

CommInsure Car Insurance

# Supplementary Product Disclosure Statement (SPDS)

Preparation date: 18 December 2009

This Supplementary Product Disclosure (SPDS) supplements the information contained in the CommInsure Car Insurance Product Disclosure Statement (PDS) dated 6 September 2007.

Please read this SPDS together with the PDS and your Certificate of Insurance. These documents should be kept together as they make up your Car Insurance policy with us.

Additional copies of the PDS and SPDS are available at **[comminsure.com.au](http://comminsure.com.au)** or by calling **13 24 23**.



## Amendments to the PDS (including your Policy Document)

### 1. **Page 3 – “Cooling-off period”** is replaced with:

#### **Cooling-off period**

If you haven't made a claim, you can cancel your policy within the 14 day cooling-off period and we will refund your total amount payable less any non-refundable government charges.

The 14 day cooling-off period starts on whichever is the earlier of the following dates:

- when you receive your Certificate of Insurance, or
- the end of the fifth business day after the date the policy was issued.

If you decide to cancel your policy, other than during the 14 day cooling-off period, we may charge you an administration fee of up to \$40.

See page 15, section 2.2 'Cancellation of your policy – by you' for further information about cancelling your policy.

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### 2. **Page 15 – “2.2 Cancellation of your policy – by you”** is replaced with:

#### **Cancellation of your policy – by you**

You can cancel your policy at any other time by contacting us. The cancellation will take effect when we receive your notification.

If you cancel your policy after the cooling-off period, we will refund any unused portion of the basic premium to you, less any non-refundable government charges. We may apply an administration fee of up to \$40. You agree that if the amount to be refunded by us is \$5 or less, we will not issue a refund. We agree that if you owe CommInsure an amount of \$5 or less, you will not be required to pay this amount.

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### 3. **Page 22 – “Part 4: What the policy doesn't cover – general exclusions”** Point 20 is replaced with:

20. Loss, damage or liability arising as a result of faulty repairs to your vehicle, unless we are responsible for the repairs.

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### 4. **Page 29 – “5.2.4 Towing and storage costs”** is replaced with:

#### **5.2.4 Towing and storage costs**

This applies to Comprehensive Cover and Third Party Property Damage, Fire and Theft Cover.

### **What we cover**

If your vehicle is damaged as a result of an insured event in the period of insurance causing your vehicle to be unroadworthy or unsafe to drive, and we have accepted a claim for damage to your vehicle, we will pay the reasonable cost of removing and towing your vehicle to and storing your vehicle at:

- our chosen repairer, or
- any other place to which we agree.

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## **5. Page 30 – “5.2.7 Personal effects and clothing” is replaced with:**

### **5.2.7 Personal effects and clothing**

This applies to Comprehensive Cover.

#### **What we cover**

If we accept your claim under accidental collision or impact damage (see page 23, section 5.1.1) or theft or attempted theft (see page 23, section 5.1.3) you are insured for loss of or damage to your and your family’s personal effects and clothing which are:

- damaged in a collision involving your vehicle
- stolen from your locked vehicle with evidence of forced entry, or
- stolen at the same time as your vehicle.

We will choose between repairing or replacing the property, or paying you its value in cash after allowing for wear, tear and depreciation.

If we agree to pay a claim under this cover, the most we will pay in respect of any one event is \$500.

#### **What we don’t cover**

We will not cover:

- mobile phones
- computers (including laptops)
- cash, credit/debit cards or negotiable instruments
- tools of trade or items used for business purposes
- baby capsules and child seats (standard cover applies – see page 32, 5.2.11 Baby capsule/s and child seat/s).

## 6. **Page 33 – “5.3.1 Hire car following an incident”**

*is replaced with:*

### **5.3.1 Hire car following an incident**

If we accept your claim under accidental collision or impact damage (see page 23, section 5.1.1), fire damage (see page 23, section 5.1.2) storm, hail or flood (see page 23, section 5.1.4) or vandalism or malicious act (see page 24, section 5.1.5) we will:

- arrange for you to be provided with a hire car, or
- pay you a daily allowance of \$30 if a hire car is not available.

The maximum rental charge we will pay is \$75 for each 24 hour period of car hire.

We will provide this benefit:

- until your vehicle is repaired and returned to you
- until we settle your claim by paying the agreed value or market value, or
- for a maximum of 14 days,

whichever happens first.

We are not responsible for making sure a hire car is available.

An additional premium applies if this option is selected.

### **What we don't cover**

We will not cover:

- the costs of a hire car unless it has been arranged by us or approved by us
- running costs (including the cost of fuel used) or any additional hire costs
- any loss of or damage to the hire car
- liability arising from the use of the hire car, and
- any insurance excess or other costs which you may be liable for under the hire vehicle agreement.

If you withdraw your claim or we deny your claim, you must reimburse us for any costs that we have already covered.

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7. **Page 40 – “6.4.5 Authorised repairs”** is replaced with:

### **6.4.5 Repairs**

If we decide to repair your vehicle, we will use a repairer of our choice.

*40 6.4.5 Authorised repairs on page 2 “Contents” is replaced with – 40 6.4.5 Repairs*

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8. *The following point is added to **Page 40 – “Repairs”***

#### **6.4.5.1 Repair Guarantee**

We guarantee the quality of workmanship and materials used in our repairs for as long as you own the vehicle.

*The following heading is added to page 2 “Contents” – 40 6.4.5.1 Repair Guarantee*

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9. **Page 41 – “6.4.6 Spare parts”** is replaced with:

### **6.4.6 Spare parts**

Where your vehicle is within its new car warranty period we require the repairer to only use the manufacturer’s approved parts. Where your vehicle is outside its new car warranty period we require the repairer to only use parts that are consistent with the age and condition of your vehicle at the time of the event, including the use of non-genuine and recycled parts. The maximum we will pay for any part will be the manufacturer’s Australian list price. If the part is not available for that price or not available at all, we may decide to pay you the cash equivalent.

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10. *The following point is added to **Page 42 – “Part 6: Making a Claim”***

### **6.5 Your contribution**

If any repairs to your vehicle leave it in a better condition than it was before the incident, we may ask you to contribute to the repair cost to the extent of the betterment.

*The following heading is added to page 2 “Contents” – 42 6.5 Your contribution*

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