your financier has given us written consent.

If a new replacement vehicle is not available, we will replace your vehicle with the nearest equivalent vehicle available, so long as it is available in Australia. If we cannot agree on a replacement vehicle we will pay you the amount it would cost to buy a new vehicle the same as, or a near equivalent of, the vehicle which needs replacing.

If an excess is applicable it is payable to us before we replace your vehicle.

We will also pay the registration for the period registered but not exceeding 12 months, stamp duty and dealer charges on the new vehicle but any refund of registration fees or stamp duty applicable in respect to the old vehicle must be refunded to us.

Where your vehicle does not meet all of the criteria above, all total loss claims will be settled on the current market value at the time of the loss or damage.

Locks and keys

If your keys are lost, destroyed, or damaged, or if there are reasonable grounds to believe the keys may have been illegally duplicated, we will pay the costs of replacing and/or recoding the locks and/or keys. We will pay up to \$5,000 during any one period of insurance and this benefit is not subject to loss or damage to the vehicle covered under the Policy.

Choice of repairer

You may choose any licensed repairer to repair your vehicle. However we may invite, accept, adjust or decline estimates or arrange to move your vehicle to another repairer acceptable to both of us.

What you must pay if you make a claim – Excess

'Excess' means the first amount you must contribute to any claim you make under this Policy.

Depending on the age or experience of the driver you may have to contribute more than one excess. Each excess is shown on your Certificate of Insurance and is explained below.

If we accept your claim you must pay the total amount of the applicable excesses either to us or to the repairer. We will tell you to whom they must be paid. However, if your vehicle is

a total loss, we may deduct any excess that you must pay before we make any payment under a claim.

Standard excess

You will have to contribute the first amount of every claim. This amount is shown on the Certificate of Insurance as the standard excess.

Age or Inexperienced Driver excess

In addition to the standard excess, you will have to contribute an age excess or inexperienced driver's excess if at the time of any incident giving rise to a claim your vehicle is driven by a person:

- under the age of 25, or
- aged 25 or more but has not held a driver's licence for 2 or more years.

The amount of the age or inexperienced driver's excess is shown on your Certificate of Insurance. You will not have to contribute this additional excess if the only damage to your vehicle is a broken windscreen, or window glass, or caused by storm or hail damage.

Learner Driver excess

If at the time of a loss or damage a licensed learner driver is in control of the vehicle the excesses that will apply are those that would have applied to the licensed passenger who is instructing the learner.

Off road

The standard excess plus any other applicable excesses payable under the Policy are doubled if your vehicle is damaged while it is being driven on any beach or off any public road (excluding driveways) on land not belonging to you.

Theft

If your vehicle is stolen you must contribute an excess for theft as shown on the Certificate of Insurance, which is in addition to any other excesses payable.

Security system

If your vehicle is stolen and the security system was not active at that time, you must contribute an excess of \$200 in addition to any other excesses payable.

Windscreen or window glass excess

If you sustain a loss to a windscreen or window glass only, an excess of \$200 will apply.

When you will NOT have to pay an excess

You will NOT have to contribute any excess towards a claim, if:

- (a) you can satisfy us that the claim involves a collision with another vehicle and the collision which gave rise to the claim was totally the fault of the driver of another vehicle, and
- (b) you tell us the registration number of the other vehicle and the full name, licence number and address of the other driver, and
- (c) the amount of your claim exceeds the applicable excesses under the Policy. We give this benefit only if we are allowed legally to recover the amount of any loss, including any applicable excesses from the responsible person.

If you live in a State or Territory where liability is apportioned in the courts or determined by the Barometer of Responsibility, you will qualify as 'faultless' if you are 20% or less to blame for any incident.

Where the driver of the other vehicle disputes who was at fault, you must pay any excess which applies but we will refund it if we are successful in establishing that the other driver was at fault.

When you are not covered**General exclusions applying to all sections of this Policy**

This Policy excludes loss, damage, destruction, death, injury, illness, liability, cost or expense of any nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any of the following, regardless of any other cause or event contributing concurrently or in any other sequence to the loss:

1. War, invasion, acts of foreign enemies, hostilities or war-like operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power, or

2. Any act(s) of terrorism that is directly or indirectly caused by, contributed to by, or in any way involves or is connected with biological, chemical, radioactive, or nuclear pollution or contamination or explosion.

For the purpose of this exclusion, an act of terrorism includes any act, or preparation in respect of action, or threat of action designed to influence the government de jure or de facto of any nation or any political division thereof, or in pursuit of political, religious, ideological or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto, and which:

- involves violence against one or more persons, or
- involves damage to property, or
- endangers life other than that of the person committing the action, or
- creates a risk to health or safety of the public or a section of the public, or
- is designed to interfere with or to disrupt an electronic system.

3. Radioactivity or the use, existence or escape of any nuclear fuel, nuclear material, or nuclear waste or action of nuclear fission or fusion.

This policy also excludes any loss, destruction, damage, death, injury, illness, liability, cost or expense of any nature directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with any action taken in controlling, preventing, suppressing, retaliating against, or responding to or in any way relating to 1, 2 or 3 above.

Additional exclusions applying to all sections of this Policy

Your policy does NOT cover any loss or damage, if your vehicle:

- (a) was not reasonably secured against further damage or theft, following an accident
- (b) was being driven by someone:
 - who does not hold a legal driving licence to drive your vehicle in Australia, or
 - who is under the influence of alcohol or drugs, or

- whose blood alcohol reading exceeds the legal limit (unless there is a law that says otherwise), or
- who following an accident, 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 accident occurred.

However, we do give cover if you have allowed another person to drive your vehicle, but you did not know or could not be reasonably expected to know that they were not so licensed or would be under the influence of alcohol or drugs.

Where permitted by law, we reserve the right to recover the amount we pay from the driver of your vehicle at the time of the loss or damage.

- (c) is stolen or is involved in an accident and you incur costs because you cannot use your vehicle – except as may be covered elsewhere in the policy
- (d) has been modified in a way that materially increases its designed top speed or performance and we were not told this and agreed to it in writing
- (e) is being used to carry more passengers or carrying or towing a heavier load than it was designed for, unless you can prove that this did not contribute to the loss or damage
- (f) or an attached caravan or trailer was being used when you knew or should have known it was un-roadworthy or unsafe, unless you can prove that this did not contribute to the loss or damage
- (g) is being used in a test, trial, experiment or demonstration other than a demonstration for the purpose of selling the vehicle or involved in a defensive driving course
- (h) is being used or tested in preparation for racing, pace making, reliability trial or a speed or hill climb
- (i) is let on hire, used to carry passengers for payment, other than private pooling arrangements, or to carry other people's goods for payment
- (j) is used for purposes other than those shown in the Certificate of Insurance
- (k) is not registered for use on a public road
- (l) runs on rails or is designed to run in water such as in a lake or sea

- (m) has been legally seized or repossessed
- (n) is outside Australia except when being transported between places in Australia
- (o) is being used when it is in an unsafe condition, and you knew or should have known that it was unsafe to use.

Your policy does NOT cover any loss damage or liability arising out of:

- (a) your failure to comply with a condition of this Policy
- (b) a deliberate act by you or anyone acting with your permission except when it is to avoid or reduce damage which would otherwise happen
- (c) any intentional criminal or dishonest act by you or any person acting with your consent
- (d) your admission of liability or fault for damage or injury without our consent, except where such liability would have been incurred even if you had not admitted fault or liability
- (e) the illegal carrying of quantities of inflammable liquids, gases or explosives.

General conditions

These General conditions apply to all sections of this Policy.

Changing your Policy

If you want to make a change to this Policy, the change becomes effective when:

- we agree to it, and
- we give you a new Certificate of Insurance detailing the change.

Other interests

You must not transfer any interests in this Policy without our written consent.

Any person whose interests you have told us about and we have noted on your Certificate of Insurance is bound by the terms of this Policy.

Cancelling your Policy

How you may cancel this Policy

- You may cancel this Policy at any time by telling us in writing that you want to cancel it.
- Where 'you' involves more than one person, we will only cancel the Policy when a written agreement to cancel the Policy is received from all persons named as the insured.

How we may cancel this Policy

- We may cancel this Policy in any of the circumstances permitted by law by informing you in writing.
- We will give you this notice in person or send it to your address last known to us.

The premium

We will refund to you the proportion of the premium for the remaining period of insurance.

Termination of employment

Payment of the insurance premium by salary deduction will cease on termination of employment.

Insurance cover will cease at the end of the calendar month in which the termination of employment occurs. The employee named on the Certificate of Insurance as an 'Interested Party' will need to make alternative insurance arrangements if they retain the vehicle.

Termination of lease or expiration of lease term

Payment of the insurance premium by salary deduction will cease on termination of the lease or expiration of the lease term.

At this time insurance cover ceases. The employee named on the Certificate of Insurance as an 'Interested Party' will need to make alternative insurance arrangements if they retain the vehicle.

Change in employment status

Should your employment status change to leave without pay:

1. payment of premium instalments to QBE will continue to be made out of your positive balance salary packaging account (spa) until the balance is no longer positive.
2. where there is no positive balance in the (spa) then insurance cover will cease at the end of the calendar month that the premium instalments have been paid up to.

The employee named on the Certificate of Insurance as an 'Interested Party' will need to make alternative insurance arrangements if they retain the vehicle.

Notices

Any notice we give you will be in writing, and it will be effective:

- if it is delivered to you personally, or
- if it is delivered or posted to your address last known to us.

It is important for you to tell us of any change of address as soon as possible.

Claims

Assessment guarantee

We undertake to assess your vehicle within one working day of being notified of an incident resulting in a claim, if your vehicle is at a repairer in the metropolitan area of any major city.

What you must do after an accident

If an incident happens which may give rise to a claim you must:

- take all reasonable steps to secure your vehicle to prevent further loss, damage or liability
- notify the police immediately if your vehicle or any of your property is stolen or maliciously or intentionally damaged
- tell us or your Financial Services Provider as soon as possible. We will provide you with a claim form and advice on what to do
- supply us with all information we require to settle or defend the claim
- notify us of any other insurance covering the same loss, damage or liability
- give us all reasonable help and information that we request, which may include attending court to give evidence. You must do this even if we have paid your claim because we may try to recover our payment to you from the responsible person or we may want to defend a claim made against you
- co-operate with us fully in any action we take if we have a right to recover any money payable under this Policy from any other person
- send to us immediately any letter or communication from other parties
- tell us immediately of any notice of impending prosecution or details of any inquest or official inquiry.

In an emergency outside normal business hours you may ring our emergency service on 1800 023 387 for assistance.

If in doubt at any time, ring us or SmartSalary.

What you must NOT do after an accident

In the event of an incident that may give rise to a claim, you must NOT:

- admit liability if an accident occurs which is likely to result in someone claiming against you
- make an offer, settlement, promise or payment
- incur any costs or expenses without our written consent, in respect of any right or claim which may be the subject of a claim by you against us under this Policy
- authorise repairs to your vehicle without our prior consent. However you may authorise:
 - the fitting of an identical replacement windscreen or window glass
 - repairs up to \$500 (over and above any applicable excesses) if you are more than 200 kilometres from the normal nightly parked address and they are necessary to enable you to continue your journey.

What we do

We may take over and conduct the defence or settlement of any claim or issue legal proceedings for damages. If we do this we will do it in your name. We have full discretion in the conduct of any legal proceedings and in the settlement of any claim. You must co-operate by giving us any statements, documents or assistance we require. This may include giving evidence in any legal proceedings.

What can affect a claim

We will reduce the amount of a claim by the excess shown in the Policy Terms and Conditions or on the Certificate of Insurance.

We may refuse to pay a claim if you are in breach of any of the conditions of this Policy.

We pay only once for loss or damage from the same event covered by this Policy even if it is covered under more than one section of the Policy.

We may be entitled to refuse to pay or to reduce the amount of a claim if:

- it is in any way fraudulent, or
- any fraudulent means or devices are used by you or anyone acting on your behalf to obtain any benefits under this Policy.

PART C – FINANCIAL SERVICES GUIDE (FSG)

About SmartSalary Pty Limited

SmartSalary Pty Limited is an Authorised Representative of QBE Insurance (Australia) Limited.

SmartSalary Pty Limited is authorised by QBE Insurance to deal in QBE Motor insurance products on their behalf. We can directly issue QBE Motor insurance products as their agent in accordance with their underwriting guidelines.

In some cases we may need to arrange for QBE to do this.

QBE as the insurer of the product and we, as their agent, do not act on your behalf.

The SmartSalary Pty Limited adviser providing you with this FSG is authorised by us to act on our behalf in providing the services we are authorised to provide for QBE Insurance.

We and our advisers do not have authority to give you any advice (i.e. recommendation or opinion about the financial product). We can provide you with factual information on the product to help you decide if it is right for you. The choice is yours.

The distribution of this FSG has been authorised by QBE Insurance.

Contact details:

SmartSalary Pty Limited ABN 24 096 796 100
 Authorised Representative No: 284495
 Level 21, 175 Liverpool Street, Sydney NSW 2000
 E-mail: qbeinsurance@smartsalary.com.au

About our Licensee

QBE Insurance (Australia) Limited (QBE)

ABN 78 003 191 035. AFSL Number 239545
 82 Pitt Street, Sydney 2001
 Ph. 02 8275 9999

The Corporations Act 2001 (Cth) requires that we have compensation arrangements in place, should you suffer any loss as a result of our Distributor breaching their obligations to you in their capacity as our Distributor. QBE is a general insurer, regulated by the Australian Prudential Regulation Authority (APRA) and satisfies the requirements of the Corporations Act. If you require further information please contact QBE.

SmartSalary Pty Limited Remuneration

We receive commission from QBE, which is 10% of the total premium payable (excluding government charges) by you to them for the product. The commission is paid to us by QBE for each policy issued. The commission is paid to us each time you renew the policy (usually yearly), or where you alter the policy and are charged an extra premium.

We may be eligible for other pecuniary benefits such as an Intermediary Profit Share. We have entered into a profit share agreement with QBE. Provided that we meet certain profitability criteria, we will receive additional commission by way of a profit share bonus. This will be a payment from QBE based on profit they earn on certain business within an agreed period. It may be a percentage of profit (or levels of profit) or an agreed amount depending on the level of profit achieved. It is paid on or around 31 March each year, commencing in 2007.

SmartSalary Pty Limited employees are paid an annual salary and may receive rewards or bonus payments if certain sales targets are achieved. The bonus will be based on sales targets for all activities of our staff, not just those related to financial services.

If you have a complaint

If you ever have a complaint, you should ask your SmartSalary Pty Limited adviser for assistance or you can write to or call SmartSalary Pty Limited using the contact details provided here. We have procedures in place to help resolve any issues you may have. If your complaint is not resolved to your satisfaction you may request that your complaint be referred to QBE and handled under their dispute resolution process.

Contacting us

If you have any queries, contact your SmartSalary Pty Limited adviser, or contact us at the address detailed above.

Claims contact details

QBE Insurance
 85 Harrington Street, Sydney NSW 2000
Phone: 1300 679 256 Fax: (02) 8275 9060
 Email: eastern.motorclaims@qbe.com
 Quote Policy Number 18-SMARTSA-MVA
 Website: www.qbe.com

FSG Prepared: 30 December 2006

