

Supplementary Product Disclosure Statement

30 November 2009

This Supplementary Product Disclosure Statement (SPDS) supplements each of the Product Disclosure Statements (PDS) listed in the schedule over the page. This SPDS is to be read together with the PDS for the relevant product and any other SPDS that has been issued with that PDS. QBE Insurance (Australia) Limited (ABN 78 003 191 035, AFSL 239545) and ING General Insurance Pty Limited (ABN 56 072 892 365, AFSL 288160) (ING General Insurance) are the joint issuers of this SPDS and take full responsibility for this SPDS.

The purpose of this SPDS is to update the PDS with information about the change of ownership of ING Australia Limited (ING Australia) and explain how to obtain up to date information in the future.

About ING Australia

ING General Insurance is a wholly owned subsidiary of ING Australia. From May 2002 until late 2009, ING Australia operated as a joint venture between Australia and New Zealand Banking Group Limited (ANZ) and the global ING Group (ING). ANZ recently purchased all of ING Group's shareholding in ING Australia, and now owns 100% of the company. ING Australia now operates as ANZ's Australian specialist wealth management and protection business.

Although ING Australia is now owned by ANZ, it has a licence from ING to continue to use the ING brand for a period while it transitions to a new brand – expected to be by late 2010. We will work to make this transition as smooth as possible and minimise disruption for our customers.

During the transition there are likely to be changes to the names of companies, products, investment funds and investment options that are operated by ING Australia and its subsidiaries. Information about these changes and other transition updates will be made available as outlined below.

How to obtain up to date information

Information in the relevant PDS is subject to change from time to time and may be updated by us. If the change is not materially adverse, we will notify you of such changes via regular investor communications and the ING website at www.ing.com.au. We will issue a SPDS or new PDS if there is a materially adverse change or omission. You can request a paper copy of any updated information at any time. This information will be provided free of charge by contacting Customer Service on 133 665.

ING General Insurance

ING General Insurance, one of the joint issuers of each product, is a subsidiary of ANZ. ANZ is an authorised deposit taking institution (ADI) under the Banking Act 1959. ING General Insurance is not an ADI and its obligations to you do not constitute a deposit or liability of ANZ or any other member of the ANZ Group. Neither ANZ nor any member of ANZ Group stands behind or guarantees ING General Insurance.

Product Name	Date of PDS
Home Insurance	1 April 2009
Landlord Insurance	1 April 2009
Car Insurance	1 April 2009
Travel Insurance	1 February 2009

(QM2477-1109)

L5077/1109



Car Insurance

Product Disclosure Statement and Policy document
1 April 2009

ING's Car Insurance PDS and Policy document

The purpose of this PDS and Policy document

This combined Product Disclosure Statement (PDS) and Policy document has been designed to help you understand ING's Car Insurance so you can get the most out of your Policy.

This combined PDS and Policy document contains detailed information on Car Insurance, including when you are covered, when you are not covered, and maximum cover limits. We have also included a glossary on pages 39–41 to describe words with a special meaning. To the extent that the content of this PDS could be construed as general advice, it does not take into account your personal objectives, financial situation or needs (personal circumstances). You should consider the appropriateness of the information, having regard to your personal circumstances.

When you take out Car Insurance, we agree to provide the cover described in your current Schedule and this combined PDS and Policy document, as well as any Supplementary PDS we may issue. Together, they make up the terms and conditions of your Car Insurance contract with us. We recommend that you read them carefully and store them together in a safe place.

This Policy is underwritten and issued by ING General Insurance Pty Limited (ABN 56 072 892 365, AFSL 288160) (ING General Insurance) and QBE Insurance (Australia) Limited (ABN 78 003 191 035, AFSL 239545) (QBE).

Each insurer takes full responsibility for this combined PDS and Policy document.

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Simple application process

If you are taking out a Policy with us for the first time, simply:

Call 132 062 weekdays from 8am to 8pm (Sydney time)

Visit www.ing.com.au/insurance

If we agree to insure you, you will be provided with a Schedule setting out the details of your Policy.

For 24 hours a day claims service:

Call 132 062

Why choose ING's Car Insurance?

Car Insurance is the hassle-free way for you to comprehensively protect your car, offering a unique range of benefits including:

- **after accident care benefits**
 - use of genuine parts
 - choice of repairer
 - lifetime repair guarantee
 - towing services
 - emergency travel and accommodation
 - 24 hours a day, 7 days a week claims assistance service helpline 132 062
- **optional car hire**
- **additional benefits**
 - protection of personal belongings
 - personal legal liability
 - protection against damage or loss of baby seats and capsules
 - new car replacement
 - cover for keys, locks and barrels
 - choice of agreed or market value
 - pay by the month at no extra cost.

Great ways to reduce your premium including:

- **nominated driver option**
- **low kilometre option**
- **choosing a higher excess.**

Discover these benefits in full detail within this combined PDS and Policy document.

Choice of cover

ING's Car Insurance provides cover for your motor vehicle anywhere in Australia. Under this insurance you can choose from three different levels of cover, depending on your needs.

Comprehensive cover

Provides cover for:

- loss or damage to your vehicle
- your legal liability for loss or damage to another person's vehicle or property.

Comprehensive cover offers additional Policy options as outlined on pages 17–19.

Third Party Property Damage, Fire and Theft cover

Provides cover for:

- loss or damage to your vehicle by fire or theft only
- your legal liability for loss or damage to another person's vehicle or property.

Third Party Property Damage cover

Provides cover for your legal liability for loss or damage to another person's vehicle or property only.

Insured events

If you have a Comprehensive Policy, Third Party Property Damage, Fire and Theft Policy, or Third Party Property Damage Policy, we will provide cover for loss or damage as a result of any events that we have agreed to cover. There are a number of events we will only cover under specific conditions. These are listed on the following pages.

When you make a claim and you are at fault:

- your No Claim Bonus may be reduced, and
- you will need to pay any excesses that apply.

Event	Description	Comprehensive	Third Party Property Damage, Fire & Theft	Third Party Property Damage
<p>Accidental damage to your vehicle</p>	<p>We will cover your vehicle for accidental damage, including damage as a result of a collision.</p> <p>We will not cover your vehicle for loss or damage caused by:</p> <ul style="list-style-type: none"> • bushfire or grassfire, or • a named cyclone <p>within 48 hours of the start date of your Policy, unless:</p> <ul style="list-style-type: none"> • you took out your insurance with us immediately after another insurance Policy covering the same vehicle ended, without a break in cover, or • you had entered into a contract of sale to purchase your vehicle, or a contract to lease your vehicle, and took out your insurance with us for the vehicle prior to taking possession of the vehicle. 	✓	✗	✗

Event	Description	Comprehensive	Third Party Property Damage, Fire & Theft	Third Party Property Damage
Accidental damage to other property	We will cover other property for accidental damage, including damage as a result of a collision.	✓	✓	✓
Fire	<p>We will cover your vehicle for loss or damage as a result of fire.</p> <p>We will not cover your vehicle for loss or damage caused by bushfire or grassfire within 48 hours of the start date of your Policy, unless:</p> <ul style="list-style-type: none"> • you took out your insurance with us immediately after another insurance Policy covering the same vehicle ended, without a break in cover, or • you had entered into a contract of sale to purchase your vehicle, or a contract to lease your vehicle, and took out your insurance with us for the vehicle prior to taking possession of the vehicle. 	✓	✓	✗

Event	Description	Comprehensive	Third Party Property Damage, Fire & Theft	Third Party Property Damage
Storm or flood	<p>We will cover your vehicle for loss or damage as a result of storm or flood.</p> <p>We will not cover your vehicle for loss or damage caused by a named cyclone within 48 hours of the start date of your Policy, unless:</p> <ul style="list-style-type: none"> • you took out your insurance with us immediately after another insurance Policy covering the same vehicle ended, without a break in cover, or • you had entered into a contract of sale to purchase your vehicle, or a contract to lease your vehicle, and took out your insurance with us for the vehicle prior to taking possession of the vehicle. 	✓	x	x

Event	Description	Comprehensive	Third Party Property Damage, Fire & Theft	Third Party Property Damage
Theft or attempted theft	We will cover your vehicle for loss or damage as a result of theft or attempted theft. We also cover theft of the keys to your vehicle. The theft or attempted theft must be reported to the Police.	✓	✓	✗
Vandalism or a malicious act	We will cover your vehicle for loss or damage as a result of vandalism or a malicious act. The vandalism or malicious act must be reported to the Police.	✓	✗	✗

Policy benefits

As part of your car insurance Policy we will automatically cover the following benefits. The Policy benefits provided depend on the type of cover you have and are only available if they occur as a result of an insured event.

Event	Description	Comprehensive	Third Party Property Damage, Fire & Theft	Third Party Property Damage
Baby capsules and child seats (cars only)	If baby capsules or child seats are damaged while in your vehicle, or stolen from your vehicle, we will cover their replacement cost.	✓	✗	✗
Choice of repairer	You can suggest a repairer, or we can suggest one for you. If we do not accept your choice of repairer, you must still cooperate with us to select another repairer that we both agree on.	✓	✓	✓ Only if you are making a claim for uninsured motorist damage (see page 15)
Emergency or temporary repairs	If your vehicle needs emergency or temporary repairs so that it can be driven or used, we will cover the cost of repairs up to \$500 (inclusive of GST) per event. The emergency or temporary repairs must be a result of an event we have agreed to cover. We will need receipts for the repairs.	✓	✗	✗

Event	Description	Comprehensive	Third Party Property Damage, Fire & Theft	Third Party Property Damage
Hire vehicle costs following a theft or attempted theft	<p>If your vehicle is stolen, or if it is unsafe to drive as a result of theft or attempted theft, we will pay up to \$75 per day (inclusive of GST) for up to a total of 14 days for the cost of a hire vehicle from the time the theft or attempted theft occurred.</p> <p>We will only cover the cost of a hire vehicle:</p> <ul style="list-style-type: none"> • until your vehicle is recovered and repaired, or • until we settle your claim if your vehicle is a total loss <p>up to a total of 14 days, whichever is the shortest period of time.</p> <p>The hire vehicle must be similar to your own vehicle.</p> <p>You will need to organise and pay for the hire car. We are not responsible for ensuring that a hire car is available.</p> <p>You must also give us a copy of the rental agreement and any receipts for the hire car before we will pay you.</p>	✓	✓	✗

Event	Description	Comprehensive	Third Party Property Damage, Fire & Theft	Third Party Property Damage
<p>Hire vehicle costs following theft or attempted theft (continued)</p>	<p>We will not cover:</p> <ul style="list-style-type: none"> loss or damage to the hire vehicle, or any costs to run the hire vehicle including the cost of fuel any insurance excess or other costs, including rental bonds which you may be liable for under the hire agreement any other additional hire costs. 	✓	✓	✗
<p>Personal items in your car</p>	<p>If personal items are damaged in an event or stolen from your locked car, we will cover the cost to repair or replace them up to \$500 (inclusive of GST).</p> <p>We will only cover loss or damage as a result of theft or attempted theft from a locked car.</p> <p>The theft or attempted theft of personal items must be reported to the Police.</p> <p>We will not cover:</p> <ul style="list-style-type: none"> money, cheques, financial transaction cards property used for earning an income. 	✓	✗	✗

Event	Description	Comprehensive	Third Party Property Damage, Fire & Theft	Third Party Property Damage
Removal of debris	If your vehicle is damaged, we will cover the reasonable costs to remove the vehicle debris from the site where it occurred.	✓	✗	✗
Replacement of keys and recoding of locks	<p>If the keys to your vehicle have been stolen, and we accept your claim, we will pay for the replacement of your vehicle's keys and if necessary the recoding of your vehicle's locks up to a maximum of \$1,000 after deduction of your basic Policy excess.</p> <p>To be entitled to this benefit:</p> <ul style="list-style-type: none"> the theft of the keys needs to have been reported to the Police the keys would need to have been stolen by someone other than you, a member of your family, another person who resides with you or someone invited to your place of residence. <p>Cover under this benefit does not entitle you to a claim for a rental vehicle or any other additional benefit.</p>	✓	✓	✗

Event	Description	Comprehensive	Third Party Property Damage, Fire & Theft	Third Party Property Damage
<p>Replacing your vehicle after a total loss</p>	<p>If your vehicle is a total loss as a result of an insured event, we may decide to replace your vehicle with a new vehicle.</p> <p>We will only do this if your vehicle is either:</p> <ul style="list-style-type: none"> • a car less than two years old and has not travelled more than 30,000 kilometres • a car more than two years old, but less than three years old, and has not travelled more than 50,000 kilometres. 	✓	✓	✗
<p>Towing and transport of your vehicle</p>	<p>If your vehicle is damaged in an insured event and cannot be driven or used, we will tow it from the scene of the event to either:</p> <ul style="list-style-type: none"> • a place of safety • the nearest repairer • any other place we agree to. <p>We will cover the cost of one tow, however if there is more than one tow, we will decide if it is covered.</p>	✓	<p>✓</p> <p>Only if you are making a claim for uninsured motorist damage (see page 15)</p>	<p>✓</p> <p>Only if you are making a claim for uninsured motorist damage (see page 15)</p>

Event	Description	Comprehensive	Third Party Property Damage, Fire & Theft	Third Party Property Damage
Towing and transport of your vehicle (continued)	<p>In addition, if the event occurs more than 100 kilometres from your home, we will also cover the cost of transporting your vehicle up to \$500 (inclusive of GST).</p> <p>If we do this, we will cover either:</p> <ul style="list-style-type: none"> transport from the place where your vehicle is repaired if it is repaired more than 100 kilometres from your home, we will transport it to your home after the repairs have been completed transport to a repairer in your local area. 	✓	✓ Only if you are making a claim for uninsured motorist damage (see page 15)	✓ Only if you are making a claim for uninsured motorist damage (see page 15)

Event	Description	Comprehensive	Third Party Property Damage, Fire & Theft	Third Party Property Damage
Trailers attached to your vehicle	<p>If a trailer suffers loss or damage while attached to your vehicle, we will pay the lesser of:</p> <ul style="list-style-type: none"> the cost to repair your trailer the market value of your trailer <p>up to \$1,000 (inclusive of GST).</p> <p>The trailer must be attached to your vehicle at the time of the event.</p> <p>We will not cover the contents of the trailer.</p>	✓	✗	✗
Transport or accommodation when you are away from home	<p>If your vehicle is damaged in an event more than 100 kilometres from your home and cannot be driven or used, we will cover the cost of either:</p> <ul style="list-style-type: none"> transportation for you and your passengers to your home or destination temporary accommodation for you and your passengers for one night <p>up to \$500 (inclusive of GST) in total.</p>	✓	✗	✗

Event	Description	Comprehensive	Third Party Property Damage, Fire & Theft	Third Party Property Damage
Uninsured motorist damage	<p>If your vehicle suffers loss or damage as a result of a collision with an uninsured vehicle and we determine that you are not at fault, we will cover the cost to repair your vehicle, including towing your vehicle.</p> <p>The vehicle that caused the damage to your vehicle must be uninsured.</p> <p>You will need to provide us with:</p> <ul style="list-style-type: none"> the name and current residential address of the driver responsible for the collision registration details of the other vehicle proof that the other vehicle was uninsured. 	✓	✓ Up to \$5,000 (inclusive of GST)	✓ Up to \$5,000 (inclusive of GST)

No Claim Bonus

No Claim Bonus is a discount on the Policy premium awarded for not making at fault claims. Based on the claims lodged during the period of insurance, your Policy's No Claim Bonus will be adjusted when you renew your Policy and this can either:

- increase (up to our maximum No Claim Bonus)
- decrease
- remain the same.

If your car is involved in an event, your No Claim Bonus will not be affected if:

- we decide the event was not your fault, and you provide us with the name, current residential address and vehicle registration of the person who caused the event
- your claim is for damage caused by a storm or other naturally occurring event.

If you make a claim and we decide that you are at fault, your No Claim Bonus will be affected and may be reduced when you renew your Policy.

Please refer to page 18 for ways of protecting your No Claim Bonus.

Policy options

Ways to reduce your premium

The following optional covers if selected and accepted by us will provide you with a premium discount and will be listed on your Schedule. These covers are only available to Comprehensive Policyholders.

Nominated driver option

If you choose this option, we will calculate your premium on the basis that your car will be driven by no more than two nominated drivers who are 30 years of age or over. The drivers you nominate will be listed on your Schedule.

Under this Policy we will not cover any loss, damage or liability if your vehicle is driven by someone who is under 30 years of age, unless it is being:

- parked by a parking attendant
- repaired, serviced or tested
- used to transport a person in the event of a medical emergency.

Low kilometre option

If you choose this Policy, your premium will be calculated on the basis that your car will not be driven more than 10,000 kilometres during your period of insurance. If you exceed the 10,000 kilometre limit, you may also need to pay an additional premium.

Choosing a higher excess

If you elect to increase your excess you will receive a premium discount.

Optional covers that can be added to your Policy

If you are taking out a Comprehensive Policy, you can broaden the scope of your cover by adding the following options. You will need to apply for this cover, and pay an additional premium.

Any options that we agree to add to your Policy will be listed on your current Schedule.

These options are available under the Comprehensive Policy only.

Hire vehicle following an incident

If you have selected this option, and your vehicle is damaged in an event which is covered under this Policy, and we have agreed to pay your claim, we will pay you for the cost of hiring an alternative vehicle while your vehicle is being repaired or if deemed a total loss.

We will pay you up to \$75 per day:

- up to 14 days
- until your vehicle is repaired
- until we pay your claim

whichever happens first.

The cover will commence on the date your vehicle is taken to the repairer.

We will not pay for:

- additional hiring costs
- running costs, including the cost of fuel
- damage to the hire car
- any insurance, insurance excess or other costs you may be liable for under the hire car rental agreement.

We will not cover you under this optional benefit if the only damage to your vehicle is to its windscreens or window glass.

No Claim Bonus protection

If you select this option, your No Claim Bonus will not be reduced if you make one at fault claim during your period of insurance. To be eligible for this option, you must have a current No Claim Bonus. If you make more than one at fault claim during your period of insurance, your No Claim Bonus will be reduced at the next renewal of your Policy.

Lifetime No Claim Bonus protection

If you select this option, your maximum No Claim Bonus will not be reduced or affected by any at fault claims you make. To be eligible for this option you will need to:

- currently have a maximum No Claim Bonus and have had this for at least two consecutive years
- have not had any at fault claims in the last five years.

Windscreen Protection option

If you select this option, you will be covered for accidental breakage or damage to your vehicle's windscreen or window glass without you having to pay your basic excess. This option will provide protection for one damaged windscreen in any one period of insurance.

Claims for accidental breakage or damage to your windscreen or window glass will not affect your No Claim Bonus. No excess is payable where the existing windscreen or window glass is repaired.

Excesses that may apply when you make a claim

An 'excess' is your contribution towards the cost of a claim. We will tell you if you need to pay an excess when you make a claim.

The following types of excesses may apply:

- **basic excess** – the basic excess that applies to your Policy which you may have elected, varies depending on the make and model of your vehicle, and the State or Territory in which your vehicle is used
- **age excess** – applies when the event you are claiming for occurred while your car was being driven by a person less than 25 years of age. This excess is in addition to the basic excess
- **undeclared driver excess** – applies when the event you are claiming for occurred while your car was being driven by a person not listed on your Schedule. This excess is in addition to the basic and age excess.

The type of excess that applies to your Policy and the amount of that excess will be listed on your Schedule.

You may need to pay more than one type of excess when you make a claim. You will only need to pay this amount once when you make a claim.

An excess will not apply if the event was not the fault of the driver of your vehicle, and we are provided with the contact details of the person who caused the event, including their name, current residential address and vehicle registration, and who they are insured with.

Liability cover

This cover applies to Comprehensive, Third Party Property Damage, Fire and Theft and Third Party Property Damage Policies.

We will cover you, a nominated driver, an authorised driver, or passengers of your vehicle, for legal liability if your vehicle or a substitute vehicle is involved in an event that causes loss or damage to someone else's property, or death or bodily injury to other people.

We will cover liability claims up to \$20,000,000 (inclusive of GST) for any event.

This amount includes any legal costs that must be paid to defend the claim and any costs awarded against the person who was at fault.

We will cover you, a nominated driver or an authorised driver for any liability that arises from:

- loading or unloading goods
- the use of your vehicle or substitute vehicle, or any one trailer, caravan or broken down vehicle attached to your vehicle
- goods falling from your vehicle or substitute vehicle
- using your vehicle or substitute vehicle on behalf of you or their employer, principal, partner or the Australian, State or local government.

We will cover lawfully travelling passengers of your vehicle for any liability that arises from being in or getting into or out of your vehicle or a substitute vehicle.

We will only cover liability for death or bodily injury when there is no insurance required by law that already provides this cover.

If this insurance was available to you and you did not take it, we will not pay the claim.

Exclusions to your cover

Any cover we provide is subject to the following exclusions.

Event, additional, and optional cover exclusions

We will not cover:

- the reduction in value of your vehicle due to its age and condition
- costs of any part, or parts, of your vehicle that wear out
- repairing or replacing parts that have failed or broken down
- rust or corrosion in, or on, your vehicle
- failure of the body and frame of your vehicle, or mechanical or electrical breakdown, unless the failure or breakdown results in damage to your vehicle by accident or fire
- damage to the tyres on your vehicle that occurs by applying the brakes, or by punctures, cuts or bursting of the tyres.

Liability exclusions

We will not cover:

- penalties, fines or awards of aggravated, exemplary or punitive damages made against you, a nominated driver, an authorised driver, or a passenger
- events where there is insurance required by law that provides cover for your liability, or it was available to you and you did not take it out
- liability for any agreement or contract you, a nominated driver, or an authorised driver enter into, unless the nominated driver or authorised driver would have been liable without the agreement or contract
- damage to property that belongs to, or that is in the control of:
 - you, any member of your family who normally lives with you, or any other person who normally lives with you
 - a nominated driver, or any member of the nominated driver's family who normally lives with that nominated driver
 - an authorised driver, or any member of the authorised driver's family who normally lives with that authorised driver
 - any person that you, a nominated driver, or an authorised driver employ, however, we will pay claims arising from damage to a residential building that is rented and occupied by any of the above people

- personal injury to:
 - you, any member of your family who normally lives with you, or any other person who normally lives with you
 - a nominated driver, or any member of the nominated driver's family who normally lives with that nominated driver
 - an authorised driver, or any member of the authorised driver's family who normally lives with that authorised driver
 - any person you, a nominated driver, or an authorised driver employs.

General exclusions

We will not cover any loss, damage or liability:

- that occurs outside Australia
- that does not occur within your period of insurance
- if there is a special condition listed on your current Schedule that states that there is no cover when the vehicle is driven by a specified person, and that person was driving the vehicle at the time of the event
- deliberately caused by you, a member of your family, a nominated driver, or an authorised driver
- where you, a nominated driver, or an authorised driver:
 - had a blood alcohol level higher than the level allowed by law
 - were under the influence of alcohol or drugs
 - refused a test to determine alcohol or drug levels, including a failure to report to a Police station within the legal time frame following an event that requires a drug or alcohol test
 - did not remain at the scene of the event for the time required by law, or until the Police arrived, without any reasonable excuse.

However, this exclusion will only apply to you if you knew, or should have known, that the nominated driver, or the authorised driver was under the influence of alcohol or drugs, or had a blood alcohol level higher than the level allowed by law. The law that will apply is the law of the State or Territory where the loss, damage or liability occurred

- if you have selected the nominated driver option and your vehicle is driven by someone who is under 30 years of age, unless it is being:
 - parked by a parking attendant
 - repaired, serviced or tested
 - used to transport a person in the event of a medical emergency

- if you have selected the low kilometre option and your vehicle has travelled more than 10,000 kilometres on average per year
- if your vehicle or a substitute vehicle is being used for:
 - an unlawful purpose
 - hire
 - carrying passengers and you, a nominated driver or an authorised driver get paid for doing so (this does not include a private transport pooling arrangement, or if your employer pays you a travel allowance)
 - carrying goods and you, a nominated driver or an authorised driver are paid for doing so
 - any purpose other than that for which your vehicle was made
 - a motor sport
- that arises from the lawful destruction or confiscation of your property
- if you have not met your responsibilities to us
- if your vehicle or a substitute vehicle is:
 - in an unsafe condition, and you knew, or should have known that it was unsafe to use
 - used, or driven by, an unlicensed driver
 - unregistered
 - damaged in an event and you do not take reasonable steps to prevent further loss or damage, including if your vehicle is stolen and then found, and you have been told where it is
- war or warlike activity (war does not have to be declared)
- hostilities, rebellion, insurrection or revolution
- contamination by chemical and/or biological agents which results from an act of terrorism
- anything nuclear or radioactive
- failure or inability of any item, equipment or computer software to recognise correctly, to interpret correctly or to process correctly any date, or to function correctly beyond any time when that item, equipment or computer software has not recognised, interpreted or processed correctly any date, unless it results in loss or damage to your vehicle for an event that we have agreed to cover.

Your premium

How we calculate your premium

Your premium, including any taxes and charges, will be featured on your Schedule.

We will base your premium on:

- the type of cover you have chosen, including any options that you have added
- whether you have nominated a market or agreed value for your vehicle
- the excess
- the value of your vehicle
- the age, make and model of your vehicle
- any modifications, manufacturers options or accessories
- where your vehicle is kept
- what your vehicle is used for
- the age, driving experience and claims history of the drivers
- any special conditions that we have applied.

Premiums are also subject to Commonwealth and State taxes and/or charges, including GST and stamp duty, which will be listed on your Schedule.

How to pay your premium

We offer a range of convenient payment options. You can pay your premium in:

- one lump sum by credit card or direct debit
- monthly instalments by credit card or direct debit, at no extra cost.

Problems with paying your premium

If you cannot pay your premium, please contact ING's Insurance Centre immediately on 132 062, weekdays from 8am to 8pm (Sydney time).

We may cancel your Policy if:

- you do not pay your premium
- you pay your premium by instalments and you are more than one month behind.

If you pay by instalments, we may refuse to pay a claim if at least one instalment of the premium is overdue for one month or more.

Your Policy

How to renew your Policy

Before your current Policy expires, we may send you an offer to renew your insurance. This offer will include an updated Schedule and provide a premium based on the information contained in your current Policy.

You will then need to review the proposed Policy and premium. If you have any questions or would like to change your cover, you will need to call 132 062, weekdays from 8am to 8pm (Sydney time).

If you accept the conditions of the new Policy, you then need to pay your premium. If you paid your last premium by instalments, we will continue to deduct payments from your nominated account. If you paid your last premium in one lump sum, we must receive your payment by the due date, otherwise your vehicle will not be insured.

How to change your Policy

It's important that all the details in your Policy are current and correct so we have tried to make it as easy as possible for you.

Step 1 – Contact us to change your Policy or update your details

Call ING's Insurance Centre on 132 062, weekdays from 8am to 8pm (Sydney time).

If you replace your vehicle

1. If you replace your vehicle with another vehicle, your cover for your original vehicle will end. If you replace your vehicle within one month of disposing of it, we will provide the same cover for your replacement vehicle for 14 days from the date you take possession of it.
2. If you wish to continue cover for your replacement vehicle, you will need to contact us to take out a Policy within 14 days, or your cover will end. If we do continue the cover, we will advise you of any change to the premium or terms of insurance.

Please refer to page 37 of this document for a full list of other responsibilities you must meet when you are insured with us.

Step 2 – Check the changes

After we update your details, you will be sent an Endorsement Schedule. This Schedule includes any changes or variations you have requested and we have agreed to, and any conditions we may have applied to that agreement including any change in premium.

Step 3 – Pay your premium if it has increased

We will tell you if your premium has increased. If you pay your premium by instalments, we will adjust your instalments and continue to deduct the new amount from your nominated account. If you pay your premium in one lump sum, we must receive your additional payment within one month.

How to cancel your Policy

If you want to cancel your Policy, call ING's Insurance Centre on 132 062, weekdays from 8am to 8pm (Sydney time). We may need your cancellation request in writing. If you cancel your Policy before it ends, we will refund an amount for the unused premium.

Cooling off period

You have the right to cancel your Policy during the 21 day cooling off period, after its commencement, provided no claim has been made within this period. If you cancel your Policy within this period, we will return to you any premiums you have paid us.

Claims

How to make a claim

To help us make the claims process as easy as possible for you, please follow these simple steps for motor vehicle claims.

Make sure you have all the relevant information to support your claim

We will need:

- contact details of any other people involved in the event, including their name, current residential address and vehicle registration and who they are insured with
- any letters, notices or court documents about the event within 72 hours of receiving them
- you to inform the Police immediately when required to do so by law or when the incident is theft or malicious damage
- you to not have any repairs done until we give you authority and we reserve the right to choose the repairer
- you to take reasonable steps to reduce the loss or damage and to prevent further loss or damage.

Call us on 132 062 (24 hours a day, 7 days a week) to make a claim

Our claims assistance service is open 24 hours a day, 7 days a week so we can give you immediate advice and assistance with your claim. You will need to make your claim as soon as possible, as any delays may reduce the amount that we can pay, or prevent us from paying a claim.

To help us assess your claim when you call, we will ask you a range of questions and you may need to:

- provide proof of ownership of your vehicle, or any personal items, baby capsules or child seats
- allow us to inspect your vehicle
- provide quotations from a repairer.

You must not:

- admit guilt or fault (except in court or to the Police)
- offer or negotiate to pay a claim
- admit any liability.

At the time of making a claim under the Policy, you must provide us with certain GST information relevant to both your Policy and your claim. If you do not provide us with this information we may deduct up to 1/11th of the amount otherwise payable in settlement of your claim.

How we settle your claim

We will decide how we will settle your claim

If your vehicle suffers loss or damage (applicable to Comprehensive and Third Party Property Damage, Fire and Theft cover) as a result of an event that we have agreed to cover, we will decide whether to:

- repair your vehicle
- replace your vehicle (applies to 'total loss' only. Refer to page 12 for full details)
- pay you the cost to repair your vehicle
- pay you the agreed or market value as listed on your current Schedule.

If your claim is a liability claim, we may choose to take over the defence of the claim.

When we settle your claim, the law that will apply is the law of the State or Territory where the loss, damage or liability occurred.

If you make a claim under Comprehensive cover for your car, your No Claim Bonus may be affected.

If you need to pay an excess

We will tell you if you need to pay the excess to us, the repairer or the supplier. If we settle your claim, we may deduct the amount of excess from the amount we settle your claim for.

Where we elect to repair your vehicle

If we decide your vehicle should be repaired, you can suggest a repairer, or we can suggest one for you. If we do not accept your choice of repairer, you must still cooperate with us to select another repairer that we both agree on. If we authorise the repairer, we will deal directly with them about payment. This is our Policy on choice of repairer. We will also assist by arranging towing if your vehicle cannot be driven.

If we choose to pay you, we will pay you the fair and reasonable costs to repair your vehicle after deducting:

- any excess
- any input tax credit you are entitled to under A New Tax System (Goods and Services Tax) Act 1999.

We will make these deductions from any amount that we pay for other items covered by your Policy.

When your vehicle is repaired, the repairer may use reusable parts or parts that are not manufactured by a supplier to the vehicle's original manufacturer which:

- are consistent with the age and condition of the vehicle
- do not affect the safety or the structural integrity of the vehicle

- comply with the vehicle manufacturer's specifications and applicable Australian Design Rules
- do not adversely affect the post repair appearance of the vehicle
- do not void or affect the warranty provided by the vehicle manufacturer.

In repairing your vehicle, we may arrange for a part of the repair to be carried out by a specialist service provider, for example windscreen repairs.

We guarantee workmanship of the repairs authorised by us. This guarantee is for the life of the vehicle and is in addition to your statutory rights against the repairer and warranties that you have from the repairer directly. Wear and tear is not covered by this guarantee.

You may have to contribute to the cost of repairs

We are entitled to require you to contribute towards the cost of repairs where the condition or appearance of your vehicle improves as a result of replacing old parts with new parts or repainting more than the damaged area.

If your vehicle is a total loss and we decide to pay you

We will pay you the agreed or market value of your vehicle, as listed on your Schedule, after deducting:

- any excess
- any unpaid premium
- any input tax credit you would have been entitled to under A New Tax System (Goods and Services Tax) Act 1999
- the unused portions of registration (where you are able to claim this for yourself).

After we settle your claim for a total loss your Policy comes to an end and no refund of your premium is due. Any salvage becomes our property.

If we decide to replace your vehicle, we will do so with:

- a vehicle of the same make, model and series, provided it is available locally
- the nearest equivalent.

We will also cover:

- the dealer delivery fee
- the first 12 months of registration and Compulsory Third Party (CTP) insurance, if applicable on the replacement vehicle.

If your vehicle is under finance, we will need written consent from your financier before we can offer you a replacement vehicle.

You will need to pay:

- any excesses that apply
- any unpaid premium.

We will tell you who to pay these to.

If your vehicle suffers loss or damage as a result of a collision and we have agreed to provide cover under uninsured motorist damage

We will pay you the market value of your vehicle or the cost to repair your vehicle, including towing, up to \$5,000 after deducting:

- any unpaid premium
- any input tax credit you would have been entitled to under A New Tax System (Goods and Services Tax) Act 1999, or any input tax credits you would have been entitled to if you had paid to repair or replace your vehicle.

Customer complaints

How to resolve a complaint or dispute

Call us

If you have a complaint, the first thing you should do is speak to ING's Insurance Centre on 132 062, weekdays from 8am to 8pm (Sydney time). If ING's Insurance Centre or claims officer are unable to resolve the matter for you, you can speak to a manager. If you are not satisfied with the decision, you can seek a review.

If your complaint relates specifically to a claim, you should speak with the claims officer managing your claim or call our 24 hours a day claims service on 132 062.

Seek a review

If the matter is not resolved after speaking with a manager, your complaint will be referred to an internal dispute resolution team who will conduct a review of your dispute. We will advise you of the results of your review within 15 working days of your request. If you are still not satisfied with the decision, you can seek an external review.

Seek an external review

If you are dissatisfied with our decision or the way we handled your complaint, you can seek an external review of the decision. The dispute resolution area will provide you with information about the options available to you, such as referring you to the external dispute resolution scheme administered by the Financial Ombudsman Service, which can be contacted at:

Address: GPO Box 3
Melbourne Victoria 3001

Phone : 1300 780 808

Email: info@fos.org.au

Website: www.fos.org.au

For further information about the complaint or dispute resolution procedures, please contact us on 132 062, weekdays from 8am to 8pm (Sydney time).

Our commitment to you

The General Insurance Code of Practice

We support the General Insurance Code of Practice. The Code aims to:

- promote more informed relations between insurers and their customers
- improve consumer confidence in the general insurance industry
- provide better mechanisms for the resolution of complaints and disputes between insurers and their customers
- commit insurers and the professionals they rely upon to higher standards of customer service.

You can get a copy of the Code from the Insurance Council of Australia website, www.insurancecouncil.com.au

Cooling off period

There is a cooling off period which lets you cancel your Policy within 21 days after its commencement, with a full refund of your premium, provided no claims are made during this time.

Privacy

ING

For a copy of ING's Privacy Policy, please refer to www.ing.com.au

QBE

The Privacy Act 1988 contains National Privacy Principles which requires us to tell you to provide us with certain personal information. We are committed to safeguarding this information in accordance with the Privacy Act 1988. We need to collect, use and disclose your personal information in order to consider your application, to provide the cover you have chosen and to handle any claims. You can choose not to give us some or all of your personal information, but this may affect our ability to provide you with cover.

We, or our authorised agent(s), may disclose your personal information:

- to any person authorised by you
- to a mail house (for the purpose of printing and/or delivery of your mail or processing mail you have sent us)
- to an organisation who provides you with banking facilities (for the purpose of confirming the reasons for payment made by you to us)
- to an insurance agent who is arranging your insurance (for the purpose of confirming your personal and insurance details)

- to another person named as a co-insured on your Policy (for the purpose of confirming if full disclosure has been made to us)
- to another insurer (to assess insurance risks or to assist with an investigation) or re-insurer who may be located overseas (for the purpose of seeking recovery from them)
- to a records management company (for the purpose of recording or storing our records which may contain your personal information)
- to an external dispute resolution organisation (for the purpose of resolving a dispute between you and us, or between ourselves and a third party)
- to a market research company (for the purposes of conducting marketing research on our behalf)
- to our related entities so that they can also offer you products and services.

In addition to the above, in the event of a claim we or our authorised agent(s) may disclose your personal information:

- to a repairer or supplier (for the purpose of repairing or replacing your insured items)
- to an assessor or investigator (for the purpose of assessing your claim)
- to a lawyer or a recovery agent (for the purpose of defending an action by a third party against you, for recovering our costs including your excess, or seeking a legal opinion regarding the acceptance of a claim)
- to an insurance reference bureau (for the purpose of recording any claims you make on your Policy)
- to a witness to a claim (for the purpose of obtaining a witness statement)
- to another party in a claim (for the purpose of obtaining a statement from them, seeking recovery from them, or to defend an action by a third party).

Personal information may also be obtained about you from the above people or organisations. In addition we will:

- give you an opportunity to obtain access to your personal information and when necessary, correct any errors to this information. Generally we will do this without restriction or charge
- provide our dispute resolution procedures to you in respect of any complaint you may have regarding your personal information.

For further information about QBE's Privacy Policy or access to your personal information, please contact:

Address: The Compliance Manager
QBE Insurance (Australia) Limited
GPO Box 82
Sydney NSW 2001
Phone: 02 9375 4656
Fax: 02 8275 9022
Email: compliance.manager@qbe.com

Updating our PDS

We may update the information contained in this PDS when necessary. A paper copy of any updated information is available to you at no cost by calling us. We will issue you with a new PDS or a Supplementary PDS, where the update is to rectify a misleading or deceptive statement or an omission which is materially adverse from the point of view of a reasonable person.

Your responsibilities to us

Your duty of disclosure

Before you enter into a contract of insurance with an insurer, you have a duty, under the Insurance Contracts Act 1984, to disclose to the insurer every matter that you know, or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms. You have the same duty to disclose those matters to the insurer before you extend, vary or reinstate a contract of insurance. Your duty however does not require disclosure of a matter:

- that diminishes the risk to be undertaken by the insurer
- that is of common knowledge
- that your insurer knows or, in the ordinary course of his/her business, ought to know
- as to which compliance with your duty is waived by the insurer.

New business

What you must tell us

In addition to the duty set out above, you will be asked certain questions when applying for a Policy. When answering these questions, you must be honest and you have a duty under the law to tell us anything:

- known to you
- which a reasonable person in the circumstances would include in answer to any question.

We will use your answers to help us decide whether to insure you and anyone else under this Policy, and on what terms.

Who needs to tell us

It is important that you understand you are answering the questions in this way on behalf of yourself and anyone else that you want to be covered by the Policy.

If you do not tell us

If you do not answer our questions in this way, we may reduce or refuse to pay a claim, or cancel the Policy. If you answer our questions fraudulently, we may refuse to pay a claim and treat the Policy as never being in place.

Renewal, variation, reinstatement or extension

When your Policy is renewed, varied, reinstated or extended you must comply with the Duty as set out above.

If you do not comply

If you fail to comply with your duty of disclosure, we may be entitled to reduce our liability under the Policy in respect of a claim, or we may cancel the Policy. If your non-disclosure is fraudulent, we also have the option of avoiding the contract from its beginning.

Other conditions when you are insured with us

In addition to your duty of disclosure, there are other responsibilities that you must meet when you are insured with us. It is important to advise us of any changes in the details of the information you have given us, otherwise your insurance may be affected.

You must tell us if:

- any changes have been made to:
 - the address where your vehicle is usually kept
 - the way your vehicle is used
 - the regular drivers of your vehicle
- you have added any modifications, manufacturer's options or accessories to your vehicle
- any drivers of your vehicle have:
 - committed any driving or criminal offence
 - had their licence suspended, cancelled or restricted
- there are any changes in circumstances during the period of insurance.

If you tell us about any of these things, we may charge an additional premium, change the cover of your Policy, or cancel your Policy.

In addition, you must also:

- be honest in any statement you make in connection with your Policy
- pay your premium, including paying instalments regularly and on time
- take reasonable precautions to avoid a claim being made
- obey all laws and make sure anyone acting on your behalf obeys all laws
- comply with the conditions of this Policy
- not make a fraudulent claim under this Policy or any other Policy.

Conditions you must comply with when making a claim

Where allowed by law, we have a right to recover from any person, the amount of any monies payable to you under the Policy and we have sole discretion in the way we handle these matters. We will only pay a claim where you have complied with the following conditions:

- you have to be honest and you must give us any information or assistance we require to investigate and process your claim. This may include you, or any driver, or any other occupant of your vehicle providing statements or information to investigators or assessors, even after a claim has been settled
- you must not admit liability or responsibility for a claim
- you must take reasonable precautions to prevent and mitigate any further loss, damage or liability arising
- you must contact the Police immediately if your vehicle is lost, stolen, vandalised or maliciously damaged
- you must not repair or authorise repairs to your vehicle without our consent.

Sanctions

You agree we may delay, block or refuse to process any transaction without incurring any liability if we suspect that:

- the transaction may breach any law in Australia or any other country
- the transaction may directly or indirectly involve the proceeds of, or be applied for the purposes of, unlawful conduct.

Glossary

Words with a special meaning:

Accidental damage: An event that results in loss or damage to your vehicle.

Accessory: Any alteration or addition to the vehicle that adds value to the vehicle but does not enhance the performance, or alter the safety or handling of the vehicle.

Agreed value: The fixed amount we agree to insure your vehicle for as shown on your current Schedule. This value includes your vehicle registration and CTP (where applicable), modifications, manufacturer's options and accessories that we have agreed to insure.

At fault claim: Events caused by the driver, or events not caused by the driver when the driver is unable to identify and provide the name, current residential address details and vehicle registration of the person that caused the event. It does not include an event where loss or damage is caused by a storm or other naturally occurring event.

Authorised driver: A person you allow to drive your vehicle.

Driver: A driver of your vehicle.

Endorsement Schedule: A document that includes any information from the existing Schedule that has not changed or varied, and confirms any alteration to the coverage, and terms and conditions of your Policy.

Excess: The amount you pay when you make a claim on your Policy. The amount and type of excess that may apply to your Policy is shown on your current Schedule.

Flood: The covering of normally dry land by water escaping or released from the normal confines of a watercourse or lake, whether or not it is altered or modified. Flood also includes water escaping from the confines of any reservoir, channel, canal or dam.

Event: A single occurrence or a series of occurrences, including an accident or series of accidents, not including a breakdown arising out of one event.

Home: Your usual residential address in Australia.

Malicious act: An act done with intent and without your consent.

Manufacturer's option: See 'Accessory'.

Market value: The amount of money it would cost to replace your vehicle in your local area with a vehicle of the same make and model. We will take into account the condition of your vehicle. This amount includes any GST and stamp duty you must pay for the transfer of ownership of the replacement vehicle.

Medical emergency: A physical condition, or illness that places a person's life at risk.

Modification: Any alteration or addition to the vehicle which enhances the performance, or alters the safety or handling of the vehicle.

Nominated driver: The person or persons listed on your Schedule as the nominated drivers. They must be 30 years of age or older.

Period of insurance: The length of time between the start date and end date of your Policy as listed on your current Schedule.

Personal items: Any items, tools or appliances excluding money, cheques, financial transaction cards, or any property used for earning an income.

Policy: The contract between you and us which provides you with insurance cover in exchange for a premium. Your Policy is made up of two documents:

- this combined Product Disclosure Statement (PDS) and Policy document and any Supplementary PDS
- your current Schedule.

Premium: The total amount you pay for your insurance that includes applicable government taxes such as GST, and any duties or charges payable by you. It is shown on your current Schedule. You can pay your premium annually in one lump sum, or by instalments.

Salvage: What is left of your vehicle following a total loss. We will take possession of any salvage after we have settled your claim.

Schedule: Your current Schedule is a document outlining the details of your insurance cover. Your Schedule may be called a Policy, Renewal or Endorsement Schedule.

Special conditions: Exclusions, restrictions or extensions to cover that are imposed on specific matters or people, before we will provide insurance.

Standard equipment: The standard equipment fitted to your vehicle at the time of manufacture. It does not include any modifications, manufacturer's options, or accessories.

Substitute vehicle: A similar vehicle type to your own that you do not own that has been borrowed or hired because your vehicle cannot be driven. For liability claims only we treat your substitute vehicle as your vehicle. See 'Vehicle'.

Supplementary Product Disclosure Statement (Supplementary PDS): A separate document that updates, corrects or adds to the information contained in this PDS.

Terrorism: Any act which may involve the use of, or threat of, force, violence or biological or chemical warfare, or nuclear pollution or contamination or explosion where the purpose of the act is to further a political, religious, ideological aim or to intimidate or influence a government or any section of the public.

Total loss: When we decide that it is uneconomical to repair your vehicle.

Unlicensed driver: A driver who:

- does not hold a licence
- is a cancelled, suspended, or disqualified driver
- is a learner driver not accompanied by a licensed driver (who holds the class of licence required by the learner's permit)
- does not hold the appropriate class of licence for the vehicle used or driven.

Us, we and our: Refers to ING General Insurance Pty Limited (ABN 56 072 892 365, AFSL 288160) for 50% Co-insurance share and QBE Insurance (Australia) Limited (ABN 78 003 191 035, AFSL 239545) for 50% Co-insurance share.

Vehicle: Refers to your car, including any standard equipment. Your vehicle must be:

- the vehicle shown on your current Schedule
- registered for use on a public road
- in a condition that complies with registration requirements in your State or Territory.

Vehicle also includes any modifications, manufacturer's options or accessories that you have told us about, and we have agreed to cover.

If your vehicle has any modifications, manufacturer's options or accessories, they must be listed on your current Schedule.

You: The person or persons named as the insured on your current Schedule. If more than one person is named as the insured, we will treat a statement, act, claim or a failure to act, including a failure to do, or say something by any one of these people as a statement, act, omission or claim by them all.

This information in this document is current as at the date of preparation. Information about ING's products and services and any up-to-date information is available by calling 132 062 or visiting www.ing.com.au



RECYCLED CONTENT



FOREST MANAGEMENT

As part of ING's ongoing commitment to reducing our impact on the environment, the paper used in this document is Forest Stewardship Council (FSC) approved.

Customer Services

Phone 132 062

Email insurance@ing.com.au

Postal address

Customer Services

ING Australia

GPO Box 4028

Sydney NSW 2001

Website www.ing.com.au/insurance

Co-insurers and Underwriters:

ING General Insurance Pty Limited

ABN 56 072 892 365

AFSL 288160

347 Kent Street Sydney

Phone 132 062

QBE Insurance (Australia) Limited

ABN 78 003 191 035

AFSL 239545

82 Pitt Street Sydney

Phone 133 723

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