ALDI Insurance

Product Disclosure Statement (PDS)

Motor Insurance

Preparation Date 12 April 2024



Welcome

What is this document?

This Product Disclosure Statement (PDS) is designed to assist you to understand what you need to know about the product so you can make an informed choice before you purchase a policy.This PDS sets out the conditions that apply to your policy including what we do and don't cover, the exclusions that apply under your policy, and what we pay when you make a claim. This PDS applies to any offers of renewal we make unless we tell you otherwise.

This PDS, your Certificate of Insurance, and any Supplementary Product Disclosure Statement are very important documents and you should read them carefully. If you don't understand anything in them, you should consider getting advice or call us so we may assist you.This PDS is up to date on the date it is prepared. If we need to make changes to this PDS, we may issue a new PDS or a Supplementary Product Disclosure Statement. For changes that are not materially adverse to you, we may notify you of the changes by making details of the update available at aldiinsurance.com.au/documents. You can also contact us to request a free copy of these changes by calling us on 1300 407 021.

Who is this product for?

To understand who this product has been designed for, and if the cover is likely to be consistent with your needs, objectives and financial situation, you can review the Target Market Determination document which is available on our website at aldiinsurance.com.au/documents or you can request a copy by calling us on 1300 407 021.

Who is the insurer?

The insurer of this product is RACQ Insurance Limited ABN 50 009 704 152, AFSL 233082 of 2649 Logan Road, Eight Mile Plains, QLD 4113. RACQ Insurance Limited is also responsible for managing all claims made under this product.

Who is Honey Insurance?

Honey Insurance Pty Ltd ABN 52 643 672 628, AFSL 528244 (Honey Insurance) of PO Box 129, Surry Hills NSW, 2010 distributes and manages your insurance policy.

Who is ALDI Insurance?

ALDI Insurance Pty Ltd ABN 73 673 464 901 AR 1308867 (ALDI Insurance) promote and distribute the insurance as authorised representative of Honey Insurance Pty Ltd.

We're here to help

ALDI Insurance provides comprehensive motor insurance for your car. If you have any questions about our product or services or need help to make a claim, you can:



Call us on
1300 407 021



Visit us at
aldiinsurance.com.au

Snapshot of this PDS

This is a guide to the key sections of the Motor Insurance we offer. Please read this PDS, your Certificate of Insurance, any Supplementary Product Disclosure Statements for full details.

1. How your policy works p.8-10

Who is involved in this contract of insurance, when the policy starts, and what happens if you change your mind.

We also explain the other important documents that make up your policy.

The documents that make up your policy are:

- Certificate of Insurance
- Product Disclosure Statement (PDS)
- Supplementary Product Disclosure Statements

2. What you are responsible for p.11-17

The responsibilities you have and conditions that apply to your policy.

It is important for you to know about these responsibilities and conditions.

If you don't comply with any condition or term of your policy, the law may allow us to refuse or reduce a claim and/or cancel your policy.

3. What your cover includes p.18-36

What we consider to be your car and what you are covered for.

The type of cover you have is comprehensive car insurance and the level of cover will depend on the optional benefits that you have selected.

Specific exclusions apply to certain parts of your cover. See the section that applies to the type of cover you have selected for more information.

The type of cover you have is shown on your Certificate of Insurance.

4. What your cover does not include p.37-42

The general things we do not cover under your policy. These are known as general exclusions and they apply to all parts of your cover.

You should read these carefully to understand what we will not cover as a part of your policy.

These general exclusions apply in addition to the specific exclusions found within the 'What your cover includes' section.

It is important that anyone who uses, is in control of or who drives your car are aware of these general exclusions as they apply to them also.

5. What you need to know about claiming p.43-52

What happens when you need to claim on your policy and the process that we will follow with your claim.

This includes how to make a claim under your policy, your responsibilities when making a claim, how we settle your claim and what excesses may apply to your claim.

6. Other information p.53-60

Other important information you should know such as how we calculate your premium, handle your personal information, manage disputes or complaints and definitions for words that have special meanings.

Words with special meanings used in this PDS

There are some words used in this PDS that have special meanings. To help you understand how we define these words, see 'Words with special meanings' in the 'Other information' section on pages 58-60.

You and your

Refers to the policyholders shown on the Certificate of Insurance.

We, our or us

Refers to Honey Insurance and RACQ as the product issuer.

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How your policy works

This section explains who is involved in this contract of insurance, when the policy starts, and what happens if you change your mind.

We also explain the other important documents that make up your policy.

Contract between you and us

Your policy is a legal contract between you and us. We agree to give you the insurance set out in your policy for the premium you pay us.

More than one policyholder

If more than one person is named as the policyholder on your Certificate of Insurance, then each person is jointly responsible for:

- the completeness and accuracy of information in any application forms, statements, claims or documents that are provided by any one of them to us,
- complying with the conditions of your policy, and
- the acts and omissions of all policyholders.

If more than one person is named as the policyholder on your Certificate of Insurance, then any one policyholder will be taken to be authorised by all policyholders to transact on the policy (including to change or cancel your policy, or make a claim under the policy).

When your policy starts

When you pay the annual premium or first monthly instalment, then your policy starts on the time and date shown on your Certificate of Insurance.

If you renew your current policy, then your policy starts at midnight on your renewal date.

Cooling off period

When you take out a new policy or renew a current policy with us, we give you a cooling off period of 21 days. The cooling off period starts from:

- the date and time we issue a new policy to you or
- midnight on your renewal date.

If you want to cancel your policy during the cooling off period, you must tell us you want to do that. If you cancel your policy during the cooling off period, we refund your premium in full (as long as you haven't made a claim).

Documents that make up your policy

Your policy includes this Product Disclosure Statement (PDS), your Certificate of Insurance and any Supplementary Product Disclosure Statements. These documents show the conditions that apply to your policy. Please read the documents carefully and keep them in a safe place.

1. Product Disclosure Statement (PDS)

This PDS sets out the conditions that apply to your policy including what we do and don't cover, the exclusions that apply under your policy, and what we pay when you make a claim.

We give you a PDS with your Certificate of Insurance when you take out a new policy or renew your existing policy with us. You can download a copy of our PDS from aldiinsurance.com.au/documents.

2. Certificate of Insurance

Your Certificate of Insurance shows the type of cover that applies to your policy and also shows any specific details that apply to your policy.

For example, your policy number, vehicle details, listed drivers, your period of insurance, the premium for your policy and any excesses that apply to your policy.

We give you a Certificate of Insurance when you take out a new policy, renew a current policy, or make a change to your policy.

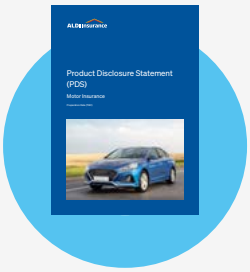
When you receive your Certificate of Insurance, you should check the details to make sure they are correct. If the details are incorrect, please contact us.

3. Supplementary Product Disclosure Statement

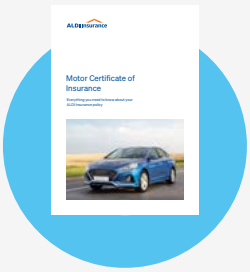
If we need to make a change to the PDS conditions, we may issue a Supplementary Product Disclosure Statement which sets out the change.

If we issue any Supplementary Product Disclosure Statements, we will give you a copy.

Sample documents



1. Product Disclosure Statement (PDS)



2. Certificate of Insurance



3. Supplementary Product Disclosure Statement



What you are responsible for

This section explains the responsibilities you have, and conditions that apply to your policy.

It is important for you to know about these responsibilities and conditions.

If you don't comply with any condition or term of your policy, the law may allow us to refuse or reduce a claim and/or cancel your policy.

The law restricts us from refusing a claim because of something that was done (or not done) by you or some other person after you entered into the policy, unless it caused or contributed to the loss or damage covered. Applying that law we can only reduce the claim by an amount that fairly represents our prejudice as a result. This means that this law may impact a claim you make under this policy. If you think it does, ask us about this.

General conditions

What you should tell us and why

When you take out, renew, extend or vary your insurance policy, it is important that you understand you are answering our questions for yourself and anyone else whom you want to be covered by the policy.

You should always give us complete and honest answers to all the questions we ask you, by answering questions about yourself and other named policyholders (or listed drivers) to the best of your knowledge.

If you breach your duty to us, we may be entitled to refuse to pay your claim, reduce the amount payable for a claim or cancel your policy. If your breach is fraudulent, we can also cancel the policy from the beginning.

Changes to your circumstances

You must tell us as soon as possible if:

- You or any person who drives or is in control of your car has had any loss of licence, cancellation, disqualification, suspension of licence, or Good Driver Behaviour period imposed.
- You or any person who drives or is in control of your car has been convicted of any criminal offence.
- You or any person who drives or is in control of your car has had any insurance policy refused, cancelled or voided.
- Any details on your certificate of insurance are no longer accurate and complete including where:
  - You have changed your car.
  - You move home or change the location of where you keep your car.
  - You changed the way in which you use your car whether it is for personal, business or ridesharing.
  - Your car is deregistered or becomes unregistered.
  - You made any changes, modifications or added any accessories to your car.
  - Another driver is now the primary driver of the car or the listed drivers have changed.
  - The car year or registration number is incorrect or has changed.

If any of these changes occur, we may need to change the premium or excesses that apply to your policy. We may also decide to cancel your policy, or decide that we will not offer renewal.

If you do not tell us about these changes, the law may allow us to refuse or reduce a claim, and/or cancel your policy.

If you would like to know more about how this might affect you, please contact us by:

Calling us on
1300 407 021

Emailing us at
contact@aldiinsurance.com.au

Your premium

Your premium is the amount you pay for the cover we give you under your policy. It includes any government statutory charges, levies, duties, GST or other taxes that may apply.

For more information about how your premium is calculated, review the 'Premium guide' section of the PDS on page 54.

Paying your premium

If you want to pay your annual premium by monthly instalments, you can ask us to deduct monthly payments from your account or credit card with a bank, credit union or building society. There may be a higher premium if you choose to pay in monthly instalments, rather than annually.

Your Certificate of Insurance shows your premium amount and whether you are paying annually in advance or by monthly instalments if you choose the Pay by the Month option.

If you are paying:

- annually, then you must pay by the due date, or
- by monthly instalments, then you must make sure that you have enough money in your account to cover each instalment on your payment date.

Automatic Renewal of premium payment

If you have an automatic renewal arrangement, we will automatically renew your cover and that means your monthly payments will also continue. You can opt out of your automatic renewal arrangements at any time.

If you wish to opt out from automatic renewal, update your automatic renewal arrangement or you need to update your cover you can contact us for more information.

If you don't pay your premium

If you are paying your premium annually in advance and you don't pay the full amount by the due date shown on your Certificate of Insurance, then your policy won't be valid and you won't be covered. In that case, you need to reapply for cover.

If you are paying your premium by monthly instalments and any instalment payment is overdue for at least 14 days, we may refuse to pay a claim.

If, after the first instalment is paid, any following instalment is overdue for one month, we may immediately cancel your policy. If we cancel your policy, we will send a letter to your last known address which tells you the reason why and when we cancelled your policy.

Changing your premium in our renewal offer

If you make a claim after we send you an offer to renew your policy but before the renewal date, then we may need to increase the premium in our renewal offer.

When we deduct your payments for Pay by the Month

Once you give us your account or credit card details, we deduct your premium on the day of the month nominated by you at the time of policy purchase. Where the day of month you nominate occurs before your policy commencement date your first payment will occur in the following month on the nominated day. In this case, an additional payment will be deducted in the last month of your policy period.

Where your payment date is the 29th, 30th or 31st of each month, for months that don't have those dates we will deduct your payment on the last day of the month.

If your payment date falls on a non-business day in Sydney or Melbourne (e.g. a weekend or public holiday), then your financial institution won't process the payment request until the next business day. If you're not sure when the debit will be processed to your account, you should contact your financial institution.

Cancelling or deferring payments for Pay by the Month

You may ask us to cancel your direct debit authority or to defer an individual payment by:



Calling us on
1300 407 021



Emailing us at
contact@aldiinsurance.com.au

For us to process your request in time, we must receive it at least 14 days before your next payment date.

Conditions for Pay by the Month

The following terms and conditions apply when you choose to pay your premium through the Pay by the Month option:

- If you make any changes to your policy which affect your premium, then we may increase or decrease your payment amount in line with your new premium. You may need to make an additional payment.
- If your premium changes when we offer to renew your policy, then we may increase or decrease your payment amount in line with your new premium.
- When you pay the first instalment, your insurance cover starts from the first day of the period of insurance shown on your Certificate of Insurance.
- If you have an automatic renewal arrangement, we will continue to deduct payments from your account or credit card until you tell us that you want to cancel or change that arrangement.
- If your financial institution rejects a payment request, we will either try to debit the payment from your account again or contact you to arrange another way to pay it. The date of our second payment request is fixed and can't be changed.
- If another payment falls due after your financial institution rejects a payment request but before you pay the missed instalment, we may deduct 2 instalments on your next payment date.

- We may cancel the direct debit arrangement if your financial institution rejects:
  - 1 payment request from a credit card account, or
  - 3 or more payment requests from any other type of account.
- If your bank account details change, you need to tell us at least 7 days before your next payment date.
- If your credit card details change, you must tell us at least 7 days before your next payment date.

How to apply for Pay by the Month

If you would like to pay your premium by monthly instalments that are deducted from your account, call us on 1300 407 021.

Managing or changing your policy

Changes that you ask for

You may ask us to make a change to your policy. If you do that, then we may charge you an additional premium. The change or addition only takes place when:

- we confirm it in writing to you or show it on a new Certificate of Insurance and
- you pay any additional premium that applies.

If you don't pay any additional premium in full within 14 days, we will reduce your period of insurance in line with the premium you paid before you made the change to your policy.

Waiver

A condition of your policy is only waived if we agree to alter your contract in writing.

Renewing your policy

We may offer to renew your current policy. If we do, we will send you a renewal Certificate of Insurance before your policy expires. You are responsible for checking the details that apply for the new insurance period and advise us of any changes. Please ensure you check the amount of your sum insured on your renewal to see if your level of cover is still right for you.

If you have an automatic renewal arrangement, we will automatically renew your cover and that means your monthly payments will also continue during the next period of insurance. If the information in your renewal is correct and you wish to continue with your automatic renewal arrangement then you have nothing else to do, we will continue to deduct the renewal premium from your account or credit card.

If you do not have an automatic renewal arrangement, you will receive information from us in your renewal outlining how to accept your renewal offer should you wish to do so.

If we decide not to renew your policy, we will provide you with notice of this decision prior to your current policy expiring.

Receiving your documents and notices

If you agree, we may send you your policy documents and notices electronically. We will continue to provide these documents and notices electronically until you tell us otherwise. Each electronic communication will be deemed to be received by you at the time it leaves our information system, unless we receive a failure to deliver notification. You are responsible for making sure your email address is up to date.

Please contact us if you need to update your email address.



Call us on
1300 407 021



Email us at
contact@aldiinsurance.com.au



Visit us at
aldiinsurance.com.au

Cancelling your policy

Cancellation by you

You may cancel your policy at any time, including during the cooling off period. If you want to cancel your policy (or cancel the cover under your policy for a car shown on your Certificate of Insurance) you need to call us or tell us in writing. The cancellation will take effect from:

- the date we receive your request, or
- another date you request, if we agree to that date.

Cancellation by us

We can only cancel your policy when we are legally allowed to. We will provide you notice in writing with our reasoning prior to the cancellation.

Premium refunds when a policy is cancelled outside the cooling off period

Annual Premiums

If a policy (or cover under your policy for a car shown on your Certificate of Insurance) is cancelled, we will refund the portion of your annual premium which relates to the remaining period of insurance.

Monthly Instalment Premiums

If you are paying your premium by monthly instalments, we will refund the portion of your most recent monthly instalment which relates to the period between your cancellation date, and the date on which cover related to your most recent instalment was due to expire. If your most recent instalment does not cover the entire period up to your cancellation date, we will deduct an amount from your nominated account to reflect the period up to your cancellation date.



What your cover includes

This section explains what your car is and what you are covered for.

The type of cover you have is comprehensive car insurance and the level of cover will depend on the optional benefits that you have selected. These will be shown on your Certificate of Insurance.

Specific exclusions apply to certain parts of your cover. These are explained under each benefit and under the section “General exclusions”.

Comprehensive car insurance

Under this insurance you get cover for loss or damage to your car, 13 included benefits and 2 optional benefits. Also included as part of the insurance is cover for legal liability.

We cover the car shown on your Certificate of Insurance. This section outlines what we include as your car under your policy.

What is your car

Your car refers to the car that is shown on your Certificate of Insurance.
For example, your sedan, wagon, 4-wheel drive, hatchback, ute or SUV.

As part of your car, we also include:

- any manufacturer's standard accessories for the make and model of your car,
- any non standard accessories and
- modifications, unless excluded within general exclusions.

Accessories or modifications will only be deemed part of your car if they are attached to, or inside your car when the incident happens. These items are included within the agreed value shown on your Certificate of Insurance.

There are some modifications that we will not cover under your insurance policy.

To ensure that we are able to offer you cover on all accessories and modifications that are on your car, please contact us to discuss:

- when you buy a new or secondhand car or
- when you add modifications to your car.

Amounts shown

All policy limits and amounts shown in this PDS include any government statutory charges, levies, duties, GST and other taxes that may apply.

What is the sum insured

The sum insured is the amount that we agree to insure your car and its components for. This amount is the agreed value. The sum insured includes all relevant statutory charges, GST and taxes. This is shown on your Certificate of Insurance.

Summary of your cover

The table below provides a brief summary of the cover we give you. For full details about that cover and the exclusions and limits that apply, see the relevant pages shown in the last column.

Comprehensive	Limit	Page
Your car cover		
Loss or damage to your car	Up to the sum insured shown on your Certificate of Insurance	22
Included benefits		
Agreed Value	Up to the sum insured shown on your Certificate of Insurance	24
Baby capsules and child seats	Up to $1,500	24
Changing your car	14 days	25
Emergency accommodation or travel	Up to $100 per day to a total amount of $1,500	25
Emergency repairs	Up to $1,500	26
Hire car after theft	Up to $150 per day, for up to 21 days	26
Hire car after not at fault collision	Up to $150 per day	27
Keys and locks	Up to $1,500	28
Lifetime repair guarantee	For as long as you or a family member owns the vehicle	29
New car replacement	Up to 2 years	29
Personal property	Up to $1,500	30
Removal of debris	Included within your third party liability cover	30
Towing and storage	Up to $100 per day to a total of 30 days of storage	31
Trailer damage	Up to $1,500	31

Comprehensive	Limit	Page
Optional benefits		
Hire car after an incident	Up to $150 per day, for up to 21 days	32
No excess glass repairs	One claim for window glass with no excess	33
Third party liability cover		
Third party liability	Up to $20,000,000	34

Your car's cover

Loss or damage to your car

Covered:

Loss or damage to your car that is caused by an incident, for example:

- your car is involved in a collision with another vehicle,
- your car catches fire,
- someone steals your car or
- your car is damaged by a storm, hail or flood.

Limit:

Up to the sum insured shown on your Certificate of Insurance.

Not covered:

Loss or damage to the tyres on your car from applying your brakes.

Loss or damage caused by:

- birds, animals or insects biting, chewing, scratching or soiling your car,
- structural failure or mechanical, electrical or electronic breakdown or failure or
- wear, tear, corrosion, rust or deterioration.

Any indirect loss resulting from loss or damage to your car including, but not limited to:

- financial loss or damage, for example:
  - you can't use your car and have to arrange alternative transport,
  - you can't get to your place of work,
  - you experience a reduction in your car's value after it has been repaired or
  - any claim for loss of profit,
- any inconvenience or other non-financial loss of any kind, for example:
  - loss of enjoyment from not being able to use your car.

However, this exclusion does not stop you from making a claim for any included benefit or optional benefit you may be entitled to – see pages 24-33.

Loss or damage to your car (continued)

Not covered:

- Gradual loss or damage to exterior paintwork caused by rain, sand or water.
- The cost to fix previous repairs because of poor workmanship, unless they are covered by the 'Lifetime repair guarantee' included benefit on page 29.
- The general exclusions shown on pages 38-42.

What is an incident

An incident is an event which a person would not reasonably expect or intend.

Included benefits

We provide a range of included benefits as part of your policy. You don't need to pay more for these benefits – we include them as part of your cover.

Making a claim for an included benefit

Unless we state otherwise in the benefit, you can only claim for included benefits if we accept your claim for an incident that causes loss or damage to your car.

We pay for included benefits on top of any payment made for loss or damage to your car or third party liability cover.

The general exclusions shown on pages 38-42 apply to all included benefits.

Agreed value

Covered:

The amount that we agree to insure your car for. The agreed value includes the value of the car, any accessories or modification installed, all relevant statutory charges, GST and taxes.

Limit:

Up to the sum insured shown on your Certificate of Insurance.

The amount listed on your certificate of insurance as your agreed value may alter at each renewal, please ensure you are happy with the amount listed or contact us to discuss.

Baby capsules and child seats

Covered:

The costs to replace baby capsules and child seats that are fitted to your car and are damaged or stolen as the result of an incident.

Limit:

Up to $1,500.

Changing your car

Covered:

If you sell your car and replace it with a similar car during the period of insurance, we cover the replacement car for 14 days from when you buy it as if it was the car that is shown on your Certificate of Insurance as long as you:

- tell us within 14 days from when you buy it and
- pay any additional premium that applies.

Cover under this benefit ends when we agree to cover your replacement car under this policy or at the end of the 14 days, whichever is earlier.

Limit:

Up to the purchase value of the replacement car.

Emergency accommodation or travel

Covered:

The cost for short term accommodation for you and your accompanying family if your car is unable to be used as a result of loss or damage caused by an incident, or

The cost for transportation for you and accompanying family from the scene of the incident to your car's garaging address as shown on your certificate of insurance.

Limit:

Up to $100 per day to a total of $1,500 for accommodation or

Up to $1,500 in total for transportation costs.

Not covered:

If you are within 100km of your home.

If you already have pre organised accommodation at the location of the incident.

Emergency repairs

Covered:

Emergency repairs that you have arranged to make your car safe to operate and fit for its intended purpose after an incident. You do not need to consult us before arranging these emergency repairs.

Limit:

Up to $1,500.

Hire car after theft

Covered:

If you are unable to use your car because it has been stolen, we will pay for the costs for you to hire a similar sized car chosen by us to replace your car.

If we are unable to arrange a hire car for you or a hire car does not suit your needs, we will pay for the costs for you to use an alternative mode of transport, such as taxis, rideshare or public transport.

Limit:

Up to $150 per day for up to 21 days of hire or alternative mode of transport.

Coverage under this included benefit will end if:

- your car is recovered after being stolen and returned to you without damage,
- your car is repaired and ready to be collected by you,
- we settle and pay your claim as a total loss or
- you exhaust the benefit limit.

Not covered:

Loss or damage to any hire car or alternative mode of transport or legal liability which results from you using a hire car or alternative mode of transport.

Transport provided by any source other than a registered business (for example, we won't cover costs associated with borrowing a friend or family member's vehicle).

Ridesharing in a hire car organised by us.

Hire car after theft (continued)

Not covered:

These costs:

- running and incidental costs for the hire car or alternative mode of transport (for example, petrol, insurance and tolls),
- any security that needs to be paid to the hire car company or
- any insurance excess that may apply to the hire car or alternative mode of transport.

Hire car after not at fault collision

Covered:

If you are unable to use your car due to it being involved in a collision with another vehicle, and the driver of another vehicle is entirely responsible, we will pay for the costs for you to hire a similar sized car chosen by us to replace your car.

To assist us in confirming who is at fault, you must (where reasonably practical) collect and provide us with the following details:

- the other driver's full name, phone number and residential address and
- registration details of their vehicle.

If we are unable to arrange a hire car for you or a hire car does not suit your needs, we will pay for the costs for you to use an alternative mode of transport, such as taxis, rideshare or public transport.

Limit:

Up to $150 per day of hire or alternative mode of transport.

Coverage under this included benefit will end if:

- your car is repaired and ready to be collected by you
- we settle and pay your claim as a total loss
- we determine that the other driver was not entirely responsible or
- you exhaust the benefit limit.

Not covered:

Loss or damage if your car is damaged whilst parked, unless you provide us with the other drivers details and registration.

Loss or damage to any hire car or alternative mode of transport or legal liability which results from you using a hire car or alternative mode of transport.

Hire car after not at fault collision (continued)

Not covered:

Transport provided by any source other than a registered business (for example, we won't cover costs associated with borrowing a friend or family member's vehicle).

Ridesharing in a hire car organised by us.

These costs:

- running and incidental costs for the hire car or alternative mode of transport (for example, petrol, insurance and tolls),
- any security that needs to be paid to the hire car company or
- any insurance excess that may apply to the hire car or alternative mode of transport.

Keys and locks

Covered:

If the keys to your car are stolen during the period of insurance, we pay the costs to replace and recode the keys and locks for your car.

You can make a claim for this benefit on its own without making a claim for an incident that causes loss or damage to your car.

Limit:

Up to $1,500.

For example, if the cost to replace and recode your keys and locks is $2,200 and if your excess is $750, we will pay $1,450 towards these costs.

- Keys and locks recoding costs – $2,200.
- Less excess – $750.
- Total amount claimable – $1,450.

As the benefit limit is $1,500 the full amount of $1,450 would be able to be claimed under this benefit.

Not covered:

Keys you lose or misplace.

Lifetime repair guarantee

Covered:

If we arrange, authorise, and directly pay a repairer for repairs, we will guarantee the repairs to your car and will pay to fix any faulty workmanship for as long as you or a member of your family own the car.

Limit:

No limit applies.

Not covered:

If the repairs to your car fail because of:

- wear, tear, saltwater or chemicals or
- damage that is caused by your negligence after the repairs were completed.

New car replacement

Covered:

If an incident occurs that caused loss or damage to your car we will replace your car with a new one if:

- we decide your car is a total loss,
- you purchased the car as a new or demonstrator car and
- your car is less than 2 years old at the time of the incident. We start counting the age of your car from its original registration date or date of purchase, whichever is earlier.

If we replace your car:

- we give you the car and cover all on-road costs and
- your policy continues (the new car replaces the car on your policy and you don't need to pay any extra premium for the change).

Limit:

A new car of the same make, model and specifications (but not colour) with the accessories and modifications (unless excluded within general exclusions) which were on your car.

If a new car is not readily available or a financier with a security interest does not give us their written agreement to replace your car, we will pay you the higher of:

- the sum insured shown on your Certificate of Insurance or
- the amount you originally paid for your car including the value of any accessories or modifications that were attached to, or inside your car when the incident happened, excluding the cost of any extended warranties.

Personal property

Covered:

Loss or damage to personal property that belongs to you or an immediate relative that is:

- inside your car when an incident occurs and
- damaged as a result of the incident.

Limit:

Up to $1,500.

Not covered:

Theft of personal property from your car.

Loss or damage to personal property as a result of theft of your car.

Loss or damage to:

- jewellery and watches,
- cash, smartcards, gift cards, digital currency systems, cheques, travellers cheques, phone cards, tickets or documents able to be cashed or traded,
- credit, debit or any other type of financial transaction card or
- stock in trade or any other property used in a business.

Removal of debris and clean up

Covered:

The cost of clean up by emergency services after the incident involving your car which you are legally liable for.

Limit:

Limited as part of your legal liability.

To make a claim under this benefit your legal liability must be accepted by us.

Towing and storage

Covered:

If your car is not drivable after an incident, we pay the costs to:

- tow your car from where the incident happened or from where your car was recovered to the closest repairer or safe place and
- store your car for up to 30 days.

Limit:

Up to $100 each day for storage costs for up to 30 days of storage.

Not covered:

Any storage costs you incur before you make a claim with us.

Trailer damage

Covered:

Loss or damage to your box trailer caused by an incident while it is attached to your car, or it is in your custody.

You can make a claim for this benefit on its own without making a claim for an incident that causes loss or damage to your car.

Limit:

Up to $1,500 after you pay any relevant excess.

Not covered:

Your box trailer is unregistered.

Items that are in the box trailer.

Any exclusions that apply to loss or damage to your vehicle also apply to loss or damage to your box trailer – see page 22.

Optional benefits

You can choose to add optional benefits to your policy. You will have to pay an additional premium for any optional benefit you select. We show any optional benefits we've agreed to cover on your Certificate of Insurance.

Making a claim for an optional benefit

You can only claim for optional benefits if we accept your claim for an incident that causes loss or damage to your car. We pay for optional benefits on top of any payment made for loss or damage to your car or third party liability cover.

The general exclusions shown on pages 38-42 apply to all optional benefits.

Hire car after an incident

Covered:

If the 'Hire car' optional benefit is shown on your Certificate of Insurance and you are unable to use your car as the result of an incident, we will pay for the costs for you to hire a similar sized car chosen by us to replace your car.

If we are unable to arrange a hire car for you or a hire car does not suit your needs, we will pay for the costs for you to use an alternative mode of transport, such as taxis, rideshare or public transport.

Limit:

Up to $150 per day for up to 21 days of hire or alternative mode of transport.

Coverage under this optional benefit will end if:

- your car is repaired and ready to be collected by you,
- we settle and pay your claim as a total loss or
- you exhaust the benefit limit.

Not covered:

If your car is unable to be used because it has been stolen (see the 'Hire car after theft' included benefit on page 26).

Loss, damage or legal liability which results from you using a hire car or alternative mode of transport.

Transport provided by any source other than a registered business (for example, we won't cover costs associated with borrowing a friend's or family member's vehicle).

Ridesharing in a hire car organised by us.

Hire car after an incident (continued)

Not covered:

These costs:

- running and incidental costs for the hire car or alternative mode of transport (for example, petrol, insurance and tolls),
- any security that needs to be paid to the hire car company or
- any insurance excess that may apply to the hire car or alternative mode of transport.

No excess glass repairs

Covered:

If the 'No excess glass' optional benefit is shown on your Certificate of Insurance, you won't have to pay an excess the first time you make a claim as long as:

- the incident occurs within the period of insurance,
- the claim is only for damage to your car's windscreen, window glass or sunroof glass, and
- you have not already claimed for this benefit during the period of insurance.

Limit:

One glass repair or replacement in your period of insurance.

Not covered:

Damage to any other glass which forms part of your car, for example a fixed glass roof panel.

Damage that doesn't extend through the entire thickness of the windscreen, window glass or sunroof glass.

Third party liability cover

As part of the comprehensive car insurance, third party liability cover is included to protect you if someone makes a claim against you or sues you for loss or damage to their property as a result of an incident which is caused by the use of your car.

For example, you drive into the rear of another vehicle causing damage to that vehicle, which you are legally responsible for.

It also protects you if someone makes a claim against you or sues you for death or bodily injury as a result of an incident which is caused by the use of your car, which you are legally responsible for. This is included if such a claim isn't covered by your Compulsory Third Party insurance or other statutory scheme.

Compulsory Third Party (CTP) insurance

The third party liability cover you have under your policy is not the same as the CTP insurance that you must get when you register your car.

The general exclusions shown on pages 38-42 apply to the third party liability cover.

Third party liability

Covered:

Your legal liability to pay compensation to someone else for loss or damage to their property or for death or bodily injury which results from an incident which is directly caused by:

- the use of your car,
- towing a trailer or caravan with your car (including if the trailer or caravan detaches from your car while it is moving),
- attaching or detaching a trailer or caravan to or from your car,
- something falling from your car or from a trailer or caravan being towed by your car (but we don't pay for damage to the item that fell off) or
- loading or unloading items from your car or a trailer or caravan attached to your car (as long as you are on a public road or any public place at the time).

Your legal liability to pay compensation to someone else for loss or damage to their vehicle which results from an incident which is directly caused by:

- the loading or unloading from your car,
- towing or carrying by your car or
- something accidentally coming off your car while it is being towed or carried.

Third party liability (continued)

Covered:

The same third party liability cover described above for any person driving your car with your prior permission.

When someone else uses your car, they must comply with all of the terms and conditions of your policy as if they were the policyholder.

The same third party liability cover described above if you borrow another registered car, similar to your own, while your car is not drivable.

We do not provide this cover for a borrowed car if:

- you hire or own the borrowed car or
- an insurance policy in a name other than your own provides cover for your legal liability while using the car (though if the other policy only partly covers the claim, we will cover you to the extent that you are not covered by the other policy).

Limit:

Up to $20,000,000 for each incident.

If we exhaust the $20,000,000 limit arising out of a single incident, your policy ends. We will notify you in writing of this.

The limits for third party liability include:

- compensation amounts,
- costs for legal representation or advice from lawyers appointed by us, and
- other legal costs you incur, as long as you get our approval before you incur them. We will approve all reasonable costs in a timely way.

The limits apply for each incident regardless of the number of claims which may result from that incident.

Not covered:

Legal liability for loss or damage to any vehicle or property that you or anyone covered by your policy owns or has a financial interest in.

Legal liability for which you or any other person are entitled to be indemnified or covered by a statutory scheme (or would have been entitled to if you had complied with your obligations under that scheme) including legal liability covered by CTP insurance.

Legal liability for death or bodily injury to:

- anyone who is in charge or control of your car or
- your family.

Third party liability (continued)

Not covered:

- Legal liability which arises from the emission of exhaust gases or the use of any chemicals.
- Legal liability that is caused by or contributed to by a defect in your car.
- Legal liability you accepted under a contract or agreement, unless you would be legally liable even if there was no contract or agreement.
- Another person's interest in your car unless that interest is shown on your Certificate of Insurance.



What your cover does not include

This section explains the general things we do not cover under your policy. These are known as general exclusions and they apply to all parts of your cover. You should read these carefully to understand what we will not cover as a part of your policy.

These general exclusions apply in addition to the specific exclusions found within the ‘What your cover includes’ section.

General exclusions

It is important that anyone who uses, is in control of, or that drives your car is aware of these general exclusions as they apply to them also. These general exclusions apply in addition to the specific exclusions found within the 'What your cover includes' section.

We will not cover you for any loss or damage to your car or for any legal liability which is caused by or arises out of or in connection with any of the following:

Deliberate acts

Not covered:

Deliberate or intentional acts by:

- you or anyone else who is in charge or control of your car,
- anyone who has your prior permission to use your car.

Disease

Not covered:

Any disease, or fear or threat of any disease, that can be transmitted between living things:

- by any substance or agent, including any virus, bacteria, parasite or other organism and
- by any method, including by air or bodily fluid, or from or to any thing, whether solid object, liquid or gas.

Driver responsibilities

Not covered:

Incidents which occur when anyone in charge or control of your car:

- is under the influence of any alcohol or drug or both,
- has in their breath or blood an amount of alcohol or drug which is equal to or more than the limit allowed by law,
- refuses to take a legal test for alcohol or drugs,
- doesn't stay at the scene of the incident until the police arrive or as required by law (unless they had a reasonable cause),
- doesn't immediately comply with the requirements of public authorities,
- is not licensed to drive your car,
- doesn't comply with any condition of their driver's licence or learner's permit or
- doesn't comply with any relevant laws that apply where your car is being driven.

However, we do cover you if you can satisfy us that you did not know, and could not reasonably have known, that any of the above applied to the person who was in charge or control of your car and that person is not a policyholder.

Driving or using your car

Not covered:

Your car being used outside Australia.

Your car being:

- used for any purpose other than personal, social, domestic or pleasure purposes. But we do cover you if your car is being used for business purposes if this is shown on your Certificate of Insurance,
- part of someone's stock in trade,
- used for a motor trade experiment, test, trial or demonstration,
- hired or rented to someone,
- used to carry or tow a heavier load or carry or accommodate more people than it is designed for or is allowed by law,
- used in an unlawful way or for an unlawful purpose or
- used to carry or tow nuclear material or waste.

Rideshare or any similar type of passenger or goods transportation for a fee.

Your car being used to transport dangerous goods in any of these circumstances:

- the car or driver is required by law to be licensed to transport them,
- the transportation of the dangerous goods does not comply with any relevant laws or
- the dangerous goods are in a container with a capacity of more than 100L or which contains more than 100kg of dangerous goods.

Your car being:

- used to carry paying passengers (but we do cover you if you have advised us you are carrying passengers as part of a private car pooling arrangement) or
- tested for racing, pace making, a reliability trial or a speed or hill-climbing test or is being used on a race track for any purpose.

Electronic data and computers

Not covered:

A computer program or electronic system failing to process any form of data including day or date functions properly and accurately.

However if any computer equipment or processor that forms part of your car fails to process day or date functions properly and accurately and as a result, accidental damage occurs to your car, we will pay for the damage (subject to the other terms of your policy), but we won't pay for:

- damage to the computer equipment itself,
- damage to the processor itself or any item containing the processor or
- the cost of repairing or modifying any computer equipment or processor so that functions relating to days or dates are properly and accurately processed.

Fines

Not covered:

Any fines or penalties for which you are liable.

Further loss or damage

Not covered:

Further loss or damage to your car if you (or anyone who is in charge or control of your car) don't do everything you reasonably can do to limit and prevent further loss or damage to your car.

For example, you continue to drive your car after it is damaged, shows signs of mechanical problems or becomes unsafe or unroadworthy.

Any loss or damage caused by or related to wear and tear.

Gradual deterioration and mould

Not covered:

Corrosion, gradual deterioration, mould, rot or rust.

However we will cover mould damage to your car that happens within 21 days of loss or damage caused by and directly attributable to flood, storm, storm surge, tsunami or water runoff covered by the policy.

Modifications

Not covered:

Loss or damage to your car if modified with any non-standard factory modifications to the:

- engine,
- drive train,
- exhaust,
- suspension, or
- bodywork including non standard paint and any body wraps.

Non-compliant gas

Not covered:

A gas bottle or system which does not comply with the law.

Pollution

Not covered:

Pollution, pollutants, contamination including the escape, release or discharge of any fuels, oils, lubricants, wastes or the use of any chemical.

Radioactivity

Not covered:

The use, existence or escape of nuclear weapons material.

Radiation or radioactive contamination from nuclear fuel, nuclear waste or the action of nuclear fission.

Repossession and confiscation

Not covered:

Your car being lawfully confiscated, nationalised or requisitioned.

Your car being repossessed by someone who hired or leased it to you or who has a security interest in your car.

Safety and security

Not covered:

- Your car being used in an unroadworthy or unsafe condition.
- If you or someone who is in charge or control of your car doesn't take reasonable precautions to keep your car safe and secure, and protect it from loss or damage. For example, leaving keys in your car while it is unattended.

Terrorism or war

Not covered:

- An act of terrorism which involves biological, chemical or nuclear weapons or devices.
- Germ, disease, pollution or contamination caused by or in connection with an act of terrorism.
- War or other acts of foreign enemy (whether war is declared or not), revolution or other civil disturbances.



What you need to know about claiming

This section explains what happens when you need to claim on your policy and the process that we will follow with your claim.

This includes how to make a claim under your policy, your responsibilities when making a claim, how we will settle your claim, and what excesses may apply to your claim.

The law restricts us from refusing a claim because of something that was done (or not done) by you or some other person after you entered into the policy unless it caused or contributed to the loss or damage covered. Applying that law we can only reduce the claim by an amount that fairly represents our prejudice as a result. This means that this law may impact a claim you make under this policy. If you think it does, ask us about this.

Making a claim

If you need to make a claim on your policy, there are certain steps you are required to take and responsibilities that you have so we can manage your claim and make a stressful time as easy as we can for you.

How to lodge your claim



Online at
aldiinsurance.com.au



Call our dedicated claims line
1300 407 021

We can help you 24 hours a day, every day.

Incident >>	Lodge >>	Assess >>	Settle
• Check you and your passengers are safe. • Check your car is in a safe position. • Notify emergency services if needed. • Exchange contact and licence details with the other drivers. • Make a note of the registration and vehicle type of other vehicles. • Take photos of any damage to your car and the other vehicles involved in the incident.	• Contact us as soon as you can. • Put together a list of and keep proof of any out of pocket expenses. • Send us any documents we require. • Let us know if you need help with a hire car.	• We will explain the process. • You may have to take your car to a repairer for them to inspect the damage. • We will assess any damage and quotes for repair. • We will review liability for the incident. • We will accept your claim if it fits within the terms and conditions of your policy. • If we decline your claim, we will provide a clear explanation of why your claim isn't covered.	• We will let you know the outcome of our assessment. • You will need to pay any excesses that apply. • We will make payment or authorise any repairs.

Claim responsibilities

You must co-operate with us fully, even if we have already paid your claim.

This includes:

- giving us any information, written statements, evidence and help we may need to defend, prosecute or investigate your claim or recover from someone else we consider responsible for the incident,
- providing proof that you owned the property being claimed for, if requested. For example, receipts, invoices, photographs, valuations, warranties or logbooks,
- immediately sending us any communications you receive about the incident. This includes telling us about any email, letter of demand, claim, pending court proceedings or offers of settlement,
- assisting and attending interviews with our representatives. For example, solicitors, investigators or loss assessors,
- attending court to give evidence,
- asserting rights against any person nominated by us,
- telling us about any impending prosecutions or inquest,
- telling us if there is another insurance policy that may cover the loss or damage,
- any other responsibility highlighted in the 'when an incident occurs', 'lodging and assessing your claim' or 'settling your claim' sections.

When an incident occurs

What you need to do

- Check you and your passengers are safe and that your car is in a safe position.
- Contact the emergency services if you are in danger.

You must:

- contact the police if a criminal act has caused loss or damage to your car. For example, if someone has stolen, attempted to steal or maliciously damaged your car. Keep a record of where you made the report, the police officer's name and the incident number,
- do everything you reasonably can to limit the loss or damage and prevent more loss or damage, and
- get the following details where reasonably practical:
  - the full name, phone number and residential address for each person involved in the incident,
  - the registration details of any other vehicle that was involved in the incident and
  - photos of any damage to your car and the other vehicles involved in the incident.

What we will do

We will:

- assist with arranging towing or emergency repairs if you need help.

What you must not do

You must not:

- admit fault to any other party involved, agree to repair anyone else's property or negotiate, pay or settle a claim with anyone,
- leave your car unattended if it is likely to cause further loss or damage,
- drive or tow your car after it is damaged, shows signs of major mechanical problems or becomes unsafe or unroadworthy,
- throw out damaged property unless we tell you to or
- do any repairs or authorise anyone to do repairs (except emergency repairs as per the included benefit 'Emergency repairs'. See page 26).

Lodging and assessing your claim

What you need to do

You must:

- tell us about the incident and make a claim as soon as possible,
- if a police report has been completed, tell us the incident number, where you made the report and the officers name,
- take your car for assessment if required,
- tell us about and send us a copy of any notice, letter, claim writ or summons against you relating to the incident as soon as possible after you receive it, and
- provide any additional information we request in a timely manner.

What we will do

We will:

- tell you what you need to do to help us process your claim,
- provide you with the names of a network of selected repairers in your area and tell you how to get your car assessed,
- review who is at fault and make any further enquiries to determine who is at fault if required,
- assess the damage and any repair quotes,
- accept your claim if it meets the terms and conditions of your policy, or decline your claim and provide you with a clear explanation for our decision.

What you must not do

You must not:

- give false or misleading information,

If you are making a claim you must not give us false or misleading information. If you make a false or fraudulent claim under your policy, we can reduce the amount we pay you, refuse to pay your claim and may also cancel your policy as allowed by law.

If any other person makes a false or fraudulent claim under your policy, we may reduce the amount we pay them or refuse to pay their claim.

Settling your claim

To determine the most appropriate way to settle your claim, we consider factors such as the terms and conditions of your policy, safety, timeliness, cost, and any legal obligations.

Your claim will be settled in one or more of the following ways:

1 Repair your car.

2 Pay you the cost to repair your car.

3 Pay your claim as a total loss.

4 Pay your third party legal liability claim.

1. Repairing your car

We will arrange, authorise, and directly pay to repair your car through the selected repairers who are part of our network. We will be responsible for choosing the repairer.

There may be circumstances where we cannot arrange a selected repairer in our network to repair your car. These circumstances include (but are not limited to):

- We do not have a repairer in our network who is within a reasonable distance of you; or
- The repair will likely take a significant amount of time due to availability of service providers.

In these circumstances, we may arrange and authorise a repairer who is not in our network to perform the repairs and we will pay that repairer directly.

Where we arrange, authorise, and directly pay the repairer for repairs, we will guarantee the repairs under the included “Lifetime repair guarantee” benefit - see page 29.

2. Paying you the cost to repair your car

Pay you the cost to repair your car as assessed by us based on a fair and reasonable market rate, less the excesses and any adjustments we make based on Input Tax Credits (ITC’s) which you may have been entitled to had you made the purchase. We provide the information about how we assess the cost to repair your car to you.

3. Paying your claim as a total loss

Your car may be deemed to be a total loss if it has been stolen and not recovered, or if it is uneconomical or unsafe to repair.

The decision to pay your claim as a total loss is dependent on the type of cover you have, and the sum insured on your Certificate of Insurance, we will:

- pay you the agreed value shown on your Certificate of Insurance or
- settle your claim under the included benefit ‘New car replacement’ if you are eligible for the benefit – see page 29.

Any total loss payment will be less any:

- unpaid premiums for the remainder of the period of insurance,
- excesses that apply to your claim and
- adjustments we make based on your Input Tax Credit (ITC) entitlements.

If you were paying by annual premium, we don't refund any premium you've already paid us. We do not refund any on road costs you have incurred, including your car's registration. We pay any financier of your car the outstanding debt you owe under any finance agreement or loan first, and any remaining balance will be paid to you. The terms and conditions of your policy apply to a financier the same way they apply to you. Your car becomes our property and we are entitled to its salvage value. Your policy ends when we tell you that we have decided to pay your claim as a total loss. However, if we settle your claim under the included benefit 'New car replacement', your policy will continue – see page 29.

4. Settling your third party legal liability claim

If you cause loss or damage to property or death or bodily injury to someone else that you may be liable for we will:

- obtain information surrounding the incident to understand what happened. For example, contact witnesses to get their statements,
- review the information to assess if you are entirely or partially responsible for the incident,
- require you to pay any excesses that apply to the claim before we settle and
- settle the claim of the other person, either directly to them or their insurer if the claim is valid.

We will, as necessary to defend a legal liability claim:

- represent you or any person that is entitled to be covered under your policy at an inquest, official enquiry and in court proceedings about any incident covered by your policy,
- appoint a lawyer to advise or represent you or
- take over the matter and defend or settle any claim in your name or the name of any person entitled to be covered under your policy. We will determine how to defend or settle your claim.

If we exhaust the $20,000,000 limit arising out of a single incident, your policy ends. If this occurs, we will notify you in writing.

Other claim considerations

Parts we use to repair your car

When we assess any damage to your car we authorise the use of any replacement parts that are required, taking into consideration the age and condition of your car.

Generally, we use new parts to repair your car, however, we may use:

- second hand or exchange parts,
- Australian Design Rule compliant parts to replace windscreens and window glass or
- parts produced by Original Equipment Manufacturer suppliers to repair or replace components like radiators, air condensers and associated parts.

For mechanical and safety related parts, we only use new parts (unless they are not available or you agree to something different).

If a part is not available in Australia and has to be purchased overseas, we will pay for:

- the part and
- the cost of surface freight.

If the repairer needs to get someone else to do any part of the repairs to your car they must get our approval first.

Additional repair costs we don't pay for

We don't pay any additional costs:

- to replace parts that are not available or no longer made,
- to supply, modify or paint undamaged parts to create a uniform appearance. For example, if only 2 of your mag wheel rims are damaged and we can't find an exact match, we won't pay to replace all 4 of your wheel rims,
- for any exceptional transportation costs, including air freight costs, unless we authorise it first,
- to repair any pre-existing damage to your car. Any claim settlement will be less the cost to repair the pre-existing damage,
- to fix previous repairs because of poor workmanship, unless they are covered by the 'Lifetime repair guarantee' included benefit on page 29, or
- for any reduction in the value of your car after it has been repaired.

Our property

If we replace or pay for an item, then the damaged item becomes our property.

Claims we decline or you withdraw

If we decline your claim due to fraud you must reimburse us for any costs (for example, investigation costs) we have already incurred or benefits we have paid towards your claim.

If we decline your claim for a reason other than fraud, or you decide to withdraw your claim, you must reimburse us for any amount we have already paid towards any benefits under your claim.

If you're registered or required to be registered for GST

Each time you make a claim you must tell us the percentage of Input Tax Credits (ITC) you are entitled to claim on your premium for the period of insurance during which the incident happened. If you do not tell us the correct percentage of ITCs, you may have to pay GST, penalties and interest. We will not cover you for these amounts.

You must also tell us whether you would be entitled to claim ITCs if you repaired or replaced the item you are making a claim for. We will reduce any payment we make to you by an amount equal to the ITC you would be entitled to, if any.

Types of excesses

Your excess is the amount you pay towards the cost of each claim you make. Your Certificate of Insurance shows the type, and amount of excesses that applies to your policy. More than one excess may apply to a single claim.

Paying your excess

If you make a claim, we will let you know:

- which excesses apply and how much they are,
- when and how to pay any excesses, and
- who to pay any excesses to – we may ask you to pay an excess to us or a third party on our behalf. For example, a repairer or supplier.

In some cases, we may deduct any excess from the amount we pay you.

Types of excess that may apply	
Basic	Applies to all claims.
Listed inexperienced driver	Paid in addition to the basic excess if it applies to your claim.
Unlisted inexperienced driver	Paid in addition to the basic excess if it applies to your claim.

Types of excesses that may apply

Basic excess

Your basic excess applies to all claims. This is the amount that you pay towards a claim if it occurs.

Listed inexperienced driver excess

A listed inexperienced driver excess applies if an incident happens and the driver of your car is listed as a driver on your Certificate of Insurance and has not held a full or open Australian driver's licence for the preceding 5 consecutive years (this excludes learner licence).

This excess is paid in addition to the basic excess shown on your certificate of insurance.

Unlisted inexperienced driver excess

An unlisted inexperienced driver excess applies if the driver of your car at the time of the incident is not listed as a driver on your Certificate of Insurance and has not held a full or open Australian driver's licence for the preceding 5 consecutive years (this excludes learner licence).

This excess is paid in addition to the basic excess shown on your certificate of insurance.

The unlisted inexperienced driver excess will not apply if an incident occurs with your car and the driver of your car is road testing it after they service or repair it and they work for a business that offers motor vehicle repairs or services motor vehicles for the public on a full time commercial basis.

When you don't need to pay any excess

You don't need to pay any excess if we agree someone else is entirely responsible for the incident.

To assist us in confirming who is entirely responsible, you should collect and provide us with the following details:

- the other driver's full name, phone number and residential address and
- the make, type and registration details of their vehicle (if another vehicle was involved).

Reimbursing your excess

If you have paid your excess and we later determine someone else is entirely responsible for the incident, we will reimburse your excess.

Claims that are less than your excess

We won't proceed with your claim if the total amount you are claiming is less than the excesses that apply to your claim.

Learner drivers

The excess that would be applied to the supervisor of the learner driver will be applied if there is an incident involving your car and the driver of your car:

- holds a current learner's licence and
- is using your car to get supervised on-road driving experience and
- the supervisor holds a current and appropriate class of licence in line with the law and the relevant road transport authority.



Other information

This section explains other important information you should know such as how we calculate your premium, how your personal information is handled, management of disputes or complaints, and definitions for words that have special meanings.

Premium guide

How we calculate your premium

To calculate your premium, we assess the likelihood of you making a claim according to various pieces of information about your policy which we call premium rating factors. The importance of the premium rating factors we use, and the way in which we combine them to determine your premium varies from person to person and may change over time. The table below shows significant premium rating factors that might affect your premium. Your premium also includes any applicable government statutory charges, levies, duties, GST and other taxes.

When you change or renew your policy, we review your premium and increase or decrease it in line with any relevant changes to your circumstances. Even if you do not make any changes to your policy, your renewal premium may change. We may choose to limit the amount of any premium increase or decrease you experience on renewal. Your renewal premium may change because the premium is affected by other factors including:

- the cost of claims we have paid and expect to pay in the future,
- new data we have collected on premium rating factors,
- changes to the cost of running our business or
- changes in government statutory charges.

The table below shows significant premium rating factors that might affect your premium. This is not an exhaustive list of our premium rating factors.

Premium Factors
You and other listed drivers
Claims history Premiums may be lower if you have not made insurance claims in the past.
Age and gender Premiums may be higher for younger, less experienced drivers who tend to have more incidents than older, more experienced drivers.
Driving history Premiums may be higher for recently licensed, less experienced drivers.

Premium Factors

Your car

Address and location
Premiums may be higher for areas where incidents occur more often or repairs are more expensive. Premiums may be higher for cars kept out in the open compared to under cover in a garage.

Day and night location
Premiums may be affected if the location the car is stored at through the day is different to where it is located at night.

Purpose of use
Premiums may be higher for non-personal car usages such as in connection with a business or trade where incidents can be more frequent due to cars being on the road more often.

The sum insured amount
Premiums may be higher for cars with higher sums insured which tend to be more expensive to repair or to settle total loss claims than cars with lower sums insured.

Type of finance
Premiums may be higher if your car is financed. Incidents can be more frequent or repairs more expensive for cars under finance.

Car type including make, model and year
The characteristics of your car can affect the cost for parts or repairs, its attractiveness to thieves, and its general performance, handling and safety record. This can affect the likelihood of an incident and how vulnerable it is to damage and may impact your premium.

Your policy choices

Premium payment frequency
You may have a higher premium if you choose to pay in monthly instalments, rather than paying them upfront.

Excess amount
If available, you may choose to lower or increase your basic excess. By lowering your basic excess you will increase your premium and by increasing it you will reduce your premium.

Optional benefits
Choosing an optional benefit will increase your premium.

Dispute resolution process

We provide a free and impartial dispute resolution process, established to address any complaint you may have in relation to our products, services, staff, processes or a privacy issue.

We can provide additional support to people who are experiencing vulnerability and we recommend you let us know about your circumstances so we can do our best to support you. You can find further information on how we can support you on aldiinsurance.com.au/supporting-vulnerability.

It is important we know about your concern as soon as possible so we can work with you to resolve the issue using the following steps:

1. Let us know about your complaint

Please refer your complaint to us by:



Online at
aldiinsurance.com.au



Calling us on
1300 407 021



Emailing us at
contact@aldiinsurance.com.au

2. Reviewing your complaint

When you lodge your complaint with us, we would appreciate you providing us with your contact details and preferred contact time. This will enable us to acknowledge your complaint, provide you with updates on the progress of the review, and contact you with a decision in line with our complaints management policy. You can find further information on our complaints management policy by visiting aldiinsurance.com.au/complaints-and-feedback.

3. Refer to external dispute resolution

We expect that together, we can find a fair and balanced outcome. However, if you are not happy with our decision or the handling of your complaint, you can access the External Dispute Resolution Scheme, managed by the Australian Financial Complaints Authority (AFCA). AFCA's role is to provide consumers (you) with free, fair and independent dispute resolution for complaints relating to financial service providers (RACQ Insurance).

AFCA deals with complaints that fall within their 'Complaint Resolution Scheme Rules' and will only consider your complaint after we have first had the opportunity to resolve your complaint through our internal dispute resolution process.

To find out whether your complaint qualifies for the AFCA, you can contact AFCA by:

Writing	Australian Financial Complaints Authority Limited, GPO Box 3, Melbourne, VIC 3001,
Calling	1800 931 678,
Visiting	afca.org.au, or
Email	info@afca.org.au.

Personal information

The personal information you give us is used to set up and administer your policy. It is used to determine the extent of insurance risk that you have proposed and plays a role in determining premiums.

If you make a claim, your personal information enables us to determine your entitlement. If you do not provide the information we request then this can either delay or prevent us from providing the insurance you want or allowing your claim.

Our Privacy Statement

ALDI Insurance and Honey Insurance collects, holds, uses and discloses your personal information in a number of ways. We are bound by the Privacy Act 1988 (Cth) (Act) and the Australian Privacy Principles contained within the Act.

To obtain a copy of the ALDI Insurance Privacy Statement visit aldiinsurance.com.au. To obtain a copy of the Honey Insurance Privacy Statement visit honeyinsurance.com/privacy. You can also call us on 1300 407 021 or email us on contact@aldiinsurance.com.au to request a copy.

General Insurance Code of Practice

The General Insurance Code of Practice sets standards for insurers. RACQ is a signatory to the General Insurance Code of Practice. You can get a copy of the General Insurance Code of Practice from the Insurance Council of Australia by:



Calling
1300 728 228



Visiting
insurancecouncil.com.au

Financial Claims Scheme

The Financial Claims Scheme protects general insurance policyholders from potential loss if an institution fails. You may be entitled to a payment under the Financial Claims Scheme if you meet their eligibility criteria. If you want more information about the scheme, you can:



Call
1300 558 849



Visit the Financial Claims Scheme website at
fcs.gov.au

Words with special meanings

Word or term	Special meaning
Accessories	Any addition to your car which does not enhance performance or alter the safety or handling of your car. For example, window tinting or floor mats.
Agreed value	The amount that we agree to insure your car for. This amount is shown on your Certificate of Insurance. The agreed value includes the value of the car, any accessories or modification installed, all relevant statutory charges, GST and taxes.
At fault claim	Your car is involved in an incident and it is determined the person in charge or control of the car at the time of the incident is partially or entirely responsible for the incident.
Compensation amounts	Any costs we pay in relation to a third party claim against you, including: • damages, • interest, • settlement payments or • legal costs of other parties that you are legally required to pay.
Excess	The amount you pay towards the cost of each claim you make.
Family	Your: • legal or de facto spouse or partner, • parents, parents-in-law and grandparents, • children, grandchildren and brothers and sisters as well as all of their children and legal or de facto spouses or partners, and • children, parents, parents-in-law, grandparents, grandchildren, brothers and sisters of your legal or de facto spouse or partner.
Immediate relative	Any of the following who normally live with you: • your legal or de facto spouse or partner or • your or your legal or de facto spouse or partner's children.
Incident	An event which a person would not reasonably expect or intend that happens during the period of insurance.
Inexperienced driver	An inexperienced driver is someone who has not held a full or open Australian driver's licence for the preceding 5 consecutive years.
Input Tax Credit (ITC)	A credit any GST registered person or business entity can be entitled to claim, for the GST they pay for items or services purchased in the course of carrying on their business.

Word or term	Special meaning
Listed driver	Any person that is shown as a driver on your Certificate of Insurance.
Modifications	Any changes, alterations or additions to your car that are not part of the manufacturer's standard specifications for the car and which enhance the performance or alter the safety or handling of the car. For example, alterations or additions that increase engine output or modify body structure, suspension or wheels.
Not at fault	Your car is involved in an incident and it is determined that the driver of another vehicle is entirely responsible for the incident. A not at fault incident will also include: • windscreen or window glass breakage, • weather conditions (e.g. storm, hail or flood), • a collision with an animal, • fire, • theft or attempted theft or • malicious damage.
On road costs	Additional charges applicable to cars from dealerships, these include registration, CTP insurance, stamp duty, luxury car tax and dealer delivery charges.
Open/Full Australian Drivers Licence	Issued by the relevant Australian state or territory government, the driver licence refer to the official permit required for a person to legally drive a motor vehicle in Australia.
Period of insurance	The period we cover under your policy which is shown on your Certificate of Insurance.
Policy	Your policy includes: • this Product Disclosure Statement, • your Certificate of Insurance and • any Supplementary Product Disclosure Statements we have issued.
Premium	The amount you pay for the cover we provide you under your policy. It includes any government statutory charges, levies, duties, GST and other taxes that may apply.
Sum insured	The value we cover your car up to. The sum insured you have is shown on your Certificate of Insurance.

Word or term	Special meaning
Terrorism	Any act by any person or group, including the use of or threat to use force or violence for political, religious, ideological, ethnic or similar purposes (including the purpose of influencing the government) or that is intended to put the public, or any section of the public, in fear.
Total loss	When your car has been stolen and not recovered, or it is uneconomical or unsafe to repair your car considering: • the agreed value shown on your Certificate of Insurance, • the amount the repairs will cost as assessed by us, • the estimated salvage value of your car as assessed by us, • applicable state or national regulatory guidelines.
Unroadworthy	Not in good working order or unable to operate safely and efficiently or is not reasonably fit for its intended purpose.
We, us, our	RACQ Insurance Limited – ABN 50 009 704 152, AFS Licence Number 233082, and, as relevant, through its distributor, Honey Insurance Pty Ltd – ABN 52 643 672, AFS Licence Number 528244. ALDI Insurance Pty Ltd ABN 73 673 464 901 AR 1308867 is an authorised representative of Honey Insurance Pty Ltd.
You, your	The persons shown as the policyholders on the Certificate of Insurance.
Your car	Your car refers to the car that is shown on your Certificate of Insurance. For example, your sedan, wagon, 4-wheel drive, hatchback, ute or SUV. As part of your car, we also include: • any manufacturer's standard accessories for the make and model of your car, • any non standard accessories and • modifications, unless excluded within general exclusions. Accessories or modifications will only be deemed part of your car if they are attached to, or inside your car when the incident happens.

Contact us

For more information about your cover with ALDI Insurance, contact us on 1300 407 021 or visit our website at aldiinsurance.com.au.

Insurance issued by RACQ Insurance Limited ABN 50 009 704 152, AFSL 233082 and distributed by Honey Insurance Pty Ltd ABN 52 643 672 628, AFSL 528244 and ALDI Insurance Pty Ltd ABN 73 673 464 901, AR 1308867 ("ALDI Insurance"), an authorised representative of Honey Insurance Pty Ltd. Terms, conditions, limits and exclusions apply. Any advice is general advice only and does not take into account your personal objectives, financial situation or needs and may not be right for you. If you purchase an ALDI Insurance product, ALDI Stores (A Limited Partnership) ABN 90 196 565 019 ("ALDI Stores") is paid a Branding and Access Fee in relation to the services provided by ALDI Insurance which is a percentage of your premium. Always read the PDS (Product Disclosure Statement), any applicable SPDS (Supplementary PDS), FSG (Financial Services Guide) and TMD (Target Market Determination) available at aldiinsurance.com.au/documents before making any decision.

ALDI Insurance

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AR 1308867
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Insurance issued by RACQ Insurance Limited ABN 50 009 704 152, AFSL 233 082 and distributed by Honey Insurance Pty Ltd ABN 52 643 672 628, AFSL 528244.

Preparation Date – 12 April 2024 Effective Date – 28 May 2024

ALDIMV.2405