



# THIRD PARTY PROPERTY DAMAGE MOTORCYCLE INSURANCE POLICY

Product Disclosure Statement



AAMI





# AAMI: Peace of mind

## Peace of mind – Third Party Property Damage insurance for motorcycles and scooters from AAMI

AAMI third party property damage motorcycle insurance provides you with value for money and peace of mind that you are properly covered if the use of your bike causes damage to someone else’s property.

### Peace of mind – we choose the repairer

It’s enough to have had your bike damaged without having to worry about arranging its repair. We do all that for you. You can sit back and relax while we put our repair expertise to work for you.

### Peace of mind – genuine parts

We use genuine parts in the repair of your bike. See page 19.

### Peace of mind – Lifetime Repair Guarantee

Because we take total responsibility for the repair of your bike, we guarantee its repair for life. Even if you sell it. See page 19.

### Uninsured motorist cover

Your policy also covers your bike for its current market value up to \$3,000 for damage caused by an uninsured motorist. See page 8.

### Fire and theft cover – an additional premium is payable

You can extend your policy to cover loss or damage to your bike caused by fire or theft for its current market value up to \$5,000 – an additional premium is payable. The cover includes providing you with a hire car for up to 21 days if your bike is stolen. See pages 7–8.

### Discount on AAMI comprehensive motorcycle insurance

When you change from third party to AAMI comprehensive motorcycle insurance, we give you the same rating you would have earned had you always been comprehensively insured. Call 13 22 44.

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## Important Information

### **Your AAMI Product Disclosure Statement The AAMI Third Party Property Damage Motorcycle Insurance Policy**

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This Product Disclosure Statement (PDS) provides information about the product we offer: the AAMI Third Party Property Damage Motorcycle Insurance Policy. This is insurance for motorcycles and scooters, both known as 'bikes' in this PDS. When we agree to insure your bike, your policy comprises this PDS, any supplementary PDS we send you and your policy schedule which shows the detail of the policy particular to you. See page 32.

This PDS was completed on 17 November 2009.



### **Our commitment to you**

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When you are an AAMI policyholder and you need to claim on your policy, our claims service will take away the stress and hassle. We are here to help you 24 hours a day, every day of the year.

If your bike has been damaged or stolen or someone is claiming against you, please phone us immediately on 13 22 44.

Please read this policy carefully and retain it so you can refer to it if required.

### **We rely on the accuracy of your information**

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When we agree to insure you, to renew or vary your policy, or to pay your claim, our decision relies on the accuracy of the information you give us. If that information is not accurate, we can reduce or deny any claim you may make or cancel your policy. We never want to have to do that, so you must answer honestly, correctly and completely the questions we ask about:

you,

any other people who ride or will ride your bike,

your bike,

where your bike is kept,

the riding and insurance history of you and any other people who ride or will ride your bike,

any events that may result in a claim on your AAMI policy.

When you receive your renewal notice, please carefully check the information it shows. If any of that information is incorrect or incomplete, please call us and we will update our records.



### **We also require you to:**

- observe the conditions contained in your AAMI policy, and
- pay or agree to pay us the premium we charge and any excesses that apply.

### **Evidence of ownership**

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When you make a claim, we may ask you to provide evidence of ownership and value of property. This evidence includes receipts, credit card and bank statements, photographs or contracts of sale.

If you are unable to provide us with the evidence we require, we may reduce or refuse to pay your claim.

### **Some words in this policy have definite meanings**

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This policy uses words that have definite meanings. To make sure you are aware of these words and their meanings, please read 'What do we mean by that?' on pages 32–33.

### **This policy does not cover some events, circumstances and situations**

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As you read through this policy, you will see there are some events, circumstances and situations it does not cover. To make sure you are aware of these exclusions, please read the whole policy carefully including the sections 'Are you covered?' beginning on page 12 and 'Will we not pay for' beginning on page 14.

**See also 'Important general information' on pages 24–31.**

## **What we cover**

### **The protection we provide**

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#### **Your AAMI third party property damage motorcycle insurance covers:**

##### **Damage to someone else's property caused by the use of your bike**

We cover your legal liability for any loss or damage to other people's property and loss or damage consequent upon damage to other people's property resulting from the use of your bike during the period of cover. The use of a sidecar or trailer attached to your bike is also covered.

We will pay up to a total of \$20,000,000 for all claims arising from the one event.

Any person who uses your bike with your permission and who complies with the terms and conditions of this policy is covered.

Your employer or principal is covered if you are riding your bike in the course of your employment or agency, and the use of your bike is private use or you are covered under this policy for business use.

We do not pay for loss or damage to property owned by you or any person ordinarily living with you.

##### **Damage to your bike caused by an uninsured motorist**

The amount covered for the uninsured motorist extension is the current market value of your bike up to \$3,000.

We will pay up to the amount covered for accidental loss or damage to your bike caused by an uninsured motorist during the period of cover, provided:

- we accept you would be legally entitled to recover more than fifty percent of the cost of repairs to your bike from the driver or owner of the other vehicle,



you have satisfied us that the driver or owner of the other vehicle is not insured against that cost, and

you can give us the name(s) and address(es) of the driver(s) of and registration number(s) of any vehicle(s) involved in the accident or event.

Provided the amount covered is not exceeded, we will pay the reasonable cost of transporting your bike to the nearest repairer or place of safety if it cannot be safely ridden. The amount we will pay to transport your bike will depend on where the accident takes place and what transport options are available.

We will decide to repair your bike, pay the cost of repairing it, or declare it a write-off and pay the amount covered. See pages 16–20 for details.

### **Damage to your bike caused by fire and theft – an additional premium is payable**

We cover damage to your bike caused by fire or theft when you have extended your policy to cover those events. An additional premium is payable.

If your bike has been stolen and it is not found within 14 days of you advising us of its theft, we will declare it a write-off and pay the amount covered. See page 20 for details.

## **Value for money**

### **The benefits we provide**

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#### **Hassle free claims**

Our claims service will take away the hassle and stress of having an accident. From quotes to repairs to keeping you informed of your bike's progress. See pages 16–20 for details.

#### **Genuine parts**

We use genuine parts in the repair of your bike. See page 19 for details.

#### **Lifetime Repair Guarantee**

When we authorise repairs to your bike, we take total responsibility for them. We guarantee them for the life of your bike. Even if you sell it. See page 19.

#### **We cover your replacement bike**

If you replace your bike with another bike, we will insure your replacement bike from the time of its purchase, provided:

- the replacement bike is one that we would normally insure,
- you tell us within 14 days of the purchase of the replacement bike, and
- you pay any additional premium we require. If an additional premium is payable, we will tell you how much it is and how it is to be paid.

The cover ends for the replaced bike and begins for the replacement bike at the time you take delivery of the replacement bike.

If we agree to insure your replacement bike and you pay us any additional premium we require, we will send you a new insurance schedule.

#### **Discount on AAMI comprehensive insurance**

When you change from third party to AAMI comprehensive motorcycle insurance, we give you the same rating you would have earned had you always been comprehensively insured.



## **Fire and theft extension – an additional premium is payable**

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When you pay us the additional premium we charge, we pay up to the amount covered for accidental loss or damage to your bike caused by fire or theft or attempted theft.

The amount covered for the fire and theft extension is the current market value of your bike up to \$5,000.

Provided the amount covered is not exceeded, we will pay the reasonable cost of transporting your bike to the nearest repairer or place of safety if it cannot be safely ridden.

When your bike has been damaged, we will decide to repair it, pay the cost of repairing it, or declare it a write-off and pay the amount covered. See pages 16–20 for details.

When your bike has not been found after being stolen, we will declare it a write-off and pay the amount covered. See page 20 for details.

## **AAMI theft hire car benefit – if you have extended your policy to cover fire and theft**

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### **A hire car if your bike is stolen – we pay the daily hire rate**

If your bike is stolen, we can arrange a hire car for you for up to 21 days. We will pay the daily hire rate for the period the hire car is provided to you.

The hire car we arrange will be a four-cylinder, air-conditioned, automatic four-door sedan or hatchback.

If, within 14 days from when you told us your bike had been stolen, your bike is:

not recovered, you can keep the hire car for the full 21 days;

recovered undamaged, the hire car must be returned to us;

recovered damaged and we decide that the damage:

can be properly repaired, the hire car must be returned to us;

is such that we declare your bike a write-off, you can keep the hire car for a further 7 days from our write-off declaration.

If your bike is found undamaged within the 14 day period and the hire car cost is:

less than any excess you have paid, we will refund the balance,

more than any excess you have paid, we will pay the balance.

### **Our standard conditions for hire cars**

The hire car we arrange will only be made available to you after you have claimed on your policy and paid any excesses that apply.

The hire car will remain in your possession based on the terms of the benefit that applies to your claim. It will be covered by this policy during the authorised hire period. If the hire car is damaged or stolen during the hire period, you will need to lodge a new claim under this policy and you must pay us any excesses that apply.

The cost of fuel will be your responsibility. Other conditions apply and they are available by phoning us on 13 22 44. They include a daily kilometre allowance, limitations on authorised drivers, return to pick up location and the lodgement of a security bond.



# Are you covered?

## You are not covered:

If your bike was being used for riding tuition.

If the rider of your bike was not licensed or authorised to ride it.

If the rider of your bike was under the influence of intoxicating liquor and/or of a drug or whose blood alcohol level was in excess of the legal limit in force where your bike was being ridden or who refused or failed to submit a specimen for testing as required by law where your bike was being ridden.

If your bike was being used or tested in or for a race, trial, test or contest or on a competition circuit, course or arena.

## You are covered:

If your bike was being used in connection with it being serviced or repaired.

If your bike was being demonstrated for private sale.

You need to take reasonable precautions to ensure the safe return of your bike.

If your bike was stolen.

If your bike was stolen.

If your bike was being ridden by you on a safe riding training course commercially conducted by trained instructors.

If your bike was converted, altered or modified from its maker's specifications.

For the non-standard accessories you have fitted to your bike.

## You are not covered if your bike (including any attached sidecar or trailer) was:

in an unroadworthy or unsafe condition that contributed to the accident being a condition that was known to and disregarded by you.

carrying more passengers or loaded above the legal limit or loaded in an illegal way.

being used for hire or reward.

being used during your full-time, part-time or casual working period as an integral means of earning an income, unless you have told us about this use and we have agreed in writing to cover it – see 'Use' page 33.

outside Australia.

If you have told us and we have agreed in writing to cover the modification.

If you have told us and we have agreed in writing to cover these accessories.



## We will not pay for

We will not pay for:

any reduced value of your bike after it has been damaged and repaired and the repairs have been properly performed.

repairs or bike inspections carried out without our written consent.

personal items stolen from your bike.

loss because you cannot use your bike, for example, of wages or commission.

depreciation, wear, tear, rust or corrosion.

mechanical, structural, electrical, electronic or other failure or breakdown.

any additional loss or damage to your bike as a result of it being ridden after an accident.

loss or damage caused by failure to take reasonable steps to secure your bike after it has broken down, been damaged in an accident or you have been notified of its recovery after it was stolen.

damage to your tyres caused by application of brakes or by road cuts, punctures or bursting.

loss or damage caused intentionally by you or a person acting with your express or implied consent.

loss or damage caused when someone rides your bike after they have received medical advice that their ability to ride it, or to drive a car, is impaired by their condition or medical treatment.

loss or damage caused by the lawful repossession or seizure of your bike.

loss or damage directly or indirectly caused by, arising from, or connected with:

asbestos, asbestos fibres, or derivatives of asbestos in any form;

any war, warlike activities or revolution including any looting or pillaging;

the use, misuse or existence of nuclear weapons; or the use, misuse, escape or existence of nuclear fuel, waste or nuclear materials or ionising radiation or contamination from such fuels, waste or materials; or combustion, detonation, fission and/or fusion of nuclear fuel or nuclear materials;

actual or threatened chemical or biological pollution or contamination; or action taken by a public authority or any body authorised by a public authority to prevent, limit or remedy such actual or threatened release, pollution or contamination.



## What to do and what happens when

### **The use of your bike causes damage to someone else's property (legal liability)**

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#### **Phone AAMI (as soon as possible) on 13 22 44.**

We cover your legal liability for any loss or damage to other people's property and loss or damage consequent upon damage to other people's property resulting from the use of your bike. The use of a sidecar or trailer attached to your bike is also covered.

We will pay up to a total of \$20,000,000 for all claims arising from the one event.

Any person who uses your bike with your permission and who complies with the terms and conditions of this policy is covered.

Your employer or principal is covered if you are riding your bike in the course of your employment or agency, and the use of your bike is private use or you are covered under this policy for business use.

We do not pay for loss or damage to property owned by you or any person ordinarily living with you.

### **Your bike has been damaged in an accident caused by: an uninsured motorist, or fire or theft and you have extended your policy to cover fire and theft**

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#### **Phone AAMI (as soon as possible) on 13 22 44.**

#### **AAMI chooses the repairer and arranges the repair**

For your peace of mind, our claims service looks after all the arrangements for the proper repair of your bike.

#### **If your bike can be safely ridden**

We arrange a time with you to bring your bike to the AAMI Customer Service Centre most convenient to you. All you do is leave it there. We pay for your taxi home or back to work.

#### **If your bike cannot be safely ridden**

We transport your bike to either the AAMI Customer Service Centre most convenient to you or an AAMI approved holding yard.

#### **The repair**

We choose the repairer and arrange the repair for you. To do this, we ordinarily obtain two independent, competitive quotations from repairers we recommend. If you want, you can choose a repairer to provide one of the quotes.

Once our assessor has reviewed the quotations and what is necessary to properly repair your bike, we select the repairer:

- who submitted the more competitive and complete quote, and
- this is the repairer who then repairs your bike.

We keep you informed of the progress of the repair and advise you when your bike is ready for collection.

In areas not covered by an AAMI Customer Service Centre, we arrange the repair of your bike in consultation with you.

The repair is covered by AAMI's Lifetime Repair Guarantee. See page 19.



## **Your bike has been stolen and you have extended your policy to cover fire and theft**

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### **Report the theft immediately to the Police and to AAMI (13 22 44).**

We allow 14 days for your bike to be found from when you reported its theft to us.

So you are inconvenienced as little as possible, we can provide you with a hire car for up to 21 days. See pages 10–11.

If your bike is found damaged within the 14 days from when you reported its theft to us and it:

- can be repaired, we will arrange the repair. See 'The repair' page 17.

- cannot be repaired, see 'If your bike cannot be repaired' page 20.

If it is not found within the 14 days, and we are satisfied your claim is in order, we declare your bike a write-off and pay the agreed value. See page 20 for details.

## **Further information about repairing your bike**

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### **Inspecting and repairing your bike**

You must make your bike available to us if we decide to inspect or repair it. If requested by us, you must take your bike or allow it to be taken to a place nominated by us.

You must not authorise the repair of your bike without our written authority.

### **Your contribution to repair work**

If the repair of your bike leaves it in a better condition than before it was damaged, we may ask you to contribute to the repair cost. If we ask you to

contribute we will always explain why, tell you how much it will be and how to pay it.

### **Where replacement parts are required for the repair of your bike and:**

#### **your bike is within its manufacturer's standard new bike warranty period**

New genuine parts will be used except for the replacement of windscreens and window glass for which Australian manufactured, Australian Design Rule compliant parts may be used.

#### **your bike is outside its manufacturer's standard new bike warranty period**

New and/or recycled genuine parts will be used except for the replacement of windscreens and window glass for which Australian manufactured, Australian Design Rule compliant parts may be used.

Parts produced by genuine parts suppliers may be used in the repair of components such as radiators.

#### **parts for your bike are no longer available**

Where replacement parts are required for the repair of your bike and they are no longer available, we may pay you what it would have cost us to repair your bike with those parts had they been available.

### **The AAMI Lifetime Repair Guarantee**

The quality of the workmanship and the materials authorised by AAMI in the repair of your bike will be guaranteed for its life. The parts used in the repair of your bike will be of the same type as those explained on this page.

If you are concerned about the quality of the repair of your bike, you must call us on 13 22 44 and you must make your bike available to us. You must not authorise rectification work without our written authority.

We will inspect the repair and arrange any necessary rectification work.



## **If your bike cannot be repaired**

Sometimes bikes are so badly damaged that they would not be either safe or economical to repair.

If in our opinion, the damage to your bike is so great that it would not be safe or economical to repair, we will declare your bike a write-off and pay the amount covered.

## **What happens when we make a 'write-off' payment**

When we make a write-off payment, we pay the amount covered and your policy comes to an end. Because our payment meets all our obligations to you in full:

- there is no refund of any portion of the premium. We retain your bike unless you wish to keep it. 'Your bike' includes all insured options, accessories and modifications, and unless the law where you live provides otherwise, the value of any unexpired portion of your bike's registration and Compulsory Third Party (CTP) insurance,

- if you wish to retain your bike in its damaged condition, its salvage value will be deducted from our payment,

- you will first need to pay us the total unpaid balance of your premium, including any additional premium owing. If we make a write-off payment, we will deduct this amount from the payment we make.

If someone else has a financial interest in your bike, we will pay them what they are entitled to and pay you any balance.

When we agree to make a write-off payment, we will post you a cheque for the agreed amount or deposit it directly into your nominated bank account.

## **When you claim on your policy, your responsibilities include**

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### **Obtaining our written consent**

You must not make any admissions or settle any claims without our prior written consent.

### **Giving assistance – information, notices, negotiating, defending and settling claims**

In this section 'you' means you and, if you were not riding your bike, the rider of your bike.

You must give us the information and assistance we reasonably request in evaluating the cause, extent and value of any claim. This may include:

- providing us with full details of the claim in writing, including the name(s) and address(es) of the driver(s) of and registration number(s) of any vehicle(s) involved in the accident or event,

- providing contracts of sale, receipts or other evidence of ownership,

- providing written statements,

- providing other relevant documents,

- undergoing an interview or interviews about the circumstances of the claim,

- appearing in court and giving evidence.

The information you give must be honest, correct and complete.

You must assist us to recover any part of the claim from the person responsible for the accident or event which results in a claim.

You must promptly deliver to us any relevant letters and notices that come into your possession. This includes promptly telling us if you become aware of any demands, court proceedings or offers of settlement.



## About excesses

We shall be entitled, but not obliged, to defend or represent you in any legal proceedings relating to an accident or event which may give rise to a claim against us and to control, settle and deal with those proceedings as we see fit.

We will pay the legal and other reasonable related costs of defending any claim made against you, provided we appoint the solicitors who will defend the claim and we have told you in writing that we will pay their costs.

You must assist us in all our endeavours to negotiate, defend or settle any claim made under this policy and to exercise for our benefit your legal right of recovery against any other party.

If you fail to assist us, or do not abide by any of these terms, we may reduce or refuse to pay your claim or be entitled to recover from you any monies paid under the claim.

### **Would you like more information about how we pay claims?**

For more information about how we pay bike claims under this policy, including examples of different claim types and payments, you can read our AAMI Third Party Property Damage Motorcycle Insurance – Premium, Excesses & Claims Guide. It is available on our website at [aami.com.au](http://aami.com.au) (under the Motorcycle Insurance section) or call us on 13 22 44 if you would like us to post you a free copy.

### **Excesses**

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An excess on your policy is the amount you have to pay towards each claim. If your claim is for more than one occurrence, the excess(es) applicable to each occurrence will be payable.

The excesses that apply to your policy are shown on your insurance schedule and updated on your renewal notice. They are also described in our AAMI Third Party Property Damage Motorcycle Insurance – Premium, Excesses & Claims Guide. See page 22 for how to access the Guide. When you make a claim we may require you to pay the excess(es) before we make any payment or provide you with any policy benefits, or we may deduct the excess(es) from any payment we make. We will tell you when and how the excess(es) are to be paid or deducted.

The types of excesses are:

<b>Standard</b>	This is the basic excess you must contribute towards each claim.
<b>Age</b>	This excess is additional to the standard excess if your bike was being ridden by a person in the age ranges specified on the most recent of your insurance schedule and renewal notice.
<b>Additional</b>	This excess may be imposed in special circumstances, for example on high performance bikes. It is payable in addition to any other excesses.
<b>Inexperienced rider</b>	This excess is additional to the standard excess if your bike was being ridden by a person to whom an age excess does not apply, but who has held a motorcycle licence for less than two years.

## Important general information

### You can contact us:

By phone: Call 13 22 44 (24 hours a day every day of the year).

Via the internet: [aami.com.au](http://aami.com.au)

By mail: AAMI, PO Box 14180, Melbourne City Mail Centre, Victoria, 8001.

In person: Call 13 22 44 for the address of the closest AAMI branch or Customer Service Centre.

### When we quote you a premium

When we quote you a risk premium for insuring your bike, some of the factors we take into account include:

- the age of the people who will be riding your bike,
- what you use your bike for and where it is usually kept,
- the frequency of your payment instalments, and
- whether you have extended your policy to cover fire and theft.

Government taxes and charges are added to the risk premium we quote. The total of these amounts is the premium we charge you.

For more information about the factors we take into account, you can read our AAMI Third Party Property Damage Motorcycle Insurance – Premium, Excesses & Claims Guide. It is available on our website at [aami.com.au](http://aami.com.au) (under the Motorcycle Insurance section) or call us on 13 22 44 if you would like us to post you a free copy.

Excesses may be payable on any claim you make on this policy. See page 23 for further details.



### Paying your premium

The notices we issue at the commencement and each renewal of your policy show the various payment methods available to you.

A change to your policy details (for example change of address or change of regular rider) may affect the premium you need to pay for the remainder of your period of cover. If a refund of \$10 or more is payable, we will send you a cheque or credit your credit card account. Any extra premium needs to be paid by you within 14 days. If you do not pay the additional premium, we may reduce your period of cover to correspond with the amount you have already paid.



## **Paying by instalments**

You may be eligible to pay in regular instalments by direct debit. The total premium we charge is higher when you pay in instalments than when you pay one sum annually.

## **Your responsibilities when paying by instalments**

When paying by instalments:

- you must be an authorised signatory on the account nominated for your direct debit payments.

- you must ensure that your nominated account can accept direct debits and has sufficient funds to meet each payment at each due date.

- your financial institution may also apply its own fees (including dishonour fees). Those fees are your responsibility.

## **What happens if your instalment remains unpaid?**

If our scheduled debit attempt is unsuccessful, we will send you one or more notices to inform you of the failure. We will also attempt to debit your account again during the four weeks immediately after our unsuccessful scheduled debit attempt.

AAMI will not accept any claims after an instalment payment has remained unpaid for a period of 14 days or more from its original due date.

If the instalment payment remains unpaid for one month or more from its original due date, AAMI may cancel your policy without giving you advance notice of the cancellation.

Any notice of our intention to again debit your account will not extend our final claims acceptance date or the date we cancel your policy.

## **Changing your instalment payments**

If you wish to change or cancel your direct debit arrangements, you need to contact us at least seven days before the debit day.

If you cancel the debit completely, you will need to arrange for another way to pay us your premium, to ensure you remain covered.

## **Important things to remember when paying by instalments**

When you first commence your direct debit payments, or when you change your account details, it may take up to 14 days for us to first debit your account.

Where your debit day falls on a weekend or a nationally declared public holiday, we will debit your account on the next business day.

If you believe that we may have incorrectly debited your account, please call us on 13 22 44.

If we decide to make a write-off payment under your policy, we will require you to first pay us the total unpaid balance of your premium as we have agreed to cover your bike under the terms of the policy for the full period of cover. When we make the write-off payment, we will deduct your unpaid premium from the payment we make.

## **Renewing your policy**

When we offer to renew your policy:

- we will send you a notice before the policy expiry date;

- we will tell you in writing if there are any changes to the policy;

- we may require an additional premium if you make a claim in the short period between the time we calculated the renewal premium and the expiry of your policy, or if you tell us about changes to your policy details in that period and we tell you they will increase your renewal premium. If the additional premium is not paid, we may reduce your next period of cover to match the reduced amount paid.



## Changing your address details

If you change the insured address (the address where your bike is normally left overnight), please call us and we will:

- update your details and tell you if there is any difference in the terms and conditions of your policy as it applies at your new address;

- refund or charge you any difference between the premium you paid and the premium we charge for the remainder of your period of cover for bikes insured at your new address. If a refund of \$10 or more is payable, we will send you a cheque or credit your credit card account.

If you do not tell us of a change of insured address and you make a claim, we will ask you to pay any increased premium or we will reduce the claim by that amount.

## Government taxes and charges

AAMI shows on receipts any government taxes and charges such as GST, Stamp Duty and Fire Service Levy that are payable in addition to your risk premium. See 'When we quote you a premium' page 24.

## GST

The amount covered for your bike and the legal liability cover we provide both include GST. Any amounts we pay under 'The benefits we provide' include GST.

## Cooling off period and cancelling this policy

Federal law provides that you can cancel this policy within 14 days of its purchase date. AAMI allows you to cancel your policy at any time.

In both cases, we will refund you the unexpired portion of the risk premium component of your total premium, as well as a pro-rata refund of any taxes and charges to which you are entitled to by law, less a \$30 processing charge.

To cancel your policy, please call AAMI on 13 22 44.

We can only cancel your policy by giving you written notice in accordance with the Insurance Contracts Act 1984.

## Joint policyholders

If more than one person takes out this insurance, each is a joint policyholder.

Each joint policyholder gives authority to each other joint policyholder to make any changes to this policy including cancelling this policy or removing a joint policyholder.

AAMI may agree to any change without notice to any person other than the joint policyholder requesting the change.





## The privacy of your personal information

We are committed to protecting the privacy of your personal information. That commitment is reflected in the AAMI Customer Charter and in our compliance with the Privacy Act 1988. For further information, please visit our website [aami.com.au](http://aami.com.au) or call us on 13 22 44 for a copy of our 'AAMI and Your Personal Information' brochure.

## AAMI's Customer Charter

We are committed to always provide you with the highest standard of service. The AAMI Customer Charter is a written document containing service and reporting promises which we are bound to deliver. In fact, we impose a penalty on ourselves if we fail to do so.



This unique Charter was drawn up through consultation with our staff, our customers and industry regulators, and is reviewed annually. Compliance with our promises is independently audited every year and the results are reported publicly.

The AAMI Customer Charter, introduced in 1996 was Australia's first general insurance customer charter, and indeed, first retail customer charter. The Charter is your guarantee that we're always striving to deliver the best in customer service.

## AAMI's Dispute Resolution Process

If you are unhappy with anything we have told you or done for you, we want you to tell us about it. If we cannot resolve the matter to your satisfaction, other appeal services are available to you. See pages 34–35.

## The General Insurance Code of Practice

AAMI is a signatory to the General Insurance Code of Practice which sets out a commitment by the general insurance industry to maintain service standards and to ensure good relations between customers and insurers.

The Code describes standards in areas such as buying insurance, claims handling, responding to catastrophes, education and dispute resolution. The Code is backed by consumer groups, the federal government, insurers and the Insurance Council of Australia.

More information on the Code, or a copy of the Code, can be obtained from the Financial Ombudsman Service (FOS). You can contact the FOS on 1300 780 808 (local call cost), or you can access the Code at [codeofpractice.com.au](http://codeofpractice.com.au)



## What do we mean by that?

**AAMI, we, us, and our** mean Australian Associated Motor Insurers Limited (ABN 92 004 791 744).

**Amount covered** is the most we will pay, less any excess and any other deductions this policy explains, for any accidental loss and damage covered by your AAMI policy occurring during the period of cover. The amount covered includes GST. The current amount covered is shown on the most recent of your insurance schedule and your renewal notice.

**Bike** means a motorcycle or scooter.

**Cover** and **covers** mean the protection provided by your policy.

**Endorsement** means a special condition that applies to your policy. For example, an endorsement may state that riders under a nominated age are not covered under the policy. Any endorsements to your policy are shown on your policy schedule.

**Excess.** An excess on your policy is the first amount that you must contribute towards each claim. When one or more excesses apply to your policy, they will be shown on the most recent of your insurance schedule and your renewal notice. See also page 23.

**PDS** means Product Disclosure Statement.

**Period of cover** means the current period for which we have agreed to provide you with insurance cover. The current period is shown on the most recent of your insurance schedule and renewal notice and any receipt we may send to you. When we make a write-off payment, the period of cover comes to an end. See also page 20.

**Policy** means this PDS (including any supplementary PDS) and your **policy schedule**.

Your **policy schedule** comprises the notices we give you which show the particular details and the current status of your policy. These notices are the most recent of your **insurance schedule** and **renewal notice**, and any **receipt** we may send you.

Your **insurance schedule** sets out the information you have given us on which we have based our decision to insure you as well as the individual details of your policy. We will send you an updated insurance schedule whenever you advise us of a change in this information or these details.

**Use.** The types of use of your bike that we insure are:

**Private use:** Use of your bike for –

social, domestic and pleasure purposes, and

commuting to/from work and incidental business use where you are not using your bike during your full-time, part-time or casual working period as an integral means of earning an income.

**Business use:** Use of your bike –

during your full-time, part-time or casual working period as an integral means of earning an income that you have told us about and we have agreed in writing to cover, and for social, domestic and pleasure purposes.

**Private use** and **business use** both cover the private use of your bike in conjunction with repairing, servicing and demonstration for private sale.

**Write-off.** Your bike is declared a write-off when in our opinion, it is so badly damaged that it would not be either safe or economical to repair or when it has not been found within 14 days of you reporting its theft to us.

**You** and **your** mean the person or persons named as the insured in your policy schedule.

**Your bike** means the motorcycle or scooter described in your policy schedule and includes the manufacturer's standard options and accessories fitted to it and other options, accessories and modifications that you have told us about and we have agreed in writing to cover.

# AAMI's Dispute Resolution Process

## What to do if you are not satisfied with your dealings with AAMI

Here is how AAMI helps you if you are not satisfied with your dealings with us.

### 1. Who do you talk to?

If you are not satisfied with anything we have told you or done for you in connection with any of our products or services, please tell us. You can write, email or phone us on 13 22 44 or call in to an AAMI branch. Most times we will be able to sort the matter out to your satisfaction.

### 2. Our Consumer Appeals Service

However, if you are not satisfied with our response, you can ring, write to or email our Consumer Appeals Service with the details. Our Consumer Appeals Service will respond to you within five working days of you notifying us of your concerns.

### 3. Appealing to the independent dispute resolution scheme

If you remain dissatisfied, you can appeal to the Financial Ombudsman Service (FOS). We will tell you how you can do this.

The FOS is an independent industry dispute resolution scheme. You can contact the FOS on 1300 780 808 (local call cost) or by email to [info@fos.org.au](mailto:info@fos.org.au). You can also visit the FOS's website at [www.fos.org.au](http://www.fos.org.au).

There is no charge for appealing to the FOS.

### 4. Are any decisions binding on you?

You do not have to accept any decision AAMI or the FOS makes. You always have the option of seeking remedies elsewhere.

Any decision the Consumer Appeals Service makes or the FOS makes is binding on AAMI, provided you also accept the decision.

### How to contact AAMI

Phone: Call 13 22 44 (24 hours a day, 7 days a week).

### How to contact AAMI Consumer Appeals

Phone: 1300 130 794 (local call cost) 9am to 5pm EST  
Monday to Friday.

Fax: (03) 9529 1214.

Write to: The Consumer Appeals Service, AAMI, PO Box 14180,  
Melbourne City Mail Centre, Victoria 8001.

Email: [consumerappeals@aami.com.au](mailto:consumerappeals@aami.com.au)

### How to contact the Financial Ombudsman Service

Phone: 1300 780 808 (local call cost).

Email: [info@fos.org.au](mailto:info@fos.org.au)

### Financial Claims Scheme

This policy may be a 'protected policy' for the purposes of the Federal Government's Financial Claims Scheme (FCS). For more information about the FCS, you can read our AAMI Third Party Property Damage Motorcycle Insurance – Premium, Excesses & Claims Guide. See page 22 for how to access the Guide.

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We're here to help you  
24 hours a day  
7 days a week

**13 22 44**

**[aami.com.au](http://aami.com.au)**

Customer Comment Line: 1300 360 361  
Australian Associated Motor Insurers Limited  
AFS Licence Number 238173  
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