

Guide to AAMI's Driver Protection Cover Policy

For at-fault drivers of South Australian registered vehicles covered by AAMI CTP insurance, who are injured in motor vehicle accidents on or after 17 January 2022.

At AAMI we think it is important there are no unpleasant surprises when you sit behind the wheel of your car. It's another detail we like to be upfront about.

This document provides some information about CTP insurance and AAMI's Driver Protection Cover Policy. The Driver Protection Cover Wording is provided overleaf.

CTP Insurance explained

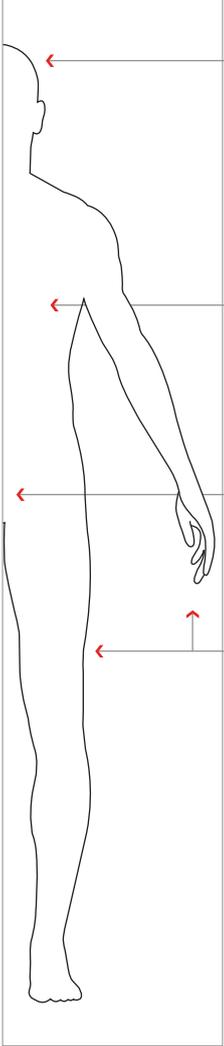
Your CTP Insurance provides cover for anyone injured in an accident caused by the driver of your vehicle. This cover includes the cost of all reasonable medical treatment, compensation for economic loss and pain and suffering.

Did you know if you were the driver who was entirely responsible for the accident (the at-fault driver), you are not covered for accident-related injuries? AAMI's Driver Protection Cover (DPC) provides at fault driver cover, and lump sum payments for specified injuries at no extra cost.

		CTP cover	
		Other than At-fault Driver	At-fault Driver
	Lifetime Injuries	Covered by Lifetime Support Scheme	
Severity of injury	Serious	Covered by CTP	No Cover
	Moderate		
	Minor		

AAMI Driver Protection Cover*

Cover provided by AAMI's Driver Protection Cover



HEAD	
Fractured skull	\$10,000
Total loss of power of speech	\$100,000
Total loss of hearing	\$100,000
TRUNK	
Laceration of internal organs (liver, kidney or lung)	\$10,000
Laceration or removal of spleen	\$10,000
Fractured bones (> 4 ribs, pelvis, sternum)	\$10,000
SPINE	
Fractured vertebrae	\$10,000
ARMS AND LEGS	
Fractured upper arm	\$2,000
Fractured lower arm (Excluding fractures of hand)	\$2,000
Fractured upper leg	\$2,000
Fractured lower leg (Excluding fractures of foot)	\$2,000
OTHER INJURIES	
Death	\$10,000
Full thickness burns (to at least 10% of body but not greater than 30% of the body)	\$20,000

Please refer to the Driver Protection Cover Policy (including Schedule of Benefits) on page 2 for full details including the cover provided.

AAMI's Driver Protection Cover Policy

Compulsory Third Party Insurance (CTP) pays compensation to people, except the at-fault driver, injured or killed in a motor vehicle accident.

AAMI's Driver Protection Cover (DPC) compensates drivers, who cause a motor vehicle accident. Benefits are paid to drivers injured, or the driver's estate if the driver is killed. See Schedule of Benefits. AAMI's DPC is provided to the driver of a motor vehicle who has CTP Insurance with AAMI. AAMI's DPC is automatically provided in addition to AAMI CTP at no extra cost.

We pay the injured driver who causes the motor vehicle accident (or the driver's estate if the driver is killed) the benefit for the injury as set out in the Schedule of Benefits and as follows.

- If more than one of the injuries in the Schedule of Benefits is suffered, we pay the amount of the combined benefits up to a total of \$100,000.
- In the event of death, we pay only the benefit for death.

When we pay Driver Protection Cover Policy Benefits

We will pay benefits for injuries suffered by the driver who causes a motor vehicle accident, within Australia, (or to the driver's estate if the driver is killed), if ALL of the following apply:

- at the time of the accident the vehicle was registered with the SA Government and AAMI was the CTP insurer; and
- at the time of the accident the motor vehicle was roadworthy and not towing a load over the legal limit; and
- the driver was substantially at fault for the accident and at the time of the accident was:
 - aged 25 years or older; or
 - aged between 16 years and 24 years and the motor vehicle was comprehensively insured with AAMI or another brand within the Suncorp Group; and
- the injury is included in our Schedule of Benefits; and
- the motor vehicle is a Passenger Vehicle (Vehicle Class 1 and 51) or Goods Carrying: Light Vehicle (Vehicle class 2 and 52);
- the accident was the sole or substantial contributing factor to the injury shown in our Schedule of Benefits; and
- an appropriately qualified medical practitioner confirms the driver had sustained the injury as a result of the accident; and
- the driver (or the driver's estate if the driver dies) is not entitled to claim under a Workers' Compensation scheme.

When we do not pay Driver Protection Cover Policy Benefits

We will not pay benefits if:

- the motor vehicle is neither a Passenger Vehicle (Class 1 or 51) nor a Goods Carrying: Light Vehicle (Class 2 or 52)
- the injury was intentionally caused or was the result of an accident intentionally caused; or
- the driver was under the influence of intoxicating liquor and the percentage of alcohol in the driver's blood is in excess of the legal limit prescribed by the law applicable in the place where the motor vehicle accident occurs, or if the driver fails to provide a specimen of breath or blood as required by law in that place; or
- the driver was under the influence of drugs (other than a drug taken in accordance with the advice of, or administered by a medical practitioner); or
- the driver was involved in any illegal activity; or
- the driver was involved in activity related to car racing, pacemaking, car rally, contest, speed/reliability or other trials at the time of the motor vehicle accident; or
- the injury was directly or indirectly caused by, or was due to, psychological or psychiatric causes, sickness or disease; or
- the injury was caused by revolution, war (whether declared or not), acts of a foreign enemy, military coup, radioactivity or the use, existence or escape of nuclear fuel, nuclear material or waste, or the action of nuclear fission including detonation of any nuclear device or nuclear weapon, biological, bacterial, viral, germ, chemical or poisonous pollutant or contaminant or any looting or rioting following these occurrences; or
- the vehicle was being driven whilst in an unsafe condition, but we will provide cover if it can be shown it was reasonable not to know of any unsafe conditions; or
- the vehicle was towing a trailer or caravan illegally or in an unsafe condition, but we will provide cover if it can be shown that it was reasonable not to know of any unsafe conditions; or
- the vehicle was loaded above the legal limits or in an illegal way; or
- the vehicle was being used to carry explosives or flammable or combustible liquids or substances illegally.

What happens when you sell your vehicle?

If ownership of the motor vehicle changes and our CTP Insurance policy remains current, AAMI's DPC Policy transfers to the new owner or owners when the change is registered with the SA Government. The eligibility conditions of Driver Protection Cover Policy apply to the new owner.

As this policy is provided at no extra cost, no premium will be refunded for this policy if the CTP policy is cancelled or transferred.

How to claim on your Driver Protection Cover Policy

Step 1:

Notify us in writing of the details of any accident which could lead to a claim, including time, date, place, any witnesses and how the accident happened.

We must receive these details from the driver or the driver's legal representative in writing within 60 days of the accident.

Step 2:

Anyone wanting to claim must:

- Complete and lodge a claim form with us, go to aami.com.au/driverprotectioncover;

- supply a copy of your police report, all medical and other documents we have asked for at the driver's expense; and
- allow doctors we nominate to conduct medical examinations we consider necessary, to assess the claim.

We can reject the claim if:

- you are not truthful and frank in any statement you or the driver make in a claim or in relation to a claim; or
- we do not receive:
 - written advice of the details of any accident which could lead to a claim within 60 days of the accident; or
 - a completed claim form within 6 months of the accident; or
 - written confirmation of the accident from police or other appropriate authorities after making reasonable enquiries; or
 - appropriate evidence as required by us.

To notify us of the accident details, or for claim enquiries, please contact us at:

Mail: AAMI GPO Box 471,
ADELAIDE SA 5001

Email: driverprotectioncoverSA@aami.com.au

Phone: 1300 084 851

Definitions

These terms have the following meaning when used in your policy:

compensation

includes common law damages, payment or benefit of any kind

driver

means you or anyone who is:

- legally in charge of your motor vehicle, and
- licensed to drive your motor vehicle, and
- driving your motor vehicle with your consent at the time of the accident (consent may be express or implied)

injury

means the injury set out in the Schedule of Benefits.

loss

means amputation or removal or permanent loss or use of.

Motor vehicle

means a registered vehicle insured with us under a current SA Compulsory Third Party Insurance Policy.

Motor vehicle accident or accident

means an incident where an injury results from the driving of your motor vehicle or a collision or attempt to avoid a collision with your vehicle.

substantially at fault

means a driver's fault was more than two-thirds of the cause of the accident.

we, us, our, AAMI

means AAI Limited ABN 48 005 297 807 trading as AAMI.

you, your

means our SA AAMI CTP Insurance policy holder.

Schedule of Benefits

Injury	Benefit
Total loss of power of speech	\$100,000
Total loss of hearing	\$100,000
Full thickness burns (to at least 10% of the body but not greater than 30% of the body)	\$20,000
Fractured pelvis	\$10,000
Fractured skull	\$10,000
Fractured vertebrae (Process or body)	\$10,000
Laceration of liver	\$10,000
Laceration of kidney	\$10,000
Laceration or removal of spleen	\$10,000
Laceration of lung	\$10,000
Death	\$10,000
Fractured ribs (Greater than 4)	\$10,000
Fractured sternum	\$10,000
Fractured upper arm	\$2,000
Fractured lower arm (Excluding fractures of hand)	\$2,000
Fractured upper leg	\$2,000
Fractured lower leg (Excluding fractures of foot)	\$2,000

If you have any complaints about our products or services or for more information about our complaints resolution process, please phone our Customer Relations Unit on 1300 240 437.

Compulsory Third Party (CTP) Insurance and Driver Protection Cover is issued by AAI Limited ABN 48 005 297 807 trading as AAMI. A03797 17/01/22 A