



## Comprehensive Daily Drive Insurance

Combined Financial Services Guide  
& Product Disclosure Statement

## **YOU CAN CONTACT US:**

**By phone:** 1300 296 296

**By email:** [contactus@club4x4.com.au](mailto:contactus@club4x4.com.au)

**By mail:** PO Box 1118, Maroochydore QLD 4558

Further information is available on our website: [www.club4x4.com.au](http://www.club4x4.com.au)

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## ABOUT US

Thank you for choosing Club 4X4 to help protect your vehicle. We are committed to providing customised insurance products that suit the needs of a 4x4 enthusiast.

Whilst your 4X4 or Trailer is what allows you the lifestyle we all love, at Club 4X4 we also understand that you may have other vehicles that you or a member of your household choose to drive everyday rather than your touring machine. Therefore, we've designed our Comprehensive Daily Drive Insurance product because you should be able to get all your motor insurance products in one place!

### **About Club 4X4**

Club 4X4 Pty Ltd ABN 41 606 776 274 (Club 4X4) is an authorised representative (Authorised Representative No. 1235616) of Lifestyle Insurance Group Pty Ltd ABN 48 057 816 172, Australian Financial Services Licence (AFSL) No. 246937 (Lifestyle Insurance Group) and agent of the Insurer, The Hollard Insurance Company Pty Ltd ABN 78 090 584 473, AFSL 241436 (Insurer), authorised to provide general advice and deal in general insurance products.

Club 4X4 has been delegated a binding authority from Lifestyle Insurance Group with approval from the Insurer authorising us as agent of the Insurer to enter into, vary and cancel this Comprehensive Daily Drive Insurance as well as settle any claims on behalf of the insurer as if we were them. This means that Club 4X4 is the agent and acts on behalf of the insurer and not you.

**Phone:** 1300 296 296

**Post:** PO Box 1118, Maroochydore QLD 4558

### **About Lifestyle Insurance Group**

Lifestyle Insurance Group has developed and distributed specialist adventure lifestyle insurance products for over 20 years. Lifestyle Insurance Group has been provided with a binding authority by the Insurer and has delegated that authority, with the approval of the Insurer, to Club 4X4 to perform the activities noted above, under "About Club 4X4". Lifestyle Insurance Group acts as the agent of the Insurer in all matters relating to the insurance. Lifestyle Insurance Group authorises Club 4X4 under its Australian financial services licence. For more details see the Financial Services Guide at the end of this document.

**Phone:** 1300 489 485

**Post:** PO Box 1118, Maroochydore QLD 4558

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### **About the Insurer**

The insurer of this policy is The Hollard Insurance Company Pty Ltd (Hollard), ABN 78 090 584 473, AFSL 241436. Hollard has prepared and is responsible for this Product Disclosure Statement (PDS). Hollard has authorised its distribution by Club 4X4. Hollard's contact details are:

**Phone:** (02) 9253 6600

**Post:** Locked Bag 2010, St. Leonards NSW 1590.

The PDS was prepared on 1 July 2022 and is authorised for issue by Hollard.

### **General Advice Warning**

Any advice that Club 4X4 gives about a policy is general in nature and does not take into account any of your individual circumstances or financial needs.

Before you make any decision to acquire any Policy, we recommend that you read this Combined Financial Services Guide (FSG) and PDS.

You should carefully read this document, and any other documentation we send you to determine if this insurance is appropriate for you. Keep them in a safe place for future reference. Once you have purchased this insurance, then:

- this document;
- the Certificate of Insurance (which sets out details special to you); and
- any other document which we tell you forms part of the terms and conditions of your insurance, will form the contract between you and us (the policy).

By taking out a policy with Club 4X4 you confirm that you have read and agreed (or will read before the end of the cooling-off period) the policy documents provided to you.

If any information on your Certificate of Insurance is incorrect or incomplete, please contact us immediately so that we can update your policy.

If you have any questions regarding the policy or you have not received any document that forms part of the policy, please contact us immediately (contact details are provided on the back cover).

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## **Law and Jurisdiction**

The policy is subject to the laws and jurisdiction of the State or Territory in Australia where it was issued.

## **Updating our PDS**

We may need to update our PDS from time to time if certain changes occur, where required and permitted by law. We will issue you with a new PDS or a Supplementary PDS or other compliant document to update the relevant information except in limited cases. Where the information is not something that would be materially adverse from the point of view of a reasonable person considering whether to buy this insurance, we may issue you with notice of this information in other forms or keep an internal record of such changes (you can get a paper copy free of charge by calling us).

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## WHAT WE COVER

We will cover the following, subject to the terms and conditions (including any exclusions and other limitations) of the policy during the period of insurance:

Insured events	How your claim is settled
<p>Loss (of) or damage to your vehicle as a result of:</p> <ul style="list-style-type: none"><li>• a collision;</li><li>• an accident;</li><li>• fire;</li><li>• theft;</li><li>• malicious damage or vandalism;</li><li>• wind, storm, lightning, hail, earthquake, tsunami, flood or any other natural weather event.</li></ul>	<p>Once we have decided to accept the claim we may at our discretion (which we will exercise reasonably, having taken into account your circumstances):</p> <ul style="list-style-type: none"><li>• repair your vehicle. If we choose to repair your vehicle, we reserve the right to arrange for repairs to be carried out by a repairer of our choice if we deem that your repairer's quote is not competitive or we do not believe that they can satisfactorily repair your vehicle;</li><li>• settle your claim by paying for the reasonable cost of repairs;</li><li>• pay to you an amount equal to the reasonable cost of repairs;</li><li>• pay you the agreed value of your vehicle when the relevant Certificate of Insurance shows that your vehicle is insured for an agreed value;</li><li>• pay you the market value of your vehicle when the relevant Certificate of Insurance shows that your vehicle is insured for market value; or</li><li>• choose to declare your vehicle a total loss and cash settle you for the insured value (see "Making a claim" on page 18);</li></ul>

Insured events	How your claim is settled
<p>Loss (of) or damage to your vehicle as a result of:</p> <ul style="list-style-type: none"> <li>• a collision;</li> <li>• an accident;</li> <li>• fire;</li> <li>• theft;</li> <li>• malicious damage or vandalism;</li> <li>• wind, storm, lightning, hail, earthquake, tsunami, flood or any other natural weather event <i>cont'd</i>.</li> </ul>	<ul style="list-style-type: none"> <li>• authorise the use of any combination of original manufacturer, used or replacement parts in the repair of your vehicle, depending on the make, model, age and condition of your vehicle. Where a vehicle is under the original manufacturer's warranty (OEM), OEM parts which require replacement will be replaced with OEM parts. Where parts are not available in Australia and require importation, we will pay for the cost of surface freight only. Where parts are unavailable and the repair cannot be completed, we will pay you the listed price of the part or parts in question, as at the date of settlement;</li> <li>• require you to contribute towards the cost of repairing or replacing any components on your vehicle that may have existing damage or wear and tear when the incident occurs. Components include tyres, engines, accessories, paintwork, bodywork, radiators, batteries or interior trims. The amount you are required to contribute will be determined by the amount of existing damage or wear and tear that is evident when the incident occurs.</li> </ul> <p>The relevant Certificate of Insurance will show if your vehicle is insured for market value or agreed value.</p> <p>Where the claim relates to your vehicle's windscreen, sunroof or window glass, we will decide whether to repair or replace the windscreen, sunroof or window glass or pay you the repair or replacement cost.</p> <p>If your vehicle is stolen and not recovered within 21 days from the time you reported its theft to us and we accept your claim, then we will declare your vehicle a total loss and cash settle you for the insured value (see "Making a claim" on page 18).</p>

Insured events	How your claim is settled
<p>Loss (of) or damage to your vehicle as a result of:</p> <ul style="list-style-type: none"> <li>• a collision;</li> <li>• an accident;</li> <li>• fire;</li> <li>• theft;</li> <li>• malicious damage or vandalism;</li> <li>• wind, storm, lightning, hail, earthquake, tsunami, flood or any other natural weather event <i>cont'd.</i></li> </ul>	<p>If we determine that your vehicle is a total loss we will deduct:</p> <ul style="list-style-type: none"> <li>– any outstanding balance of the annual premium payable in relation to the period of insurance if you had been paying your premium by periodic instalments;</li> <li>– the value of the unexpired portion of your vehicle's registration, including any compulsory third party insurance;</li> </ul> <p>from your claim settlement.</p> <p>We may pay from any claim settlement any sum owed to a financier or legal owner of the vehicle. We will consider your circumstances and any submissions you make to us before we do so.</p>

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### **Additional benefits**

If we accept a claim for loss (of) or damage to your vehicle, we will also provide the following additional benefits subject to the other terms and conditions (including any exclusions and other limitations) of the policy:

<b>Additional benefits</b>	<b>How your claim is settled</b>
Towing and storage costs as a result of loss or damage	If your vehicle cannot be driven as a result of loss or damage sustained and we accept your claim for that loss or damage, we will cover the reasonable cost of towing your vehicle to the nearest repairer or safe place. We will also cover the reasonable cost of storing your vehicle, however, you must notify us immediately if your vehicle is being stored. We may reduce the amount we pay under this benefit if we consider that you were able to inform us that your vehicle has been stored, but you failed and/or neglected to do so.
Vehicle hire cover as a result of theft	If your vehicle has been stolen and your claim has been accepted, we will assist you in hiring a similar vehicle for up to 21 days from a licensed vehicle hire company. The maximum amount we will pay under this benefit is \$75 per day. We will not pay you for any costs that we have not agreed to prior to you entering into the contract with the vehicle hire company. Other rental conditions may apply including a daily kilometres allowance, limitations on authorised drivers, pick-up location and return of the vehicle to a specific pick-up location. You need to make sure you adhere to these conditions as we will not be responsible for your failure to do so.

Additional benefits	How your claim is settled
<p>Vehicle hire cover as a result of theft <i>cont'd.</i></p>	<p>We will not pay for:</p> <ul style="list-style-type: none"> <li>• any costs for damage or applicable excesses that you may be liable for under your vehicle hire contract;</li> <li>• fuel, running costs or any additional costs of the hire vehicle;</li> <li>• loss, damage or legal liability arising from usage of the hire vehicle;</li> <li>• hire vehicle costs incurred as a result of unreasonable delay by you.</li> </ul> <p>This benefit ceases on the earliest of when:</p> <ul style="list-style-type: none"> <li>• we have settled your claim; or</li> <li>• we have paid the maximum benefit for vehicle hire cover.</li> </ul>
<p>New vehicle replacement - within 24 months</p>	<p>If you are the first registered owner of the vehicle and it is declared a total loss within 24 months of the original registration in your name and the loss is as a result of an event covered under your comprehensive cover, we will replace your vehicle with a new one of the same make, model and specification if available locally. In addition, we will pay all on road costs including stamp duty, the first 12 months registration and any delivery charges applicable.</p>
<p>Substitute vehicle - TPPD cover</p>	<p>In the event your vehicle cannot be driven because your vehicle is being repaired following an insured event and you are involved in an accident while using an uninsured registered substitute vehicle which you have legal use of, we will provide cover for Third Party Property Damage in relation to the use of the substitute vehicle.</p> <p>This benefit does not apply where the substitute vehicle is the subject of a hire agreement or is owned by you. There is no cover under this benefit for the substitute vehicle.</p>

Additional benefits	How your claim is settled
Transit cover	We will pay for loss or damage to your vehicle occurring while it is being transported – including loading and unloading, by road, rail, ship or air – between any places in Australia. We will also pay your contributions to any general average and shipping charges where maritime conditions apply. We will pay up to the limit shown on your Certificate of Insurance.
Personal effects cover	We will pay up to \$500 for loss or damage to personal effects which were in your vehicle at the time of the loss or damage.
Emergency travel & accommodation costs	<p>If, as a result of a covered claim, your vehicle cannot be driven and you are more than 250 kilometres from your home, we will pay up to \$500 in total for necessary and reasonable:</p> <ul style="list-style-type: none"> <li>• emergency accommodation for you and your family members who were in your vehicle;</li> <li>• travel costs to return you and your family who were in your vehicle to your home.</li> </ul>
Baby capsule and child vehicle seat	We will cover you for loss or damage up to a maximum of \$500 (per insured event) for a baby capsule or child seat fitted to your vehicle at the time of an insured event.
Essential Repairs	We will pay up to \$1,000 for essential repairs to restore your vehicle, to a roadworthy and safe condition so that you may drive to your intended destination.
Faultless excess	<p>You will not have to pay an excess in relation to an insured event if:</p> <ul style="list-style-type: none"> <li>• you or the driver of your vehicle was not at fault and we agree that another party was entirely at fault; and</li> <li>• you can provide the name, vehicle registration number, phone number and residential address of the person(s) we agree is at fault.</li> </ul>

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Additional benefits	How your claim is settled
Trailer cover	We will pay up to \$1,000 for loss or damage to a trailer whilst attached to your vehicle at the time of loss or damage to your vehicle. This benefit does not cover property being carried in or on the trailer.

The following additional benefit applies regardless of whether or not we accept a claim for loss (of) or damage to your vehicle, subject to the other terms and conditions (including any exclusions and other limitations) of the policy:

Additional benefits	How your claim is settled
Locks and keys	<p>If your vehicle keys are stolen during the period of insurance, we will pay the cost of replacing the keys and/or recoding your vehicle locks. This benefit is only payable if the theft of the keys has been reported to the police and the keys were not stolen by a family member, invitee or person who normally resides with you. We will pay up to \$1,000 for any one claim.</p> <p><b>Excess</b></p> <p>An excess of \$200 will be applied to any payment we make under this additional benefit.</p>

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## Optional extras

The optional extras listed below are only applicable if they are shown on your Certificate of Insurance under the section listing your Comprehensive Daily Drive Insurance details.

Optional extras	How your claim is settled
Additional vehicle hire cover	<p>If your vehicle cannot be driven due to damage arising from an insured event, and your claim has been accepted, we will assist you in hiring a similar vehicle for up to 14 days. The maximum amount we will pay under this benefit will be shown on your Certificate of Insurance.</p> <p>The same conditions apply as those stipulated in the 'Vehicle hire as a result of theft' section on page 6.</p>
Choice of repairer	<p>If you have a claim for loss or damage to your vehicle, we will help you arrange for a repairer to fix your vehicle or you may use a licensed repairer of your choice provided the repairer has the necessary equipment, skills, capabilities, licences and authorisations required by law to complete the repairs to your vehicle.</p> <p>Once you've chosen a repairer, we will:</p> <ul style="list-style-type: none"><li>• assess the damage to your vehicle and the most suitable repair method for the type of damage and decide whether to authorise and pay for the reasonable cost to repair your vehicle to your repairer, or</li></ul>

Optional extras	How your claim is settled
Choice of repairer <i>cont'd</i>	<ul style="list-style-type: none"> <li>• in consultation with you, decide whether to pay you the reasonable cost to repair your vehicle. In determining the reasonable cost, we may consider quotes from alternate repairers or suggest other repair methods that may suit your needs and inputs from our independent vehicle assessors.</li> </ul> <p>We are not responsible for making sure your chosen repairer can complete the repairs when it suits you.</p> <p>Please note that we don't cover:</p> <ul style="list-style-type: none"> <li>• any additional costs incurred through extensive delays caused by you or a repairer chosen by you because a part isn't readily available, or</li> <li>• any repairs not authorised by us.</li> </ul>
Excess-free windscreen or window glass cover	<p>If your claim is only for windscreen or window glass breakage, we will pay the cost of replacing or repairing the windscreen or window glass of your vehicle if it is damaged arising from an insured event. No excess will be applied to any payment we make which, under this optional extra, is limited to a maximum of one (1) claim per policy period and \$1,000 per event.</p> <p>This optional extra does not apply to sunroof glass and is not applicable where you have a covered claim which includes damage to your vehicle in addition to the windscreen or window glass breakage.</p>

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**What is specifically excluded from the above insured events, Additional benefits and optional extras?**

We will not cover anything specified in the “What we do not cover” section (which commences on page 14) or which is otherwise excluded by the policy terms and conditions (to the extent permitted by law).

**Legal liability cover**

Legal Liability refers to your liability to pay compensation for an accident, that was caused by your negligence and results in loss or damage to another person’s property.

We will cover the following, subject to the other terms and conditions (including any exclusions and other limitations) of the policy during the period of insurance.

If we agree to pay your claim, we will pay the costs of compensation awarded by an Australian court or a settlement agreed to by us and your reasonable legal fees and expenses that we incur on your behalf or that you incur with our written consent. You can only claim for legal fees and expenses if we have agreed to them in writing before you incur them.

<b>What do we cover?</b>	<b>How your claim is settled</b>
Your legal liability to pay compensation for loss (of) or damage to another person’s property which occurred during the period of insurance as a result of an accident involving your vehicle	The most we will pay under this benefit for any one accident is the legal liability limit as stated on the Certificate of Insurance.
The legal costs you have to pay in relation to a claim for your legal liability for which cover is provided under this benefit	Provided you contact us before incurring any legal costs or seeking any legal advice in relation to a claim for your legal liability and we agree to pay such costs, we will:

What do we cover?	How your claim is settled
<p>The legal costs you have to pay in relation to a claim for your legal liability for which cover is provided under this benefit <i>cont'd.</i></p>	<ul style="list-style-type: none"> <li>• act, or arrange representation, for you or any other person covered under the policy;</li> <li>• attempt to resolve the claim if we consider that you or the person we cover under the policy is at fault for the loss or damage;</li> <li>• defend the claim in a court or tribunal if we consider that you or the person we cover under the policy is not at fault for the loss or damage.</li> </ul> <p>We will decide whether to defend or resolve the claim and, if we resolve the claim, how much we pay to resolve the claim. If we decide to pay to resolve the claim and you object to that decision, we will respond to your objection and explain our reasons. If you refuse to agree to us paying to resolve the claim after we have given you our reasons, we may pay to you the Legal Liability Limit as stated on the Certificate of Insurance or any lesser amount for which the claim/s can be settled and then relinquish the conduct of any defence settlement or proceedings to you.</p> <p>We will give you the opportunity to obtain advice if we decide to take this course of action. On making such payment to you we will discharge all our obligations to you in terms of the legal liability cover afforded under the policy and you will have no further claim against us in respect of the relevant claim under this section of cover.</p>

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### **What is specifically excluded from legal liability cover?**

We will not make any payment under this cover for:

- anything specified in the 'What we do not cover' section (see below) or otherwise excluded by the policy terms and conditions (to the extent permitted by law);
- damage to property owned by or in the control of you or the driver of your vehicle, or anyone that normally lives with you or the driver of your vehicle;
- damage to property belonging to you, held in trust by you, or in your custody or control or being conveyed by or loaded onto or unloaded from your vehicle;
- costs and expenses incurred after the date on which we have paid or offered to pay either the third party claim or the Legal Liability Limit; or
- any settlement agreed to or made without our consent in writing.

### **WHAT WE DO NOT COVER**

The following exclusions apply to all of the covers and benefits provided under the policy, to the extent permitted by law. Other exclusions may apply to the cover provided where specified in this document, your Certificate of Insurance or other documents forming the policy.

Where we have a right to reduce or refuse to pay your claim you may make a submission to us explaining why it would be unfair or unreasonable for us to do so. We will not rely on a right to reduce or refuse your claim if it would be unfair to do so.

#### **If your vehicle is not being used legally**

You will not be covered under the policy for any loss, damage or legal liability if at the time of the event giving rise to the loss, damage or legal liability the driver of your vehicle:

- was not correctly licenced or not complying with the conditions of their licence to drive your vehicle;
- was under the influence of any drug or alcohol;
- had a percentage of alcohol in their breath or blood in excess of the lawful blood alcohol level limit in force in the state or territory where your vehicle was being driven;
- refused to take a legal breath and/or blood test for alcohol or any drug;

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- did not have your permission to drive your vehicle, unless your vehicle was stolen and its theft is immediately reported to the police, and you provide us with a police incident number;
  - was using your vehicle to carry more people than your vehicle is registered to hold;
  - was listed on your Certificate of Insurance as being excluded from cover under the policy;
  - leaves the scene of an accident without a lawful excuse or without contacting the police when required to do so in the relevant state or territory.

We may, at our discretion, pay a claim where you were not the driver of your vehicle and you can satisfy us that you had no reason to suspect that the driver of your vehicle was driving illegally or that one of the circumstances listed above applies. If we agree to provide cover we will pursue recovery of claim costs from the person who was driving or who was in charge of your vehicle.

### **If you contributed to the loss or intended the claim to happen**

You will not be covered under the policy for any loss, damage or legal liability if at the time of the event giving rise to the loss, damage or legal liability:

- you, or the person driving or in control of your vehicle, were engaged in an intentional, deliberate, malicious or criminal act;
- you failed to secure your vehicle or left it in an unsafe location and/or position after it was broken into, accidentally damaged or recovered after being stolen;
- you did not go with your vehicle when it was being test driven by a potential buyer;
- your vehicle was being used to carry or store explosives, flammable or combustible substances or liquids illegally;
- your vehicle was legally confiscated or taken to secure a debt;
- you were carrying more passengers or carrying or towing a load greater than your car was designed for, unless you can prove that this did not cause the accident. This includes bent or twisted chassis as a result of overloading your vehicle or towing a load greater than your car was designed for;
- the driver of your vehicle had been given medical advice (prior to the accident) that their driving ability would be impaired by a medical condition, procedure or treatment;

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- your vehicle was damaged, unsafe or unroadworthy;
  - 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 and that illegal modification contributed to the claimable event occurring.

### **If you have not complied with the terms and conditions of the policy**

You are not covered for loss, damage or legal liability under the policy if:

- you have not used your vehicle for the purpose which you are insured for as declared by you when applying for this insurance (see business and private use definitions);
- your vehicle was used for hire or to earn reward;
- you have not complied with your duty to take reasonable care not to make a misrepresentation;
- your vehicle was used on any sort of racetrack or racecourse for any motor sport including racing, contests, rallies, pacing or speed trials;
- your vehicle is being used for an illegal purpose.

### **For physical deterioration of your vehicle**

You are not covered under the policy for:

- any structural, mechanical, electrical or electronic failure or breakdown;
- any deterioration, wear, tear, rust, corrosion or depreciation;
- the cost of fixing faulty repairs (except repairs made under a claim under this policy) or repairs to old damage;
- damage to tyres by application of brakes or by road punctures, cuts or bursts;
- loss or damage caused by mildew, moth, vermin, insects, domestic pets, any process of dyeing or renovating, the action of light or atmospheric conditions;
- loss or damage to your vehicle caused by:
  - any process or system of cleaning, restoring, modifying or repairing any insured property;
  - poor or faulty design, specification, materials, repairs or workmanship;
  - the use or application of vehicle parts or accessories which do not meet manufacturer's specifications.

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## **Other general exclusions**

You are not covered for loss, damage or legal liability:

- caused by bushfire, wind, storm, lightning, hail, earthquake, tsunami, flood or any other natural weather events within the first 72 hours of policy inception except where this policy replaces another policy that insures your vehicle;
- caused by the use or accidental addition by any person of incorrect fuel;
- that occurs outside Australia;
- if intentionally, deliberately or maliciously caused by you or a person acting with your express or implied consent;
- arising from the seizure, impounding, sale or destruction of your vehicle by any law enforcement or government agency;
- in the event of the breach of a contract or an obligation under a contract;
- caused by military power, rebellion, revolution, an act of terrorism, war or war-like activities or any looting or rioting following these occurrences;
- caused by any radioactivity, nuclear fuel, waste or other nuclear material, nuclear weapon, detonation or explosion or any looting or rioting following these occurrences;
- caused by any biological, bacterial, viral, germ, chemical or poisonous pollutant or contaminant or any looting or rioting following these occurrences;
- for payment of fines, or punitive, exemplary or aggravated damages awarded against you or the driver of your vehicle; or
- to sign writing, sticker, vinyl wrap or any type of advertising material on your vehicle except where the loss, damage or legal liability comprises part of a covered claim and the sign writing, sticker, vinyl wrap or other advertising material was included as a modification on your policy.

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## MAKING A CLAIM

### What to do if you need to make a claim

- take all reasonable precautions to prevent or reduce loss or damage to your vehicle;
- immediately report the incident or loss to the police where the accident or loss must be reported by law or this policy; and
- report the incident as soon as possible by calling our claims team on **1300 296 296**.

### What not to do without our consent

- admit guilt, liability or blame;
- offer to pay for or negotiate any damages arising from the event;
- approve any repairs or arrange replacements other than emergency repairs up to \$1,000 (see page 8) which are necessary to minimise or prevent further loss and damage.

If you fail to assist us, or do not comply with any of these terms, we may reduce or refuse to pay your claim or be entitled to recover from you any monies paid by us in relation to the claim. Where we have a right to reduce or refuse to pay your claim you may make a submission to us explaining why it would be unfair or unreasonable for us to do so. We will not rely on a right to reduce or refuse your claim if it would be unfair to do so.

### Additional actions

We may require you to:

- undergo interviews and appear in court and give evidence under oath;
- arrange for any driver of your vehicle to give us full co-operation in all respects and provide us with the same assistance that you are required to;
- help us manage the claim by answering our questions and/or providing written statements to us under oath;
- allow us to inspect your vehicle or any damaged goods you are claiming for;
- take your vehicle to or allow it to be towed to a place nominated by us;
- allow us to take possession of the damaged property that we have replaced. Such damaged property becomes our legal property;

- 
- immediately send us copies of any communication, demand or claim you may receive arising out of any incident for which cover is provided under the policy;
  - provide us with proof of previous motor vehicle insurance;
  - provide us with evidence of ownership and value of all property covered under the policy;
  - advise us of any person that is charged by the police arising from the incident for which cover is provided under the policy;
  - tell us about any other policy of insurance that may be relevant to the claim;
  - assist us to negotiate, defend or settle any claim made under the 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 comply with any of these terms, we may reduce or refuse to pay your claim or be entitled to recover from you any monies already paid under the claim.

### **Costs of dismantling, diagnosis and reassembly**

If you make a claim, we may require you to authorise the dismantling of your vehicle or to authorise us to dismantle it, so that we can assess your claim and/or decide if it is valid. We may refuse to assess or pay your claim if you do not agree to this.

If we determine that the claimed loss or damage is not covered, you will be responsible for the costs of the above dismantling as well as any costs associated with it (including but not limited to any diagnosis, reassembly, repair, and/or replacement costs).

If we determine that the claimed loss or damage is covered, we will settle your claim in accordance with the terms and conditions of the policy (including the operation of any excess).

### **What happens if we settle the claim for your vehicle on a total loss basis?**

If we determine that your vehicle is a total loss, we will pay the value as shown on the Certificate of Insurance. The value may be agreed value or market value.

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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.

### **Fraudulent and dishonest claims**

If you or any person acting on your behalf submits to us a claim or any information or documentation relating to a claim, which is in any way fraudulent or dishonest, we may refuse to pay the entire claim and cancel the policy as permitted by law.

### **Prevention of loss**

You are legally obliged to take reasonable steps to prevent or reduce the risk or possibility of loss. If you intentionally take any risk that results in a loss being suffered, you may forfeit the right to make a claim under the policy.

### **Goods and Services Tax (GST)**

All insured amounts shown in the policy are in Australian Dollars and include Goods and Services Tax (GST). When you claim under the policy with us, all amounts we pay will be inclusive of GST, up to the maximum claim amount shown in the policy.

If you are registered for GST purposes, we will reduce any claimed amounts paid to you by the appropriate input tax credit percentage that you have told us you are entitled to claim from the Australian Taxation Office.

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## EXCESSES

When you make a claim, unless we determine that an excess is not applicable, you must pay all the applicable excesses which are set out in your Certificate of Insurance and which specifically relate to the circumstances of your claim. If required by us, you must pay all the applicable excesses before we provide you with any policy benefits.

### **Types of excesses which can be applied by us**

The types of excesses applicable to the policy and the amount payable are shown on your Certificate of Insurance. Subject to the faultless excess additional benefit and depending on the circumstances in which the insured event occurred, the following excesses may apply:

#### **Basic Excess**

This is the amount you are required to pay for each claim under the policy. Your chosen basic excess will be stated on your Certificate of Insurance.

You can choose the amount of excess you wish to pay when purchasing your policy. There are a range of basic excesses you can choose from for our Comprehensive Daily Drive Insurance product.

Your chosen excess amount may impact the premium you pay. For example, if you choose a higher excess this may reduce your premium.

#### **Inexperienced and learner driver excess**

An excess of \$800 applies in addition to all other applicable excesses.

This excess will apply if at the time of the event giving rise to the claim your vehicle was driven by a person:

- who is under the age of 25; or
- of any age who has not held an Australian driving licence for more than 2 years; or
- of any age who holds a Learner's licence or permit.

This excess will not apply to claims involving fire, theft and malicious damage, broken windscreen or damage sustained while your car is parked.

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### **Unlisted young driver excess**

An excess of \$800 applies in addition to all other applicable excesses. This excess will apply if your vehicle is driven by a person under the age of 25 who was not listed on the Certificate of Insurance at the time of the event giving rise to the claim.

This excess will not apply to claims involving fire, theft and malicious damage, broken windscreen, damage sustained while your car is parked or whilst being driven by a Learner driver.

### **Special excess**

A special excess may be applied to your cover. Any such special excess may be based on the type of vehicle insured and the driving records and insurance history of the drivers of your vehicle. If we apply a special excess you will be advised in writing and the excess will be shown on your Certificate of Insurance and it will apply in addition to any other excess applicable to your claim.

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## OTHER IMPORTANT INFORMATION

### **Cost of your Insurance**

When you buy this insurance, we will tell you the premium you must pay and note it on your Certificate of Insurance.

The premium you pay is based on a number of factors, including (but not limited to):

- the type of vehicle insured, its age and value;
- what your vehicle will be used for;
- the drivers, their driving and claims experience;
- where your vehicle will be parked; and
- your payment method.

You may reduce your premium by increasing your basic excess and taking advantage of our discount structure. You will also pay less if you pay your premium in one annual lump sum amount.

Your premium will also include amounts that take into account our obligation to pay any relevant compulsory government charges, taxes or levies (e.g. Stamp Duty and GST) in relation to your insurance. In cases where we are required to pay an estimated amount (e.g. emergency services levy) we may over or under recover in any particular year, but we will not adjust your premium because of this. You can ask us for more details if you wish.

Your premium may change on renewal. The premium change may either be driven by our pricing factors, your experience or changes to the vehicle you insure (such as additional modifications and accessories).



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### **Cooling off period**

We want you to be happy with the cover you have chosen, that is why we offer you a 14 day cooling off period.

If you decide that this insurance isn't for you, we allow you to cancel your policy within 14 days of the start or renewal date of your policy and receive a full refund of any premium paid (less any taxes or duties that we cannot recover), as long as you have not made a claim or otherwise exercised a right under the policy.

You must call us during this time for this to be effective otherwise you will not be entitled to a full refund of premium.

Even after this cooling off period ends you still have the right to cancel the policy (see "Cancelling the policy").

### **Cancelling the policy**

You can cancel your policy at any time by calling us. If you have paid an annual premium, we will refund any premium which you have paid, less an amount that covers the period for which you were insured. There is no refund if you have been paying by monthly instalments. We may charge you a cancellation fee specified in the Certificate of Insurance which reasonably represents the administrative costs we believe will be incurred by us in processing the cancellation.

We can cancel the policy where permitted by law, in the following situations:

- if you do not comply with the policy terms and conditions;
- where you fail to pay your premium;
- where you make a fraudulent claim; or
- if you did not comply with your duty to take reasonable care not to make a misrepresentation.

The Policy Administration Fee noted on your Certificate of Insurance for each risk is not refundable after the cooling off period.

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## **Premium refunds**

We do not refund via cheque. Any refund that may be payable because of policy amendments or cancellation will be made to your nominated bank or credit card account.

## **Renewing the policy**

We will send a renewal notice to you at least 14 days before your insurance is due to expire telling you if we will renew and if so on what terms. Where we offer renewal, we will (unless we tell you otherwise) automatically renew your cover on the terms contained in the renewal offer. If you do not wish to renew the policy, or you wish to opt-out of future auto renewals of your policy, please contact us immediately.

You may have to pay an additional premium if you tell us about changes to the policy details and we advise you that these changes will increase your renewal premium.

Your cooling off period continues to apply on each renewal. Each renewal is a separate contract and not an extension of the prior contract.

This PDS applies to any offer of renewal We may make unless We tell you otherwise. It is important that you check the information shown before renewing each year to satisfy yourself that the details are correct.

## **How we resolve your complaints**

We welcome every opportunity to resolve any concerns you may have with the products or services provided by Club 4X4.

In the first instance you should contact one of our customer service officers. If you are not satisfied with the response received you can request that a manager address your concern. If your concern is still not resolved to your satisfaction please write to our Internal Dispute Resolution (IDR) Committee at:

Club 4X4 Pty Ltd  
Internal Dispute Resolution Committee

**Call:** 1300 296 296

**Email:** [contactus@club4x4.com.au](mailto:contactus@club4x4.com.au)

**Post:** PO Box 1118, Maroochydore QLD 4558

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Your concern will be investigated by an officer with full authority to deal with the complaint and we will inform you of the outcome.

If you are not happy with the decision, you may contact the Australian Financial Complaints Authority (AFCA) subject to its terms of reference.

AFCA can be contacted on:

**Call:** 1800 931 678

**Post:** GPO Box 3, Melbourne, Victoria 3001

**Website:** [www.afca.org.au](http://www.afca.org.au)

**Email address:** [info@afca.org.au](mailto:info@afca.org.au)

The AFCA service is provided to you free of charge. A decision by AFCA is binding on us but is not binding on you. You have the right to seek further legal assistance.

### **Financial Claims Scheme**

This Policy is a 'protected policy' under the Federal Government's Financial Claims Scheme (FCS). The FCS provides protection to policies issued by an insurer, in the unlikely event that the insurer fails and cannot meet its financial obligations, such as claim payouts.

The FCS entitles certain persons, who have valid claims connected with certain protected policies issued by that insurer to be paid certain amounts by APRA.

The FCS is administered by the Australian Prudential Regulation Authority (APRA). Information about the FCS can be obtained from [www.fcs.gov.au](http://www.fcs.gov.au).

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## **General Insurance Code of Practice**

Hollard is a member of the Insurance Council of Australia and also a signatory to the General Insurance Code of Practice ( "Code"). The objectives of the Code are to:

- commit us to high standards of service;
- promote better, more informed relations between us and you;
- maintain and promote trust and confidence in the general insurance industry;
- provide fair and effective mechanisms for resolving complaints you make about us; and
- promote continuous improvement of the general insurance industry through education and training.

The Code Governance Committee (CGC) is the independent body that monitors and enforces our compliance with the Code. It also aims to drive better Code compliance, helping the insurance industry to improve its service to consumers.

For more information about the CGC, or to obtain a copy of the Code please visit [insurancecode.org.au](http://insurancecode.org.au).

## **Extra Care Process**

We recognise that our customers may find themselves in difficult circumstances, particularly when a claim event occurs. We have developed an Extra Care Process to provide additional support to our customers who may be experiencing vulnerability due to their circumstances, including personal circumstances that are not directly related to insurance. The Code provides the following examples that may contribute to someone needing Extra Care:

- age;
- disability;
- mental health conditions;
- physical health conditions;
- family violence;
- language barriers;

- 
- literacy barrier;
  - cultural background;
  - Aboriginal or Torres Strait Islander status;
  - remote location; or
  - financial distress.

Our Extra Care Process and the additional support it provides is available to any customer and can be requested at any time using the contact details below.

More information about Our Extra Care Process and how we support customers in difficult times is available on request. Please contact us on the details set out below if you would like a copy of our policy: 'Supporting Customers Experiencing Vulnerability Policy'.

**Phone:** 1300 296 296

**Email:** [contactus@club4x4.com.au](mailto:contactus@club4x4.com.au)

## WHAT WE EXPECT FROM YOU

When you buy insurance from us (including on renewal), you have certain responsibilities that you must comply with. We can refuse to pay a claim, reduce the amount we pay or cancel the policy (subject to the operation of the Insurance Contracts Act 1984 (Cth) (the Act), if you or anyone covered by the policy:

- do not comply with your duty to take reasonable care not to make a misrepresentation or make other misrepresentation to us, and/or
- fail to meet your responsibilities under the policy.

If fraud is involved, we can treat the policy as if it had never existed.

This policy and its terms are subject to and can be affected by the operation of the Act and you need to make sure you are aware of your rights under the Act.

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### **Your duty to take reasonable care not to make a misrepresentation**

Before you enter into this contract of insurance, you have a duty to take reasonable care not to make a misrepresentation. You have a similar duty when you ask us to vary, extend or reinstate the insurance and when we offer you the opportunity to renew your insurance. What that means is that you need to take reasonable care to provide honest, accurate and complete answers to any questions that we ask.

Specifically when you ask us to vary, extend or reinstate your insurance or before you renew your insurance, you need to take reasonable care to review any information that we provide to you for your confirmation and to inform us of any changes, where the information is no longer honest, accurate and complete.

If you are not sure of the answers to any of our questions, or whether the information you previously provided remains honest, accurate and complete, you should take the time to check and find out. It is also important to understand that, in answering the questions and checking the information, you are answering for yourself and anyone else to whom the questions apply.

As we use your answers to decide what insurance we will offer, to calculate your premium, and to assess any claim you make, it is essential that you contact us if you have any doubts.

If you do not take reasonable care in answering our questions, or to inform us of any changes, you may breach your duty. If that happens, your policy may be cancelled, or treated as if never existed, and any claim may be denied or not paid in full.

If your circumstances make it difficult for you to work out how to answer any of our questions, or you are not clear how to explain your situation to us, you should contact us to discuss your queries.

### **Who do the above obligations apply to?**

The obligations apply to you and everyone that is an insured under the policy. If you provide information for another insured you represent to us you have authority from them to do so and it is as if they provided it to us.

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## **Managing your sum insured**

It is your responsibility to ensure that the nominated sum insured is adequate, you should continue to reassess the sum insured during the term of the policy and prior to renewal each year.

## **Tell us about any changes that may affect your cover or premium**

You need to tell us immediately if any details on your Certificate of Insurance are incorrect or have changed, including if:

- your vehicle was converted, altered or modified from its manufacturer's specifications and is no longer roadworthy or legal within the state/territory it is registered;
- anyone who is shown on the Certificate of Insurance has, over the past 5 years, had changes to their:
  - driving record including cancellation, suspension and/or driving conditions imposed on their driver's licence;
  - criminal history.

Changes that you advise us of may affect the premium you need to pay for the remainder of the period of insurance. If a lower premium applies you will be refunded the difference less our reasonable charge for administrative and processing costs where applicable. In situations where an additional premium applies it must be paid by you immediately.

If the change results in you no longer meeting our underwriting criteria, we may decide not to insure your vehicle, cancel your policy or decide not to offer renewal.

## **Tell us about any finance on your vehicle**

If you have borrowed money using your vehicle as security, you must inform us so that we can record the financier's interest on your Certificate of Insurance. This includes circumstances where you lease or have a hire purchase agreement on your vehicle. During the period of insurance your financier's interests will be covered under the policy as noted on your Certificate of Insurance, however the same policy terms and conditions will also apply to them (where relevant).

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### **Tell us if you replace your vehicle**

If you replace your vehicle during the period of insurance, we may continue your cover on your new vehicle, however you must notify us before such cover will take effect. When you tell us that you have replaced your vehicle we may charge you an additional premium, add special terms and conditions or cancel the policy. We will not cover any pre-existing damage on your new vehicle.

### **Ensure your premiums are always paid**

It is your responsibility to ensure your premiums are paid in full either annually or monthly. If we do not receive payment by the due date, we may cancel the policy. We will not pay any claims if your premium remains unpaid for at least 14 days or more.

You must be authorised to make payments from the bank account or credit card details you provide to us. You must also ensure that your nominated bank account or credit card has sufficient funds when we collect payments. We will attempt to collect payment on the start date of your period of insurance. If the policy remains unpaid we will attempt to collect payment at regular intervals determined by us. Any fees that your bank may charge you including dishonour fees are your responsibility.

### **Instalment payments**

You may be eligible to pay your premium in regular monthly instalments by way of direct debit from your bank or credit card account. The total premium we charge may be higher when you pay in instalments than when you pay one annual lump sum amount. The nominated bank or credit card account must be able to accept direct debits and you must be an authorised signatory on that account.

You must ensure that you have sufficient funds in the account to meet the debits. All bank charges and dishonour fees are your responsibility. You must notify us immediately if your nominated account or credit card is transferred, closed, payments stopped or if you cancel your direct debit payment plan, and supply us with alternative account details, no less than 7 business days prior to the date of your next debit. If you cancel the debit completely you will need to arrange for another way to pay us your premium to ensure that you remain covered. Please note that as an alternative, payments can only be accepted via either direct debit or another credit card.

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If you don't pay a premium instalment by the due date:

- we may cancel your policy if the unpaid premium remains in arrears for more than thirty (30) days; and
- if at least one instalment has remained unpaid for a period of at least fourteen (14) days then we may refuse to pay your claim/s.

If we cancel your policy due to non-payment of an instalment premium you need to be aware that:

- no benefits or entitlements can be paid under your policy;
- you will receive written confirmation that your policy has been cancelled;
- we may refuse to provide cover to you under any policy in the future; and
- any application for general insurance products in the future may be affected because you had a policy cancelled as a result of unpaid premiums.

We will keep all information regarding your nominated bank account or credit card private and confidential at all times. Please refer to our Privacy Policy located on our website ([www.club4x4.com.au](http://www.club4x4.com.au)).

### **Other responsibilities for those covered by the policy**

You or any other person who is covered under the policy must:

- follow all the conditions set out in the policy and Certificate of Insurance;
- take all reasonable precautions to prevent loss, damage or legal liability even after an insured event;
- keep your vehicle, its tools, parts and accessories in good condition (e.g. serviced, free of rust etc.);
- keep proof of ownership and value of insured property (e.g. receipts, invoices, bank statements, contracts of sale and photographs).

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## **FINANCIAL SERVICES GUIDE (FSG)**

This FSG is intended to inform you of certain basic matters relating to our relationship, prior to us providing you with a financial service. The matters covered by the FSG include who we are, how we can be contacted, what services we are authorised to provide to you, how we (and any other relevant parties) are remunerated, details of any potential conflicts of interest, and details of our internal and external dispute resolution procedures, along with how you can access them.

It is intended that this FSG should assist you in determining whether to use any of the services described in this document.

### **Relationships and authorised services**

Club 4X4 Pty Ltd (ABN 41 606 776 274 AR No. 1235616) (Club 4X4) is an authorised representative of Lifestyle Insurance Group Pty Ltd ABN 48 057 816 172, AFSL No. 246937 (Lifestyle Insurance Group). We can assist you to obtain motor vehicle insurance.

Lifestyle Insurance Group acts as an agent of the insurer, The Hollard Insurance Company Pty Ltd (ABN 78 090 584 473 AFSL No. 241436) (Hollard).

Lifestyle Insurance Group, our AFSL holder, have a binder authority with the insurer, Hollard, and Club 4X4 have been delegated this binder authority. This means that when Club 4X4 promotes (and provides general advice), distributes insurance and arranges your application for insurance, issues policies or handles and settles claims, we are acting for and represent the insurer and not you. If we provide advice to you about insurance, we can only advise about insurance in general terms; we cannot advise about your individual situation.

### **How will you be charged for the services provided?**

Hollard, the insurer, will charge you a premium for the insurance products. An administration fee of \$77 (inclusive of GST) per vehicle is charged and paid to Club 4X4 when we arrange your insurance.

### **Remuneration**

When you purchase insurance products (including the Club 4X4 Comprehensive Daily Drive Insurance policy) you pay the premium to Hollard, the insurer, for the product. This amount is agreed with you before the insurance product is purchased.

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Club 4X4 will earn a commission from the insurer which is calculated as a percentage of premium up to a maximum of 22% of the premium (excluding taxes and statutory charges). This is payable when we arrange your insurance product. Our commission is included in the premium quoted to you.

In addition, Lifestyle Insurance Group and Club 4X4 may receive underwriting profit from the insurer (if any). This remuneration covers Club 4X4 costs in promoting and administering the issue of policies and claims.

Employees are paid an agreed salary and may earn performance based bonuses. Employees may also receive non-monetary benefits like paid attendances at business related conferences, study trips, functions or gift vouchers.

If you would like more information about the remuneration that Club 4X4 or Lifestyle Insurance Group receive, please contact us. The request should be made within a reasonable time after this document is provided to you and before the financial services are provided to you.

### **Other Remuneration**

If there is a refund of premium as a result of the cancellation or adjustment of the policy, we reserve the right to retain the amount of any government taxes or duties we cannot recover in accordance with the applicable Product Disclosure Statement. If you need further explanation, please ask us.

### **Referrals**

If you were referred to us by one of our referral partners, we may pay the referrer up to 5% of the premium (excluding taxes and statutory charges) from the commission we earn for placing your insurance.

### **Important Associations**

Club 4X4 and Lifestyle Insurance Group are related bodies corporate as defined by the Corporations Act and have some directors in common.

### **Professional Indemnity Insurance**

Lifestyle Insurance Group and Club 4X4 have a professional indemnity policy in place which covers us for any errors or mistakes relating to our insurance services. This insurance meets and complies with the requirements of s912B of the Corporations Act and covers the services provided by us and our representatives after they cease working with us provided we notify the insurer of the claim when it arises and this is done within the relevant policy period.

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## **Privacy**

### **Privacy Notice**

In this privacy notice, “we”, “us” or “our” means Club 4X4 and/or the insurer, Hollard and their related bodies corporate, as relevant. We give priority to protecting the privacy of your personal information. We do this by handling personal information in a responsible manner and in accordance with the Privacy Act 1988 (Cth).

### **How we collect your personal information**

We usually collect your personal information from you or a person acting with your consent. We may also collect it from our agents and service providers; other insurers and insurance reference bureaus; people who are involved in a claim or assist us in investigating or processing claims, including third parties claiming under your policy, witnesses and medical practitioners; third parties who may be arranging insurance cover for a group that you are a part of; law enforcement, dispute resolution, statutory and regulatory bodies; marketing lists and industry databases; and publicly available sources.

### **Why we collect your personal information**

We collect your personal information to enable us to provide our products and services, including to process and settle claims; make offers of products and services provided by us, our related companies, brokers, intermediaries, business partners and others that we have an association with that may interest you; and conduct market or customer research to determine those products or services that may suit you. You can choose not to receive product or service offerings from us (including product or service offerings from us on behalf of our business partners) or our related companies by calling Club 4X4.

If you do not provide your personal information we require, we may not be able to provide you with our services, including settlement of claims.

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## **Who we disclose your personal information to**

We may disclose your personal information to others with whom we have business arrangements for the purposes listed in the paragraph above or to enable them to offer their products and services to you. These parties may include insurers, intermediaries, reinsurers, insurance reference bureaus, related companies, our advisers, persons involved in claims, external claims data collectors and verifiers, parties that we have an insurance scheme in place with under which you purchased your policy. Disclosure may also be made to government, law enforcement, dispute resolution, statutory or regulatory bodies, or as required by law.

## **Disclosure overseas**

Our related companies and third-party service providers are located within Australia and in some instances may also be located overseas including New Zealand. We regularly review the security of our systems used for sending personal information overseas. Any information disclosed may only be used for the purposes of collection detailed above and system administration.

## **Access to your personal information and complaints**

You may ask for access to the personal information we hold about you and seek correction by contacting us using the details on the back of this document. Club 4X4's Privacy Policy is available at [www.club4x4.com.au](http://www.club4x4.com.au) or by calling us. Hollard's Privacy Policy is available at [www.hollard.com.au](http://www.hollard.com.au).

You may make a complaint about a breach of the privacy principles contained in the Privacy Act 1988 (Cth). Information on how to make a complaint is provided in this document.

## **Telephone call recording**

We may record incoming and/or outgoing telephone calls for training or verification purposes. Where we have recorded a telephone call, we can provide you with a copy at your request, where it is reasonable to do so.

## **Your consent**

By providing us with personal information you and any other person you provide personal information for, consent to these uses and disclosures until you tell us otherwise.

If you wish to withdraw your consent, including for things such as receiving information on products and offers by us or other persons, please contact us.

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If you wish to stop receiving information about new insurance products and insurance-related services you can call us or email us at [privacy@club4x4.com.au](mailto:privacy@club4x4.com.au). Please note that telephone conversations may be recorded for training and quality control purposes.

### **How can you give us instructions?**

You can give us instructions by phone, email or mail using the contact details specified in this document. In some cases we may need you to confirm your request in writing.

### **What should you do if you have a complaint?**

If you are dissatisfied with our service in any way, please contact us and we will acknowledge your complaint within 24 hours of receiving your complaint and attempt to resolve the matter in accordance with our internal dispute resolution procedures.

If we do not make a decision within the period that we tell you we will respond, we will tell you about your right to lodge a complaint with an external dispute resolution scheme.

If you are not happy with our response, you can refer your complaint to the Australian Financial Complaints Authority ('AFCA') subject to its terms of reference. AFCA provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms.

AFCA's contact details are:

The Australian Financial Complaints Authority

**Online:** [www.afca.org.au](http://www.afca.org.au)

**Phone:** 1800 931 678

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

**Mail:** GPO Box 3 Melbourne VIC 3001

For more information on how we handle complaints you can request a copy of our procedures, using our contact details on the back cover of this guide.

The FSG was prepared on 1 July 2022 and is authorised for distribution by Lifestyle Insurance Group.

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## DEFINITIONS

Certain words used in this document have a special meaning.

This Definitions section contains such terms. In some cases, certain words may be given a special meaning when used in other documents making up the policy.

Headings are provided for reference only and do not form part of the policy for interpretation purposes.

Term	Means
<b>accessory</b>	A non-factory extra that does not enhance the performance or affect the structure of the vehicle.
<b>accident</b>	An unforeseen, unintended or unexpected event which happens suddenly and arises from a single event.
<b>agreed value</b>	The mutually agreed value assigned to your vehicle at the beginning of your period of insurance. This value will be noted on your Certificate of Insurance and will apply to the end of the period of insurance.
<b>business use</b>	Means the vehicle is either registered for business use or is used for income earning purposes as part of a full time, part time or casual business and/or employment.
<b>Certificate of Insurance</b>	The relevant Certificate of Insurance we give you. We give you a Certificate of Insurance when you first buy the policy or whenever any part of the policy is changed or when the policy is renewed.
<b>driver</b>	The person driving, operating (or responsible for) your vehicle.
<b>excess</b>	The amount of money you are required to pay or bear yourself when you make a claim under the policy. All applicable excesses are listed in this document and/or are also shown on your Certificate of Insurance. In the event of a claim you may be required to pay more than one excess.
<b>insured event or event</b>	An event for which you can make a claim under your policy.

<b>Term</b>	<b>Means</b>
<b>market value</b>	The reasonable market-related value or our assessment of what the general market would pay for your vehicle at the date of its loss or damage. This takes into account the make, model, km's and condition of your vehicle at that time.
<b>modification(s)</b>	All alterations made to your vehicle from the manufacturer's standard specifications which may impact your vehicle's appearance, safety, performance or value. These may be either a manufacturer's option or any aftermarket alteration.
<b>period of insurance</b>	The period of time that you are covered under the policy (which is shown on your Certificate of Insurance) unless the policy otherwise ends sooner in accordance with the policy or relevant law. If the policy is cancelled, the period of insurance terminates when the cancellation becomes effective.
<b>policy</b>	Your contract of insurance with us comprising of this document, the Certificate of Insurance and any other document we tell you forms part of the terms and conditions of your cover, including any endorsements issued by us.
<b>premium</b>	The amount of money you pay for your insurance including government taxes such as GST, and stamp duty. This will be listed on your Certificate of Insurance (if applicable).
<b>private use</b>	Means social, domestic and pleasure purposes including travelling between home and place of work. It does not include business use.
<b>total loss</b>	Loss where your vehicle has been stolen and not recovered within 21 days from the time you report its theft to us or we decide that it is uneconomical, impractical or unsafe to repair after an accident.

Term	Means
<b>vehicle</b>	The 4 wheeled, motorised vehicle that is described on your Certificate of Insurance and includes the manufacturer's standard options and accessories fitted to it and other modifications and accessories that you have told us about that we have agreed to cover.
<b>we, us, our</b>	Club 4X4 Pty Ltd (ABN 41 606 776 274 AR 1235616), acting as an Authorised Representative of Lifestyle Insurance Group Pty Ltd (ABN 48 057 816 172) (AFSL 246937) and as agent of the insurer, The Hollard Insurance Company Pty Ltd (ABN 78 090 584 473) (AFSL 241 436).
<b>you, your, yourself, insured</b>	The person(s) named on the Certificate of Insurance as the insured or an authorised representative acting on their behalf. If the policy is held in more than one name, any insured can make changes or cancel a policy on behalf of other insureds.

Should you require any additional information you may contact us:

Club 4X4

**Call:** 1300 296 296

**Post:** PO Box 1118, Maroochydore QLD 4558

**Website:** [www.club4x4.com.au](http://www.club4x4.com.au)

**Email address:** [contactus@club4x4.com.au](mailto:contactus@club4x4.com.au)





Insurance for 4X4 enthusiasts

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Further information is available on our website: [www.club4x4.com.au](http://www.club4x4.com.au)