



THIRD PARTY PROPERTY DAMAGE INSURANCE POLICY

Product Disclosure Statement

AAMI



Contents

Your AAMI Product Disclosure Statement – The AAMI Third Party Property Damage Insurance Policy	4
Our commitment to you Important general information	8
Value for money	14
What do we mean by that?	15
The information we need from you and what you need to do	17
The protection and benefits we provide for you	18
About excesses	22
Are you covered?	24
Will we pay for?	26
What to do and what happens when	28
What we do	29
AAMI chooses the repairer and arranges the repair	30
The AAMI Consumer Appeals Service	36





Your AAMI Product Disclosure Statement

The AAMI Third Party Property Damage Insurance Policy

This Product Disclosure Statement provides information about the product we offer – the AAMI third party property damage insurance policy.

This Product Disclosure Statement was completed on 1 April 2008.

Product Disclosure Statement Content Summary

A summary of the content of the AAMI third party property damage insurance policy is provided on pages 5–7. For the full details of the policy cover, benefits and conditions, you must read the entire policy.



Overview

	Page
Contacting AAMI:	You can contact AAMI by phone, email, mail, in person. 8
Premiums:	What we take into account in arriving at a premium. 8
	Paying by instalments. 9
Renewals:	Renewing your policy. 10
Changing address:	What to do when you change address. 11
Taxes and charges:	Government taxes and charges are shown on receipts. 11
Cooling off; cancelling your policy:	You can cancel your policy within 14 days of its purchase date. AAMI also provides that you can cancel this policy at any time. To cancel this policy, please contact AAMI on 13 22 44. 11
Joint policy-holders:	What happens when you insure jointly. 12
Privacy:	The privacy of your personal information. 12
Consumer appeals:	The AAMI Consumer Appeals Service. The Financial Ombudsman Service (FOS). 36
Customer Charter:	The AAMI Customer Charter makes service and reporting promises. 13
Definitions:	Some words in this policy have defined meanings. 15



	Page
Duty of disclosure: AAMI does not rely on the general duty of disclosure but AAMI does require you to give honest, correct and complete answers to any questions we ask you.	17
<hr/> Cover	
Standard cover: Legal liability.	18
Accidental loss of or damage to your car caused by an uninsured third party motorist.	18
Extended cover: Accidental loss of or damage to your car caused by fire or theft or attempted theft.	19
Excesses: The excesses that may apply to this policy.	22
<hr/> Additional benefits	
Standard and extended cover: Insurance for your replacement car.	20
Discount on AAMI comprehensive car insurance.	20
Lifetime Repair Guarantee.	20
OEM (original equipment manufacture) parts.	20
Extended cover: A rental car if your car is stolen.	21
<hr/> Conditions	
Some words in this policy have defined meanings.	15
Evidence of ownership.	17
Are you covered?	24

Will we pay for?	26
Inspecting and repairing your car.	31
Conditions affecting our write-off payment.	33
Admission of liability.	34
Giving assistance.	34
<hr/> Claims	
The AAMI claims service.	28
If someone else's property is damaged.	29
Legal costs.	29
If your car is damaged.	30
If your car can be safely driven.	30
If your car cannot be safely driven.	31
Inspecting and repairing your car.	31
Contributing to repair work.	31
Lifetime Repair Guarantee.	31
Original Equipment Manufacture (OEM) parts.	32
If your car cannot be repaired.	32
Write-off payments.	33
If you want to keep your car insured after we have paid you the cost of repairing it.	33
If your car has been stolen.	34



Our commitment to you

If your car has been involved in an accident, or someone is claiming against you, or you have extended this policy and your car has been damaged by fire or stolen, please phone us immediately so that we can take away the stress and hassle by taking care of everything for you. Call 13 22 44. We are here to help you 24 hours a day, every day of the year. Please retain this policy booklet so you can refer to it if required.

Important general information

You can contact us

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

Via the Internet: www.aami.com.au

By mail: 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 premium for insuring your car, the factors we take into account include:

- the insurance, driving history and age of the people who will be driving your car,
- the insured address (the address where your car is normally left overnight),
- the frequency of your instalments.

Government taxes and charges are included in the premium we quote.

An excess may be payable on any claim you make on this policy. See page 22 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 driver) may affect the premium you need to pay for the remainder of your period of cover. If a refund is payable we will send you a cheque or credit your account, less our reasonable charge for administrative and processing costs. 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 also 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?

AAMI may cancel your policy without notice if an instalment payment remains unpaid for one month or more.

AAMI will not accept any claims if an instalment payment has remained unpaid for a period of 14 days or more.



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.

If you believe that we may have incorrectly debited your account, please contact 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, or we will deduct this unpaid amount 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.

 - Changes that benefit you apply from their introduction.

 - Changes introducing limitations apply from the policy's renewal,

- 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 insurance to match the amount you have paid.

Changing your address details

If you change the insured address (the address where your car 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 cars insured at your new address. Any refund we make will be less our reasonable charge for administrative and processing costs.

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 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 Services Levy included in insurance premiums.

GST

The amounts covered for your car and legal liability include GST.

Any amounts we pay under 'The benefits' include GST.

Cooling off period

Federal law provides that you can cancel your policy within 14 days of its purchase date. To cancel this policy, please call AAMI on 13 22 44.



...and cancelling this policy

AAMI also allows you to cancel your policy at any time. In both cases, we will refund you the unexpired portion of the premium less any cancellation processing charge to cover the reasonable administrative and transaction costs incurred by AAMI. 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 National Privacy Principles. For further information, please visit our website www.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.

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 raise standards of service, and to promote better relations between customers and insurers.

The Code describes standards in areas such as buying insurance, claims handling, responding to catastrophes and disasters, information and education and dispute resolution. The Code was introduced in 1995 with the backing of 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 www.codeofpractice.com.au.



Value for money

Uninsured motorist cover

We pay up to the amount covered for damage to your car caused by an uninsured motorist. See page 18 for details.

Fire and theft cover

For an extra charge, you can extend this policy to cover loss or damage to your car caused by fire or theft. See page 19 for details.

Theft rental car (if your car is stolen)

If your policy covers theft and your car is stolen, we can provide you with a rental car for up to 14 days. See page 21 for details.

Lifetime Repair Guarantee

When we authorise repairs to your car, we take total responsibility for them. We guarantee them for the life of your car. Even if you sell it. See page 31 for details.

OEM parts

OEM (original equipment manufacture) parts will be used in the repair of your car. See page 32 for details.

Discount on AAMI comprehensive insurance

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

Change of car

If you change your car, we'll transfer this policy to your new car immediately when you inform us of the change. See page 20 for details.

AAMI home and contents insurance discounts

You may qualify for generous discounts on your AAMI home and contents insurance. Call 13 22 44 for details.

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, for any accidental loss and damage covered by your AAMI policy occurring during the period your car is insured with us. The amount covered includes GST. The current amount covered is shown on the most recent of your insurance schedule and your renewal notice.

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 drivers under a nominated age are not covered under the policy. Any endorsements to your policy are shown on your insurance 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 22.

Family means your spouse or partner living with you and your children who ordinarily live with you.

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 under the uninsured motorist extension or the fire and theft extension, the period of cover comes to an end. See also page 33.

Policy means this booklet 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.



The information we need from you and what you need to do

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 means the private or business use of your car.

Private use: Use of your car for social, domestic and pleasure purposes and incidental business use where you are not using your car during your full-time, part-time or casual working period as an integral means of earning your income.

Business use: Use of your car during your full-time, part-time or casual working period as an integral means of earning your income that you have told us about and we have agreed to cover. **Business use** also includes social, domestic and pleasure use.

Private use and **business use** both cover the private use of your car in conjunction with repairing, servicing, testing, free driving lessons, private car-pooling and demonstration for sale provided you are the driver or a passenger during the demonstration.

Write-off. Your car 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, or where we pay the limit under the uninsured motorist extension or the fire and theft extension.

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

Your car means the motor vehicle described in your insurance schedule and includes the manufacturer's standard options and accessories fitted to it and other options and accessories that you have told us about and we have agreed in writing to cover.

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 drive or will drive your car,

your car,

the driving and insurance history of you and any other people who drive or will drive your car, and

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

You must observe the conditions contained in your AAMI policy.

You must pay or agree to pay us the premium we charge and any excesses that apply.

You should retain this policy booklet so you can refer to it if needed.

When you renew your policy, we do not require you to comply with the general duty of disclosure. It is enough for you to simply tell us if the information on your renewal notice is incorrect or incomplete.

Evidence of ownership

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 and contracts of sale.

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



The protection and benefits we provide for you

Standard cover protection

Having your car involved in an accident or stolen is an unpleasant and worrying experience.

But when you insure your car with AAMI, we look after you.

Legal liability for property damage

We will pay for your liability for damage to property covered by your AAMI policy occurring during the period of insurance. See page 29 for details.

Uninsured motorist extension

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

We will pay up to the amount covered for accidental loss or damage to your car caused by an uninsured third party motorist, provided:

- we accept you would be legally entitled to recover more than 50% of the cost of repairs to your car from the owner or driver of the other vehicle, and

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

- you can give us the registration number of the other vehicle and the name and address of its driver.

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

We will decide either to repair your car, pay the cost of repairing your car, or declare your car a write-off and pay the amount covered. See page 30 for details.

Extended cover protection

Standard cover plus fire and theft cover

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

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

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

When your car has been damaged, we will decide either to repair your car, pay the cost of repairing your car, or declare your car a write-off and pay the amount covered. See page 30 for details.

When your car has not been found after being stolen, we will declare your car a write-off and pay the amount covered. See page 34 for details.

This policy does not cover some events, circumstances and situations

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 all these exclusions, please read the whole policy carefully including the section 'Are you covered?' beginning on page 24.



Standard cover benefits

What happens when you replace your car

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

- the replacement car is one that we would normally insure,
- you tell us within 14 days of the purchase of the replacement car,
- you pay any additional premium we require.

The policy ends for the replaced car and begins for the replacement car at the time you take delivery of the replacement car.

Lifetime Repair Guarantee

When we authorise repairs to your car, we take total responsibility for them. We guarantee them for the life of your car. Even if you sell it. See page 31 for details.

OEM parts

OEM (original equipment manufacture) parts will be used in the repair of your car. See page 32 for details.

We help with the cost of towing your car

Provided the amount covered is not exceeded, we pay the reasonable cost of towing your car to the nearest repairer, or place of safety, if it cannot be safely driven because of damage caused by an uninsured motorist.

AAMI comprehensive insurance discounts

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

Extended cover benefits

Theft rental car (if your car is stolen)

We can provide you with a rental car if your car is stolen provided:

- you have claimed on this policy,
- you have paid any excesses that apply.

The rental car will be available to you for up to 14 days or until your car is found, whichever comes first.

If your car is found undamaged within this period, and the rental car fee is:

- less than any excesses you have paid, we will refund the balance,
- more than any excesses you have paid, we will pay the balance.

If your car is found damaged, you can keep the rental car for the full 14 days or until your car is repaired, whichever comes first. If the damage is such that we declare your car a write-off, you can keep the rental car for the full 14 days or until we pay the amount covered, whichever comes first.

We will pay the daily rental fee for the period the rental car is provided to you and the car will be covered by your AAMI policy during this period. If it is involved in an accident during this period and you wish to lodge a claim on your policy, you must pay any excesses that apply.

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



About excesses

Excesses

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.

When one or more excesses apply to your policy, they will be shown on your insurance schedule and updated on your renewal notice. If required by us, you must pay your excess before we make any payment or provide you with any policy benefits.

The types of excesses are:

Standard This is the basic excess you must contribute towards each claim.

Age This excess is additional to the standard excess if your car was being driven by a person in the age ranges specified on the most recent of your insurance schedule and renewal notice.

Inexperienced driver This excess is additional to the standard excess if your car was being driven by a person to whom an age excess does not apply, but who has held a driving licence for less than two years.

Additional This excess may be imposed in special circumstances, for example on high performance cars. It is payable in addition to any other excesses.





Are you covered?

If your car was being used in connection with it being serviced or repaired.	YES
If your car was being used for free driving tuition.	NO
But you or a driver named on the most recent of your insurance schedule and renewal notice were a passenger.	YES
If your car was being demonstrated for sale.	NO
But you or a driver named on the most recent of your insurance schedule and renewal notice were a passenger.	YES
If the driver of your car was not licensed or authorised to drive it.	NO
But your car was being driven without your consent.	YES
If the driver of your car was under the influence of intoxicating liquor or of a drug or whose blood alcohol level was in excess of the legal limit in force where your car was being driven or who refused or failed to submit a specimen for testing as required by law where your car was being driven.	NO
But your car was being driven without your consent.	YES
If your car was in an unroadworthy or unsafe condition that contributed to the accident being a condition that was known to and disregarded by you.	NO
If your car was carrying more passengers or loaded above the legal limit or loaded in an illegal way.	NO
If your car was being used or tested in or for a race, trial, test or contest.	NO

If your car was being used on a competition circuit, course or arena.	NO
If your car was being used for hire or reward.	NO
If during your full-time, part-time or casual working period, you normally use your car as an integral means of earning your income.	NO
But you have told us about your use of your car and we have agreed to insure it for business use and its carrying capacity does not exceed two tonnes.	YES
If your car was outside Australia.	NO
If your car was converted, altered or modified from its maker's specifications.	NO
But we have provided you with written agreement to the modification.	YES
For the non-standard accessories you have fitted to your car.	NO
But you have told us and we have agreed in writing to cover these accessories.	YES



Will we pay for?

Any reduced value of your car after your car has been damaged and repaired and the repairs have been properly performed.	NO
Repairs carried out without our written consent.	NO
Repair or replacement of a whole set, for example, of wheels, where the loss or damage is to part of a set.	NO
Personal items stolen from your car.	NO
A hire car or replacement car.	NO
But we will pay for a hire car if your car is stolen and you have extended this policy to cover theft.	
Loss because you cannot use your car, for example, of wages or commission.	NO
Depreciation, wear, tear, rust or corrosion.	NO
Mechanical, structural, electrical, electronic or other failure or breakdown.	NO
Damage to your tyres caused by application of brakes or by road cuts, punctures or bursting.	NO
Loss or damage caused intentionally by you or a person acting with your express or implied consent.	NO
Loss or damage caused by failure to take reasonable steps to secure your car after it has broken down, been damaged in an accident or you have been notified it has been found after it was stolen.	NO

Loss or damage caused when driving your car after receiving medical advice that your ability to drive your car is impaired by your condition or medical treatment.	NO
Loss or damage caused by the lawful repossession or seizure of your car.	NO
Loss or damage caused by any war, warlike activities or revolution including any looting or pillaging.	NO
Loss or damage directly or indirectly caused by, arising from, or connected with: 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.	NO
Loss or damage directly or indirectly caused by, arising from, or connected with 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.	NO



What to do and what happens when...

The use of your car causes damage to someone else's property

You tell us what happened and our claims service looks after the matter from there.

Your car has been stolen and your policy covers theft

You report the theft immediately to the police and to AAMI. We can provide you with a rental car for up to 14 days.

If your car has been damaged during the time it was stolen, we will arrange for it to be repaired.

We allow 14 days for your car to be found from when you reported its theft to us. If it is not found, and we are satisfied your claim is in order, we declare your car a write-off and pay the amount covered.

Your car has been damaged...

in an accident caused by an uninsured motorist, or by fire or theft and your policy covers fire and theft

For your peace of mind, our claims service chooses the repairer and arranges the repair for you.

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

What we do

What we do if someone else's property is damaged by the use of your car

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 car during the period of cover. The use of a caravan or trailer attached to your car is also covered.

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

Any person using your car 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 driving your car in the course of your employment or agency and the use of your car 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.

Legal costs and representation

For details regarding legal costs and representation, please see pages 34–35.





What we do when your car is damaged in an accident caused by an uninsured motorist. Or by fire and theft and your policy covers fire and theft.

When your car is damaged, for your peace of mind, we choose the repairer and arrange the repair for you

Usually, damage to cars is repairable.

If your car has been damaged and can be repaired, our responsibility to you when we authorise repairs is to ensure that the repair work is properly carried out.

For your peace of mind, we choose the repairer and arrange the repair.

We ordinarily obtain two independent, competitive quotes, from repairers recommended by AAMI. If you want, you can choose a repairer to provide one of the quotes. Our assessor will review the quotes, including any quote from a repairer you choose, and what is necessary to properly repair your car. We will choose the repairer who has submitted the more competitive and complete quote and that will be the repairer who repairs your car.

We have your car repaired, keeping you informed all the way along.

When the repair is complete, we advise you that your car is ready for collection.

If your car can be safely driven

All you do is drive your car to your nearest AAMI Customer Service Centre and leave it with us. We pay for your taxi home or back to work.

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

If your car cannot be safely driven

We transport your car to the AAMI Customer Service Centre nearest to you, providing our payment of the reasonable cost of doing so does not exceed the amount covered. Your car and personal possessions are protected under cover there.

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

Inspecting and repairing your car

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

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

Your contribution to repair work

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

The AAMI Lifetime Repair Guarantee

The quality of the workmanship, any sublet repairs, and the materials authorised by AAMI in the repair of your car will be guaranteed for the life of the car. If you are concerned about the quality of the repair of your car, you must call us on 13 22 44 and you must make your car available to us. We will inspect the repair and arrange any necessary rectification work. You must not authorise rectification work without our written authority.



Where replacement parts are required for the repair of your car...

and your car is within its manufacturer's standard new car warranty period

New OEM (original equipment manufacture) 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.

and your car is outside its manufacturer's standard new car warranty period

New and/or reconditioned OEM (original equipment manufacture) 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 OEM suppliers may be used in the repair of components such as radiators and air condensers.

What we do if your car cannot be repaired

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

If in our opinion, the damage to your car is so great that it would not be safe or economical to repair, we will declare your car 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 car unless you wish to keep it. 'Your car' includes all insured options and accessories and unless legislation in your state provides otherwise, the value of any unexpired portion of the registration,

if you wish to retain your car 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 unpaid additional premium owing. If we make a write-off payment, we will deduct this amount from the payment we make.

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

What happens when you want to keep your car insured after we have paid you the cost of repairing it

If we have paid you the cost of repairing your car (other than by making a write-off payment) and you want the cover this policy provides to remain unchanged, you must have your car properly repaired and present it to us in a safe and roadworthy condition for our inspection. If we agree that your car has been properly repaired and is in a safe and roadworthy condition, the cover this policy provides will remain unchanged until the end of the period of cover. If you fail to obtain our agreement, we may deny or reduce any claim you make after we have paid you the cost of repairing your car.



What if your car has been stolen

You must report the theft immediately to the police and to AAMI.

Most times your car will be found undamaged.

If it has been damaged, the procedure will be exactly the same as if your car had been damaged in an accident.

...and if your car is not found

We allow 14 days for your car to be found from when you reported its theft to us. If it is not found, and we are satisfied your claim is in order, we declare your car a write-off and pay the amount covered.

Admission of liability

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 driving, the driver of your car.

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,
- 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.

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.



The AAMI Consumer Appeals Service

What to do if you don't agree with our decision

Here is how the AAMI consumer appeals service helps you if you are dissatisfied with the results of your dealings with AAMI.

1. Who do you talk to?

If you are unhappy with anything we have told you or done for you, please tell us. You can 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. The AAMI Customer Ombudsman

However, if you are not satisfied with our response, you can ring, write to or email the AAMI Customer Ombudsman with the details. The AAMI Customer Ombudsman will respond to you within five working days of receiving your letter or email.

3. Appealing to the independent dispute resolution scheme

If you disagree with the AAMI Customer Ombudsman's decision, you can appeal to the Financial Ombudsman Service. We will tell you how to do this.

The Financial Ombudsman Service is an independent industry dispute resolution scheme. You can contact the Service on 1300 780 808 (local call cost) or by email to info@fos.org.au. You can also visit the FOS website at www.fos.org.au.

There is no charge for this service.

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 AAMI Customer Ombudsman makes or the FOS makes is binding on AAMI, provided you also accept the decision.

How to contact AAMI

Telephone: Call 13 22 44 (24 hours a day, seven days a week).

How to contact AAMI Consumer Appeals

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

Fax: (03) 9529 1214.

Write to: The AAMI Customer Ombudsman, AAMI Limited,
PO Box 14180, Melbourne City Mail Centre, Victoria 8001.

Email: consumerappeals@aami.com.au

How to contact the Financial Ombudsman Service

Telephone: 1300 780 808 (local call cost).

Email: info@fos.org.au



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

13 22 44

aami.com.au

Customer Comment Line: 1300 360 361
Australian Associated Motor Insurers Limited
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CONSUMER

AAMI uses
Greenhouse Friendly™
ENVI Coated Gloss Paper

ENVI Coated Gloss Paper is an Australian Government
certified Greenhouse Friendly™ Product

AAMI

