



Supplementary Product Disclosure Statement

This Supplementary Product Disclosure Statement refers to the Club 4x4 Comprehensive Motor Insurance Product Disclosure Statement and is effective from 1 April 2016.

Pages 25 & 26 - Your duty of disclosure

The following sections are deleted:

- Your duty of disclosure
- Your duty of disclosure when you enter into the policy with us for the first time
- Your duty of disclosure when you renew, vary, extend, reinstate or replace the policy

And replaced with:

Your duty of disclosure

Before you enter into an eligible contract of insurance with us, you have a duty of disclosure under the Insurance Contracts Act 1984.

If we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions.

You have this duty until we agree to insure you.

If you do not tell us something

If you do not tell us anything you are required to, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

Page 8 - Off-road Recovery Costs

The additional benefit 'Off-road recovery costs' is deleted and replaced with:

If your vehicle suffers a mechanical failure or cannot be driven and you require assistance from a third party to transport, tow or recover your vehicle while driving off-road, we will reimburse you the costs you incur to engage a registered, licensed towing or recovery company or an agent that Club 4X4 has authorised to transport, tow or recover the vehicle to the nearest town or sealed road, whichever is closest. Reimbursement will be based on the provision of a tax invoice from the registered, licensed towing or recovery company or authorised agent of Club 4X4.

If your vehicle becomes stuck or bogged but is still driveable, we will only cover you for the cost of recovering your vehicle from being stuck or bogged and moved to a place where it can safely continue to travel under its own power.

An excess of \$200 will be applied to any payment we make which, under this additional benefit, is limited to one (1) claim per policy period, up to a maximum of \$1,500.

Page 11 - Additional Off-road recovery costs

The following words are added to this Optional extra:

An excess of 5% of the value of your claim will be applied in addition to the \$200 excess stated under the Additional benefit 'Off-road recovery costs'.

Page 23: What happens if we settle the claim for your vehicle on a total loss basis?

The section titled 'What happens if we settle the claim for your vehicle on a total loss basis?' is deleted and replaced with:

If we determine that your vehicle is a total loss, we will pay the value as stipulated on the Certificate of Insurance. We will:

- deduct any excess that may be applicable;
- deduct any outstanding premium for the period of insurance;
- deduct any unused portion of your registration fee and Compulsory Third Party insurance premium; and
- retain your vehicle including all accessories and modifications (if you have elected to reject first right to buy it back at our determined price);

then:

- the policy comes to an end; and
- there is no refund of any portion of the premium.

Page 26 - Tell us about any changes that may affect your cover or premium

Under the section titled 'Tell us about any changes that may affect your cover or premium', the bullet point that reads:

- your vehicle has been modified or has had accessories fitted that are not included standard as part of your vehicle;

is deleted and replaced with:

- your vehicle has been converted, altered or modified from its manufacturers specifications or has had accessories fitted that are not included standard as part of your vehicle;

Page 18 – If you contributed to the loss or intended the claim to happen

Under the section titled 'If you contributed to the loss or intended the claim to happen', the bullet point that reads:

- your vehicle was converted, altered or modified from its manufacturer's specifications and we have not agreed in writing to accept the risk of your vehicle in such modified condition.

is deleted and replaced with:

- your vehicle was converted, altered or modified from its manufacturer's specifications and is no longer roadworthy or legal within the state it is registered.