

# **Third Party Property Damage Car Insurance**

Product Disclosure Statement



This is an important document about insurance. It explains what is and what is not covered under the insurance policy and your and our obligations. To check the policy meets your needs, you need to understand it. If you cannot read and understand English please seek assistance from someone who can help you understand it in your preferred language.

此乃關於保險的重要文件，它解釋了根據保單條款什麼是受保、什麼是不受保項目，以及你方和我方的責任條款。你必須要了解後才能決定這項保險是否能滿足你的需要。如果你不能閱讀和理解英文，請向能幫助你用你熟悉的語言理解內容的人求助。

هذه وثيقة هامة عن التأمين، تشرح ما تغطيه بوليصة التأمين وما لا تغطيه بالإضافة إلى التزاماتنا والتزاماتك. يجب عليك فهم محتوى البوليصة حتى تتأكد من أنها تفي باحتياجاتك. إذا لم تكن تجيد قراءة الإنجليزية وفهمها، أطلب المساعدة من شخص يستطيع أن يعينك على فهم هذه الوثيقة باللغة التي تفضلها.

此乃關於保險的重要文件，它解釋了根據保單條款什麼是受保、什麼是不受保項目，以及你方和我方的責任條款。你必須要了解後才能決定這項保險是否能滿足你的需要。如果你不能閱讀和理解英文，請向能幫助你用你熟悉的語言理解內容的人求助。

Đây là một tài liệu quan trọng về bảo hiểm. Nó giải thích những gì được và những gì không được bảo hiểm theo hợp đồng bảo hiểm cũng như những nghĩa vụ của quý vị và của chúng tôi. Để kiểm tra liệu hợp đồng bảo hiểm có đáp ứng được những nhu cầu của quý vị hay không, quý vị cần phải hiểu nó. Nếu quý vị không thể đọc và hiểu tiếng Anh, vui lòng nhờ ai đó có thể giúp giải thích hợp đồng cho quý vị bằng ngôn ngữ quý vị ưa dùng.

Questo è un documento importante sull'assicurazione. Spiega cosa è e cosa non è coperto in base alla polizza assicurativa ed i tuoi ed i nostri obblighi. Per verificare che la polizza soddisfi le tue esigenze, devi capirla. Se non puoi leggere e capire l'inglese, fatti assistere da qualcuno che possa aiutarti a capirla nella tua lingua preferita.

Αυτό είναι ένα σημαντικό έγγραφο σχετικά με την ασφάλιση. Εξηγεί τι είναι και τι δεν καλύπτεται από το ασφαλιστήριο συμβόλαιο και τις δικές σας και τις δικές μας υποχρεώσεις. Για να ελέγξετε αν αυτό ανταποκρίνεται στις ανάγκες σας, πρέπει να το κατανοήσετε. Εάν δεν διαβάζετε ή δεν κατανοείτε την αγγλική γλώσσα, παρακαλείσθε να ζητήσετε βοήθεια από κάποιον που μπορεί να σας βοηθήσει να το κατανοήσετε στη γλώσσα που προτιμάτε.

यह बीमा के बारे में एक महत्वपूर्ण दस्तावेज़ है। इसमें यह विवरण दिया गया है कि बीमा पॉलिसी में क्या कवर्ड (बीमे द्वारा सुरक्षित) है और क्या कवर्ड (बीमे द्वारा कवर्ड) नहीं है तथा इसमें आपके और हमारे दायित्वों के बारे में भी बताया गया है। यह जांच करने के लिए कि क्या पोलिसी आपकी आवश्यकताओं को पूरा करती है, आपको इसे समझने की आवश्यकता है। यदि आप अंग्रेज़ी पढ़ और समझ नहीं सकते/सकती हैं तो कृपया किसी ऐसे व्यक्ति से सहायता लें जो आपको इसे आपकी पसंदीदा भाषा में समझने में मदद कर सकता हो।

Este es un documento importante sobre seguros. En él se explica lo que cubre y no cubre su póliza de seguro y tanto sus obligaciones como las nuestras. Deberá entenderlo para determinar si la póliza se adapta a sus necesidades. Si no lee ni entiende inglés, solicite la ayuda de alguien que le pueda ayudar a entenderlo en su idioma.

ਇਹ ਬੀਮੇ ਬਾਰੇ ਇੱਕ ਮਹਤਵਪੂਰਨ ਦਸਤਾਵੇਜ਼ ਹੈ। ਇਸ ਵਿੱਚ ਇਹ ਵੇਰਵਾ ਦਿਤਾ ਗਿਆ ਹੈ ਕਿ ਬੀਮਾ ਪਾਲਿਸੀ ਤਹਿਤ ਕੀ ਕਵਰਡ (ਬੀਮੇ ਦੁਆਰਾ ਸੁਰਖਿਅਤ) ਹੈ ਅਤੇ ਕਿ ਕਵਰਡ (ਬੀਮੇ ਦੁਆਰਾ ਸੁਰਖਿਅਤ) ਨਹੀਂ ਹੈ ਅਤੇ ਇਸ ਵਿੱਚ ਤੁਹਾਡੀਆਂ ਅਤੇ ਸਾਡੀਆਂ ਜ਼ਿੰਮੇਵਾਰੀਆਂ ਬਾਰੇ ਵੀ ਦੱਸਿਆ ਗਿਆ ਹੈ। ਇਹ ਜਾਂਚ ਕਰਨ ਲਈ ਕਿ ਕੀ ਪਾਲਿਸੀ ਤੁਹਾਡੀਆਂ ਲੋੜਾਂ ਨੂੰ ਪੂਰਾ ਕਰਦੀ ਹੈ, ਤੁਹਾਨੂੰ ਇਸਨੂੰ ਸਮਝਣ ਦੀ ਲੋੜ ਹੈ। ਜੇ ਤੁਸੀਂ ਅੰਗਰੇਜ਼ੀ ਪੜ੍ਹ ਤੇ ਸਮਝ ਨਹੀਂ ਸਕਦੇ ਹੋ ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ਕਿਸੇ ਅਜਿਹੇ ਵਿਅਕਤੀ ਤੋਂ ਮਦਦ ਲਵੋ ਜੋ ਤੁਹਾਡੀ ਪਸੰਦੀਦਾ ਭਾਸ਼ਾ ਵਿੱਚ ਤੁਹਾਨੂੰ ਇਸਨੂੰ ਸਮਝਣ ਵਿੱਚ ਮਦਦ ਦੇ ਸਕੇ।

## About QBE

QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545 is a member of the QBE Insurance Group of companies. QBE Insurance Group Limited ABN 28 008 485 014 is the ultimate parent entity and is listed on the Australian Securities Exchange (ASX: QBE). *We* have been helping Australians protect the things that are important to them since 1886. *Our* purpose is to give people the confidence to achieve their ambitions.

## QBE in the community

### Premiums4Good™

*We* are committed to giving back to the communities that *we* operate in. Through Premiums4Good, *we* invest a portion of customer premiums into investments that have additional social or environmental features. So, when *you* choose *us* as *your* insurer, *your* premium automatically does some good.

## Who this product is designed for

This product is designed for owners of a motor car, utility or van

- ✓ who require:
  - cover for damage they cause to another person's car or property due to the use of their own car, if they are found to be legally liable for the damage
  - either no cover for their own car or limited cover for their own car for damage or loss due to fire or theft only (see **Fire and theft cover option**)
- ✓ that meets the registration requirements in their State or Territory and is up to 3,500 kgs, Gross Vehicle Mass (GVM).

Note - Gross Vehicle Mass is the maximum weight that a vehicle can carry including its own weight, as specified by the Manufacturer.

## Who it is not designed for

This product is not designed to provide cover for:

- ✘ any cars that are not a standard passenger car, such as tractors, motorcycles, buses, goods carrying trucks, caravans, wheelchairs and any vehicle over 3,500 GVM
- ✘ uses like:
  - delivering food or other goods for reward
  - carrying passengers for hire, fare or reward - except if used for ridesharing purposes
  - as part of a car sharing service or platform for reward
- ✘ customers who require cover for:
  - Compulsory Third Party insurance (CTP), for bodily injury cover as a result of a car accident. This cover is only available under a CTP policy.
  - any loss of or damage to their car unless the 'Fire and Theft cover option' is added (see **Fire and theft cover option**).



If *you* purchase this product and it is not designed for *your* circumstances, *you* may not get:

- the value from it that *you* expected; or
- any value from the product at all.

This PDS does not consider *your* objectives, financial situation or needs. Before deciding to buy this policy and whether the cover is right for *you*, please consider both the PDS and *your* particular circumstances.

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# About your policy

## Our agreement

When *you* pay or agree to pay *your* premium, *we* agree to provide *you* with insurance cover under the terms and conditions set out in this policy.

## Your policy documents

When *you* buy *your* policy, it will be made up of:



this Product  
Disclosure  
Statement (PDS)



any applicable  
Supplementary Product  
Disclosure Statement (SPDS)



*your Certificate  
of Insurance*

Information in this PDS might change. If the change is adverse then *we'll* issue an SPDS or a new PDS at renewal. All updates (whether adverse or not adverse) will be made available at **qbe.com/au** or *you* can request an up-to-date paper copy at no charge by *us*.



## Receiving your policy documents

We'll normally email *your policy* and other related documents. We'll consider an email to be received by *you* when it enters *your* mail server, but in any event no later than 24 hours from the time it's sent out of *our* data system. *You* can choose to receive *your policy* documents by post and *you* can change your preference at any time. It's *your* responsibility to make sure we have *your* current email and mailing address on record, so *you* must let *us* know as soon as these change.

## About this PDS

This PDS tells *you* about the QBE Third Party Property Damage Car Insurance policy we offer including the conditions and exclusions of the cover. Before deciding to buy this policy, please read this PDS to decide if the cover is right for *you*.

Words in italics have special meanings that are explained in **Definitions** located at the back of this PDS.

The amounts stated in this policy include GST unless stated otherwise.

## When there is more than one insured

When there is more than one *insured* on *your policy*, we may treat what any one of them says or does in relation to *your policy* or any claim under it, as said or done by each of the *insureds*. We may rely on a request from one *insured* to change or cancel *your policy* or tell *us* where a claim payment should be paid.

## Who is covered

*Your policy* covers anyone who drives *your car* when they meet its terms and conditions. This includes a learner driver who drives *your car* when supervised by a properly licensed driver.

## Cooling off period

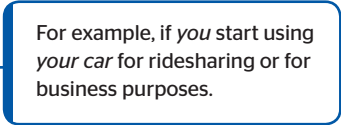
If *you* change *your* mind about *your policy* and haven't made a claim, *you* can cancel it within 21 days of the start or renewal date and we'll give *you* a full refund. If *you* cancel *your* policy in these circumstances, *you* will have no cover under the policy.

*You* can also cancel *your policy* outside the cooling off period, see **Cancelling your policy**.

## Tell us when things change

You must tell us as soon as possible if any of the information on your *Certificate of Insurance* is incorrect or has changed. For example you must tell us if:

- your car is replaced or sold
- the address where your car is usually kept changes or
- there is a change to how your car is used.
- you change the number of hours your car is used for ridesharing
- you want to add to the policy any other drivers who use your car
- your contact details like email, phone number or mailing address change
- you want to add or remove the cover option.



For example, if you start using your car for ridesharing or for business purposes.

If you don't tell us, we may reduce or refuse to pay a claim.

When you tell us about something that has changed or request a change to your policy, we will assess the change to the risk in accordance with our underwriting rules and processes. If you request any change to cover (for example, you choose to add the cover option) and we agree to the change, we will issue a new *Certificate of Insurance* and ask you for any additional premium.

If an additional premium is required, the change to your cover will only become effective when:

- if you're paying in instalments by direct debit, any remaining instalments have been adjusted to reflect the additional premium, or
- you have paid the additional premium by the due date we give to you.

If you don't pay the additional premium by the due date then we will make reasonable efforts to contact you using the most recent contact details you provided to us. If we don't receive payment of the additional premium owed, the change will not be effective and we will confirm this by issuing a replacement *Certificate of Insurance*. If you request any change to cover and we don't agree to the change, then we will let you know and the policy will continue unchanged.

## Changes to your circumstances

If *you* tell *us* about a change in *your car* or *your car's* value then *we* will consider it under *our* underwriting rules and processes, and depending on the underwriting assessment:

- if *we* do not agree to the change, then *we* will cancel *your policy* and refund the unused portion of the premium.
- if *we* agree to the change, *we* will issue a new *Certificate of Insurance* and ask *you* for any additional premium, inform *you* of any change in terms, and any additional applicable excess(es). If an additional premium is required, the change will only be effective when:
  - if *you're* paying in instalments by direct debit, any remaining instalments have been adjusted to reflect the additional premium; or
  - *you* have paid the additional premium by the due date *we* give to *you*.

If *you* don't pay the additional premium by the due date, then *we* will make reasonable efforts to contact *you* using the latest contact details *you* provided *us*. If *we* don't receive payment of the additional premium owed, then *we* will cancel *your policy*. *We* will use the latest contact details *you* provided *us* to notify *you* of the cancellation date, which will depend on factors including:

- the amount of the additional premium payable for the change;
- the premium *you* have already paid on *your policy*; and
- the remaining *period of insurance*.

*You* will not receive a refund as *we* will use the premium *you* have already paid to delay the cancellation date by as long as possible. If *you* pay the additional premium after *we* notify *you* but before the cancellation date, then *we* will no longer need to cancel *your policy*.

Contact *us* on **133 723** to discuss potential changes in circumstances when *you* know the details of the timing and nature of the changes before they happen, to find out in advance whether *we* will be able to continue to insure *you*

Changes of these kinds sometimes alter the risk to *us* in such a significant way that it is no longer within *our* underwriting rules, and *we* would not have issued the policy if the request had been made before the start of the policy.

If relevant, please see *our* Financial Hardship policy available at **qbe.com/au**



# What is third party property damage cover?

Your QBE Third Party Property Damage Car Insurance *policy* covers:

- legal liability that arises from damage to someone else's property caused by the use of *your car*. See **Legal liability** for details.
- the Standard Features, including the **Damage caused by uninsured driver**.

If *you've* chosen to add the **Fire and theft cover option** and it is shown on *your Certificate of Insurance*, we'll also cover:

- up to the amount shown on *your Certificate of Insurance* for loss of or damage to *your car* caused by fire, theft or attempted theft; and
- the features for this option explained in this policy.

## Legal liability

In this legal liability section any reference to '*you*' means the *insured*, any driver or any passenger of *your car*.

This section explains the main cover provided by this policy. For example, if *you* crash into a parked car or someone else's house.

## What you're covered for

This policy covers *your* legal liability to pay compensation which arises from damage to someone else's property, caused by the use of *your car*.

This legal liability cover also extends to:

- something falling from *your car* as well as the loading or unloading of *your car*. In this section, *your car* includes an attached *trailer* as well as a substitute car *you're* using because *your car* is being repaired or serviced by a licensed tradesperson; and
- *your* employer or business partner, if *you* were using *your car* in the course of *your* employment or business partnership.

We'll also cover clean-up costs at the scene of an accident, for which *you* are legally responsible.

## What you're not covered for

This policy does not cover *your* legal liability if:

- ✗ the claim arises from damage caused to property owned by *you* or in *your* possession or control;
- ✗ the use of the substitute car is already covered for legal liability by another motor vehicle insurance *policy*;
- ✗ the substitute car is owned by *you* or is a hire car;
- ✗ *you* didn't have permission from the owner of the substitute car to use it;
- ✗ the claim arises from death or bodily injury; or
- ✗ the claim is excluded by the *General Exclusions*.

## The most we'll pay

The most *we'll* pay for all legal liability claims arising from any one *incident* is \$30,000,000. This includes GST and any associated legal costs *we've* agreed to pay.

## Standard features covered by this policy

### Damage caused by uninsured driver

*We'll* pay the reasonable amount it would cost to repair *your car* up to \$5,000, or assess *your car* as a *total loss* and pay the *market value* of *your car*, whichever is lower if:

- *your car* is damaged in an accident with another vehicle; and
- the driver of *your car* did not cause or contribute to the accident (*you* may be able to help confirm this by providing a police report, expert reports, witness statements, photographs or video taken at the scene); and
- *you* provide *us* the responsible driver's full name and address and the registration number of the other vehicle involved; and
- the driver of the other vehicle did not have insurance to cover damage to *your car*, or *we* cannot confirm this through *our* enquiries within a reasonable time.

*We* will not provide this cover if *you* or any driver listed on *your Certificate of Insurance* is the owner or part-owner of the car that *we* agree is responsible for the accident.

## What is third party property damage cover?

### Change of car

We will automatically transfer the cover under *your* policy to a replacement car for up to 14 days from when *you* sell or dispose of *your car*.

Tell us as soon as you replace *your car*. We'll tell you if we can insure it and if there are any changes to *your policy*.

### Fire and theft cover option

If we agree, *you* can choose to add the Fire and theft cover option for an additional premium. This option provides cover for loss of or damage to *your car* caused by fire, theft or attempted theft.

If *you* have the Fire and theft cover option, we'll pay the reasonable amount it would cost to repair *your car* up to the amount shown on *your Certificate of Insurance*, or, if *your car* is assessed as a *total loss*, we'll pay the *market value* of *your car*, whichever is lower.


Whether we agree to provide the Fire and theft cover option will depend on *our* underwriting rules and processes at the time. If the option has been added to *your policy*, it will be shown on *your Certificate of Insurance*.



If *you* choose to add the option during the *period of insurance*, it will only apply:

- once *you've* paid us the additional premium or, if you're paying in instalments by direct debit, the instalments have been adjusted to reflect the additional premium; and
- from the effective date shown on *your Certificate of Insurance*.

### Features applicable to this Fire and theft cover option

When a claim for an *incident* covered under this option is accepted, *our* cover extends to the following features if they are directly connected to that *incident*. Any amounts payable are paid in addition to *our* claim settlement for *your car*.

Feature	✓ We will...	✗ But not...
 <b>Baby capsules and child seats</b>	replace fire damaged or stolen baby capsules and child seats which are inside <i>your car</i>	if they are stolen from <i>your car</i> when the car itself isn't stolen

Feature	✓ We will...	✗ But not...
 <p><b>Towing and storage costs</b></p>	<p>pay the reasonable cost of towing <i>your car</i> to the nearest repairer or safe location, that we agree to</p> <p>pay reasonable storage costs at the agreed location</p>	<p>if <i>your car</i> is safe to drive</p>
 <p><b>Hire car after theft or attempted theft</b></p>	<p>arrange and pay the reasonable daily cost of a <i>suitable hire car</i>, if <i>your car</i> is stolen or damaged in an attempted theft.</p> <p>It will be provided for up to 14 days:</p> <ul style="list-style-type: none"> <li>• until <i>your car</i> is found and doesn't need repairs; or</li> <li>• until repairs authorised by <i>us</i> are completed; or</li> <li>• until <i>we</i> pay the reasonable costs to repair <i>your car</i>; or</li> <li>• until <i>we</i> pay <i>your</i> claim after <i>your car</i> has been assessed as a <i>total loss</i>.</li> </ul>	<p>when <i>your car</i> is not at the authorised repairer and it's safe to drive;</p> <p>if <i>you</i> arrange a hire car without <i>our</i> authorisation;</p> <p>for any other costs related to the hire car such as fuel, upgrade, road tolls, traffic fines, accidents or other losses, or insurance excess reduction</p>



# General Exclusions

There is no cover under any section of *your policy* for any claim or damage, loss, cost or legal liability, that involves, arises from or is in connection with any of these general exclusions.

## Driver

There is no cover if the driver of *your car* at the time of the *incident* was:

- driving without a valid driver's licence or not complying with their licence conditions;
- under the influence of alcohol and/or a drug (including medication);
- driving when exceeding the legal limit for alcohol and/or a drug (including medication);
- not willing to take part in a test for alcohol and/or a drug (including medication);
- driving after getting medical advice that their ability to drive a car could be compromised by their medical condition or treatment;
- someone who stole *your car*; or
- excluded on *your Certificate of Insurance*.

The above driver exclusions do not apply if *you* had no reason to suspect that the driver of *your car* did or was any of the above. In that instance, *we'll* cover the damage to *your car* that's otherwise covered under *your policy*, but not any legal liability arising from damage caused by that driver. If allowed by law, *we* may recover the cost of *your car's* damage from that driver.

## Intentional, reckless or fraudulent acts

There is no cover for intentional, reckless or fraudulent acts by:

- *you*, any driver or passenger of *your car*, or anyone acting with *your* or their express or implied consent; or
- anyone who owns *your car* to any extent.

Examples of reckless acts include street racing, driving into floodwater, illegally using a mobile phone or driving at dangerously excessive speed.

This exclusion does not apply if *your car* was stolen. *We* reserve the right to report suspected fraudulent or other criminal acts to the police for their investigation.



## Use of your car

There is no cover if *your car* was being used:

- to deliver food or other goods for reward;
- to carry passengers for hire, fare or reward, except when:
  - it is unpaid carpooling or unpaid volunteering; or
  - *you* have told us *your car* is used for *ridesharing* and the number of *ridesharing* hours does not exceed that shown on *your Certificate of Insurance*;
- as part of a car sharing service or platform for reward;
- for a *business use* other than that shown on *your Certificate of Insurance*;
- to carry or tow a load (including a *trailer*) that was heavier than permitted by law or allowed by design specifications for the car or *trailer*, or was not properly secured;
- on a race or speedway track or in an organised event, whether or not the road was closed to public traffic;
- in preparation for, or when participating in, a race, time-trial, hill-climb or any competitive motor sport or contest;
- in a professional driver education course that involved speeds greater than 110km/h; or
- for any illegal purpose.

## Reasonable actions and precautions

There is no cover if:

- *you* or the driver of *your car* did not take reasonable precautions to prevent loss or damage, for example:
  - leaving *your car* keys inside *your car* and leaving it unattended, such as when going to pay for petrol;
  - failing to lock *your car's* windows and doors when *you* leave it unattended;
  - continuing to drive *your car* after it has been damaged or is overheating; or
  - not securing *your car* after it has broken down, been damaged or *you've* been notified it has been found after it was stolen;
- *you've* given someone permission to use *your car* and they then steal it; or
- *you* or anyone using *your car* admits fault or liability for an *incident*, unless we would have provided cover under *your policy* anyway.

### Condition of your car

There is no cover if, at the time of the *incident*, *your car*:

- did not meet registration requirements in *your* state or territory; or
- was unroadworthy or in an illegal condition, unless its condition did not cause or contribute to the *incident*.

### Other loss or damage

There is no cover for:

- tyre damage unless it's caused in an *incident* for which *we've* agreed to pay a claim;
- mechanical, structural, electronic or electrical failure, unless it's caused in an *incident* for which *we've* agreed to pay a claim;
- deterioration or wear and tear;
- depreciation;
- mould, rust or any type of corrosion;
- financial or non-financial consequential loss related to *your* claim, such as:
  - lost profits or income because *you* can't use *your car*;
  - loss due to delay in covered repairs because a part isn't readily available;
  - any diminished value of *your car* after it's been properly repaired; or
- anything set out in '**But not...**' in the Features table in the **Fire and theft cover option**.

### Operation of law, war, nuclear material or terrorism

There is no cover under any section of *your policy* for any claims, loss, cost, damage, injury, death or legal liability, that is caused by, or arises from or in connection with:

- compulsory acquisition, lawful seizure, confiscation, nationalisation, requisition, repossession or other similar operation of law;
- invasion, acts of foreign enemies, hostilities, war or war-like operations (whether war be declared or not), or civil war;
- mutiny, civil commotion assuming the proportions of, or amounting to, a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power;
- a nuclear weapon, the use, existence or escape of nuclear fuel, waste, radiation or material, or nuclear fission or fusion;
- any act of terrorism involving biological, chemical, nuclear or radioactive pollution, contamination or explosion.

## **Sanctions limitation and exclusion clause**

We will not be liable to provide any cover, pay any claim or provide any benefit under this policy, to the extent that to do so may expose *us* to any sanction, prohibition or restriction under United Nations resolutions or any applicable trade or economic sanctions, laws or regulations of any country.

## **Laws impacting cover**

We will not be liable to provide any cover, pay any claim or provide any benefit under this policy, to the extent that it is illegal for *us* to do so.



# Claims

This section explains *our* claims process. For additional information about excesses and for examples of how *we* pay claims under this policy, read *our* Third Party Property Damage Car Insurance Additional Information Guide at [qbe.com/au](http://qbe.com/au) or call *us* on **133 723** for a copy at no charge by *us*.

In this claims section any reference to '*you*' means the *insured*, any driver or any passenger of *your* car.

*We* handle many car insurance claims every day. *We* know that some of *our* customers face difficult circumstances when making a claim on their car insurance policy. In some cases, *your* circumstances might prevent *you* from strictly complying with policy terms and conditions. For example, if *you* are badly injured in an incident that also results in a claim under this policy, then *you* may not be able to provide the assistance *we* normally need to process *your* claim.

If relevant, please see *our* Financial Hardship and/or Family and Domestic Violence policies available at [qbe.com/au](http://qbe.com/au)

If this applies to *you*, then *you* or *your* family should speak to *us* about *your* situation. *We* will consider *your* situation and see how *we* can help *you*.

*You* can ask *us* if *your* policy covers a particular loss before *you* actually make a claim.

## What you must do after an incident

As soon as possible after an *incident* *you* must:

- take reasonable steps to:
  - prevent further damage to *your* car and keep it secure;
  - get the full name and address of each person involved;
  - get the registration numbers of *any* vehicles involved; and
- report the *incident* to police if *your* car is stolen or deliberately damaged and provide details of the report to *us*. *We* may need the police report number to process *your* claim or *our* recovery action if there is a third party who is liable for *your* loss.

As soon as you can after the *incident*, call *us* on **133 723** to make *your* claim, or lodge it online at [qbe.com/au](http://qbe.com/au). If the situation requires urgent attention, please call *us*. *We're* available 24 hours, 7 days a week.

If, as a result of an *incident*, *you* are in urgent financial need of the benefits *you're* entitled to under *your* policy, please call *us* as soon as possible to see how *we* can assist *you*.

If *you* have an existing claim and need access to an interpreter, please contact *your* Claims Officer directly

## What you must not do after an incident

We reserve the right to reduce *your* claim payment if *your* actions after an incident increase the loss or liability. If *your* actions prevent *us* from recovering a claim payment from another person who would be liable to *you* for a loss or liability that *you* suffer, then we may refuse to pay *your* claim.

To avoid *your* claim being delayed, reduced or refused *you* must not:

- × admit fault or liability, except in a court or to police;
- × offer or negotiate to settle a claim;
- × authorise repairs; or
- × unnecessarily delay notifying *us* of the *incident*

## Cooperating with us

*You* must provide reasonable assistance to *us*, including:

- being truthful and frank at all times;
- providing *us* with relevant information and documents *we* may ask for, such as proof of purchase or repair quotes if needed;
- telling *us* promptly if *you've* been contacted by someone about an *incident*, such as another insurer or a third party's lawyer;
- attending one or more interviews about the claim if *we* ask *you* to;
- appearing in court and giving evidence if needed;
- making *your car* available for *us* to inspect or examine;
- taking *your car*, or allowing *us* to take it, to a place *we* require; and
- responding to *our* requests in a timely manner.

At all times *you* must refrain from behaving in a way that's improper, hostile or threatening towards *us*, *our* representatives, repairers or third parties involved in an *incident*. If *you* don't cooperate with *us* it may delay *your* claim, or *we* may reduce or refuse to pay *your* claim.

### How we settle claims for covered damage to your car

If *your* claim for loss of or damage to *your* car is accepted, when it is covered under *your* policy, and:

- *your* claim is under the **Damage caused by uninsured driver** standard feature, we'll:
  - repair *your* car or pay the reasonable amount it would cost to repair *your* car up to \$5,000; or
  - assess *your* car as a *total loss* and pay the *market value* of *your* car up to \$5,000.
- *your* policy has the **Fire and theft cover option** added, we'll:
  - repair *your* car or pay the reasonable amount it would cost to repair it, up to the amount shown on *your* Certificate of Insurance; or
  - assess *your* car as a *total loss* and pay the *market value* of *your* car up to the amount shown on *your* Certificate of Insurance.

If *your* claim is for a replacement car covered under **Change of car** in this policy, we'll follow the same process as explained above. Except that a reference to market value will mean its fair market value just prior to the *incident*.

### Repairing your car when it is covered under this policy

If *your* claim is accepted and we repair *your* car under the **Damage caused by uninsured driver** standard feature or the **Fire and theft cover option**, we'll arrange for *your* car to be repaired by a QBE Accredited Smash Repairer or another licensed repairer of *our* choice. We'll manage *your* car's physical repair process, including choosing the suitable repair method. If needed, *our* repairer will sub-contract some of the repairs.

If *your* car is safe to drive, you'll need to take it to *our* chosen repairer. If *your* car is not safe to drive and *your* claim is under the **Fire and theft cover option**, we'll arrange for it to be taken there.

If we repair *your* car under the **Fire and theft cover option**, we're entitled to keep any parts or materials salvaged from it.

### Replacing damaged parts when we repair your car under this policy

If *your* car was first registered:

- less than 3 years ago, we'll use genuine new parts when they are reasonably available.
- more than 3 years ago:
  - for mechanical parts we'll only use genuine new or genuine reconditioned parts;
  - for other parts we'll use genuine new parts, unless they are not reasonably available. If they're not available, we'll use genuine used parts.

## Replacing damaged parts when we repair your car under this policy (continued...)

Regardless of *your car's* age, we may use quality non-genuine parts for windscreen, sunroof, window glass, radiator or air conditioning repairs or replacements. When we use non-genuine parts they will:

- be consistent with the age and condition of *your car*;
- not affect the safety or structural integrity of *your car*; and
- comply with applicable Australian Design Rules.

If a certain part isn't readily available, *we'll* pay *you* the last known price of that part.

## Our repair guarantee when we repair your car under this policy

*We'll* guarantee the quality of workmanship and materials used in repairs authorised and managed by *us*, for as long as the owner of *your car* does not change. If *you* have concerns about the repairs to *your car* *you* must:

- call *us* on **133 723**; and
- allow *us* to inspect *your car* and arrange any additional repairs that *we* agree with *you* are needed. *We* will not pay for any additional repairs *we* don't authorise.

If additional repairs are needed and *we* decide that it's not economical to carry them out, *your car will be assessed as a total loss*. If this happens:

- while *your car* is still insured with *us*, *we'll* either pay the *market value* of *your car* or up to the amount shown under the relevant cover limit in this policy, whichever is lower; or
- after *your car* is no longer insured with *us*, *we'll* pay its *market value* (but calculated at the time *your car* is assessed as a *total loss*) or up to the amount shown under the relevant cover limit in this policy, whichever is lower.

## Damaged car identification

*We'll* do *our* best to obtain replacements of damaged build, VIN or compliance plates or labels, from *your car's* manufacturer. If they're not available, *we'll* request a letter from the manufacturer confirming the identity of *your car* and the fact that the identifier was damaged.

*We'll* otherwise repair *your car* without replacing the damaged identification, unless the law says *we* must.

## Claims

### Paying the reasonable cost of repairs

If *your* claim is accepted under the **Damage caused by uninsured driver** standard feature or the **Fire and theft cover option** *you've* added to *your policy*, *we'll* settle *your* claim as explained in **How we settle claims for covered damage to your car**.

Alternatively, *we'll* pay the reasonable cost of repairing *your car*:

- if *you* disagree with *our* assessment of required repairs or their cost;
- if parts needed for repairs are not readily available;
- if *we're* concerned about the pre-incident condition of *your car*; or
- if *we're* concerned about the timing or conduct of repairs.

In these circumstances, *we* will pay *your car's* owner the reasonable cost of repairs or parts, up to the *market value* of *your car* or up to the amount shown under the relevant cover limit in this policy, whichever is lower.

To help determine the reasonable cost of repairs *we* may organise a quote and scope of repairs from an alternative licensed repairer *we* both agree on. This may require *your car* to be moved. If *your car* is not safe to drive and *your claim* is under the **Fire and theft cover option**, *we'll* arrange for it to be taken to that repairer.

Should a part not be readily available, *we'll* pay *you* the last known price of that part from a reputable commercial retailer at the time *we* settle the claim. When *we* pay the reasonable cost of repairing *your car* or reasonable cost of replacing parts for *your car* under this policy, *you'll* need to pay the applicable excess and arrange the repairs to *your car*.

### Determining if your car is a total loss

*An MVIRI Code-approved assessor* will assess *your car* as a *total loss* if it is:

- damaged in a covered *incident*, and uneconomical to repair; or
- stolen and not found within 14 days of its theft being reported to police, and *your claim* is in order.

In any assessment of whether *your car* is a *total loss*, *we* will also have regard to the applicable State or Territory laws or regulations as to when a vehicle is considered a write off.

When *your car* has been assessed as a *total loss*:

- and *your claim* is under the:
  - **Damage caused by uninsured driver** standard feature, *you'll* keep *your* damaged car;
  - **Fire and theft cover option**, *we'll* keep *your* damaged car;



## Determining if your car is a total loss (continued...)

- *your policy* comes to an end; and
- there is no premium refund as *you* have received the benefits under the policy and *we've* fulfilled *our* contract with *you*.

### Paying the market value

If *your car* has been assessed as a *total loss*, *we'll* pay *you* the relevant amount explained under the heading **How we settle claims for covered damage to your car**, less the following deductions:

- any excesses that apply to *your* claim;
- any remaining premium instalments for the *period of insurance* in which the *incident* occurred; and
- the value of *your* damaged car only if *we* have agreed with *you* that *you* can keep it.

When *your car* is a *total loss*, and no one else has a financial interest in it, *we'll* pay its owner the settlement amount. If someone else has a financial interest in *your car*, *we'll* pay them what they're entitled to receive and pay the owner any balance up to the value of the claim. *We* will not pay any financier's late fees, interest or other administration fees. The owner will need to remove any registered security interest in *your car* after *we* settle *your* claim as a *total loss*.

### Claim payments and GST

*We* pay claims inclusive of GST unless the owner of the car is a business which is, or needs to be, registered for GST. In that case, *we'll* reduce the amount *we* pay to settle the claim by the Input Tax Credit amount to which they are, or would be, entitled. If they fail to disclose or understate their entitlement, they may be liable for GST on a claim *we* pay.

There may be other taxation implications affecting *you*, depending upon *your* own circumstances. *We* recommend *you* seek professional advice.

## Excesses

In most cases, *you'll* need to contribute an amount towards the cost of any claims *you* make. *Your* contribution may be made up of one or more of the following excess types. The excess types and amounts that apply to *your policy* will be shown on *your Certificate of Insurance*.

For additional information about excesses and how they apply to *your policy*, read *our* Third Party Property Damage Car Insurance Additional Information Guide at [qbe.com/au](http://qbe.com/au) or call us on **133 723** for a copy at no charge by us.

<b>Basic excess</b>	<p>The basic excess applies to all claims unless we accept <i>your</i> claim under:</p> <ul style="list-style-type: none"><li>• the <b>Fire and theft cover option</b> and <i>you</i> can provide <i>us</i> with the full name and address of the person responsible for the <i>incident</i>; or</li><li>• the <b>Damage caused by uninsured driver</b> standard feature.</li></ul>
<b>Age excess</b>	<p>An age excess applies when the driver of <i>your car</i> is under the age of 25 at the time of the <i>incident</i> and they cause or contribute to that <i>incident</i>. It applies in addition to the basic excess and any other applicable excess for the claim.</p> <p>An age excess does not apply to a learner driver.</p>
<b>Additional policy excess</b>	<p>An additional policy excess may apply to <i>your policy</i> as a result of the insurance history of <i>your car</i> or its driver. It applies in addition to the basic excess and any other applicable excess for the claim.</p> <p>An additional policy excess does not apply to a learner driver.</p>
<b>Additional driver excess</b>	<p>An additional driver excess may apply to <i>your policy</i> as a result of the driver's details, including their insurance history. It applies in addition to the basic excess and any other applicable excess for the claim when that driver causes or contributes to the <i>incident</i>.</p> <p>An additional driver excess does not apply to a learner driver.</p>

## How we collect the excess

When an excess applies to *your* claim, depending upon the type of claim *we'll*:

- ask *you* to pay it to the repairer or supplier;
- ask *you* to pay it to *us* before *we* finalise the claim; or
- deduct it from any settlement amount *we* pay under the claim.

*We* will not pay for any costs that result from a delay in paying an excess.

## Claims administration, going to court and recovery action

When *we* pay a claim under *your policy*, *we* have the right to exercise *your* legal rights in *your* name against the person responsible for the loss or damage.

*We'll* take full control of the administration, conduct or settlement of the recovery, including any legal defence. When *we* do any of these things in *your* name, it will be at *our* expense, however *you'll* need to give *us* reasonable assistance. This may include following *our* directions in relation to the conduct of any legal proceedings even after a claim has been paid.

When *we* pay a claim and some of the loss isn't covered by *your policy*, *we* may offer to try to recover that *loss* for *you* when *we* take any steps to recover the covered loss. *We* can only do so if *you* agree to give *us* documents that support *your* loss and agree with *us* on how *we'll* handle that recovery. *You* may also need to contribute to the associated costs if, to recover the loss for *you*, *we* need to take additional steps that *we* wouldn't otherwise need to take. *We* will talk to *you* about these steps before *we* take them.

If *you've* received a benefit under *your policy* that *you* were not entitled to, *we* reserve the right to recover from *you* the amount *we* have paid. If *we* decline a claim for fraud, *we* reserve the right to recover *our* reasonable administration, investigation and legal costs.

## Contribution and other insurance

When making a claim, *you* must notify *us* of any other insurance that *you're* aware will or may, whether in whole or in part, cover any loss insured under *your policy*.

If at the time of any loss, damage or liability there's any other insurance (whether issued to *you* or any other person) which covers the same loss, damage or liability *you* must provide *us* with any reasonable assistance *we* require to make a claim for contribution from any other insurer(s).

## Claims

### Preventing our right of recovery

If *you've* agreed with or told someone who caused *you* loss, damage or liability that *you* won't hold them responsible, then, to the extent we've been prejudiced by this act, we won't cover *you* for that loss, damage or liability.

### Other interests

*You* must tell *us* of the interest of all parties (e.g. financiers, lessors or owners) who'll be covered by *your policy*. We'll protect their interests only if *you've* told *us* about them and we've noted them on *your Certificate of Insurance*. Any person whose interests *you've* told *us* about and we've noted on *your Certificate of Insurance* is bound by the terms of *your policy* in relation to any claim they make.



# Paying, renewing and cancelling

## Paying your premium

*Your premium is the cost of your policy. It is the amount we set by taking into account things like the chance of you making a claim under your policy, the cover options you've chosen as well as other factors including our costs of doing business. Your premium also includes GST and other applicable government fees, duties and charges.*

*We'll let you know how much premium you need to pay us, how to pay it and when. You must pay us your premium on time to stay covered. For more information about how we set your premium, read our Third Party Property Damage Car Insurance Additional Information Guide at [qbe.com/au](http://qbe.com/au) or call us for a copy at no charge by us.*

*We offer you several ways to pay your premium, including by direct debit which is explained below.*

## Paying by direct debit

*You can choose to pay your premium annually or in instalments by direct debit.*

*If you choose to pay by direct debit, you authorise us to debit your nominated account for the agreed premium. If the scheduled debit date shown on your Certificate of Insurance is a NSW public holiday or bank holiday, we'll debit your account on the next business day. We'll give you at least 14 days' notice if we change the way the direct debit of your policy works.*

*You need to make sure your nominated account details are correct and up to date. This includes advising us of the expiry date of a payment card or a change to the payment method. If your nominated account details change you must tell us at least 7 days before the next instalment is due to allow us to process the change in time.*

Check with your financial institution whether your account allows direct debits.

*You need to have enough funds in your nominated account to allow our scheduled debit. If you don't, you'll be responsible for any fee or interest charged by your financial institution. You can also choose to stop your direct debit by contacting your financial institution.*

## Paying, renewing and cancelling

### Important - what happens if your direct debit fails

If *you've* chosen to pay *your* premium **annually** by direct debit and we *don't* receive *your* payment on time, we may cancel *your policy* as permitted by law and refuse to pay a claim.

If *you've* chosen to pay *your* premium by direct debit **instalments** and an instalment remains unpaid for one month or more, we may cancel *your policy* and refuse to pay a claim.

### Renewing your policy

If we offer to renew *your policy*, we'll send you a renewal *Certificate of Insurance*. If you make any changes to *your policy* after we send you our renewal offer, and we agree to continue to insure you, we'll send you an updated renewal offer and you'll need to pay us any additional premium to ensure your cover is not affected.

### If you pay your premium by direct debit

If you pay your premium by direct debit and we offer to renew your policy, **we'll continue to debit your premium payments**, either annually or in instalments, whichever you've previously chosen.

If you don't want to renew, you must tell us at least 7 days before your policy's end date to allow us to process the change in time.

### Cancelling your policy

You can cancel your policy at any time by telling us. We can cancel your policy as permitted by law, for example when you do not pay us your premium or if you told us something that you knew to be incorrect or untrue during your application for cover.

If you've paid your premium in advance and your policy is cancelled, we'll refund you the proportion of the premium for the remaining *period of insurance*, minus any non-refundable government fees, duties or charges.

If you make a fraudulent claim on your policy, we can cancel it and we won't provide any refund.



# Definitions

Term	Definition
<b>Business use</b>	If shown on <i>your Certificate of Insurance</i> , it means <i>your car</i> is used for the stated occupation, profession or business. <i>Business use</i> also includes the use of <i>your car</i> for personal purposes. <i>Business use</i> does not mean using <i>your car</i> for paid <i>ridesharing</i> .
<b>Certificate of Insurance</b>	The most recent <i>Certificate of Insurance</i> we have sent <i>you</i> . It shows the information that forms the basis on which <i>we've</i> agreed to insure <i>you</i> , including information about <i>you</i> , <i>your car</i> and its drivers. <i>You'll</i> receive a new <i>Certificate of Insurance</i> when <i>you</i> buy, renew or make a relevant change to <i>your policy</i> .
<b>Incident</b>	An event or series of related events which cause loss or damage and results in a claim on <i>your policy</i> .
<b>Insured</b>	See definition of <i>You, your, insured</i> .
<b>Market value</b>	The value of <i>your car</i> in your local area immediately before the <i>incident</i> . To determine the value <i>we</i> may use recognised industry guides and consider things like the make, model, age, kilometres travelled, both factory-fitted and legal after-market modifications and accessories, and the general condition of <i>your car</i> .
<b>MVIRI Code-approved assessor</b>	<p>An assessor that complies with the voluntary national Motor Vehicle Insurance and Repair Industry Code as agreed by the Smash Repair and Insurance Industry Implementation Taskforce on 23 May 2006 and any changes as agreed from time to time by the Code Administration Committee.</p> <p>To assess whether <i>your car</i> is a <i>total loss</i>, <i>we</i> will only appoint a MVIRI Code-approved assessor.</p>
<b>Period of insurance</b>	The time between the start date and end date shown on <i>your Certificate of Insurance</i> during which <i>we</i> have agreed to provide cover. If <i>your policy</i> is cancelled, or <i>your car</i> is a <i>total loss</i> and make a <i>total loss</i> payment, the <i>period of insurance</i> ends.

## Definitions

Term	Definition
<b>Policy</b>	<i>Your QBE Third Party Property Damage Car Insurance policy, once you have paid or agreed to pay us your premium. It is made up of this PDS, any SPDS we send you and your Certificate of Insurance.</i>
<b>Private use</b>	If shown on your <i>Certificate of Insurance</i> , it means <i>your car</i> is used for personal purposes, including driving to and from work. <i>Private use</i> does not include <i>business use</i> or <i>ridesharing</i> .
<b>Ridesharing</b>	If shown on your <i>Certificate of Insurance</i> , it means <i>your car</i> is used solely or partially to transport people for a fee, such as through a rideshare company's booking app. <i>Ridesharing</i> also includes the use of <i>your car</i> for personal purposes. <i>Ridesharing</i> does not mean using <i>your car</i> as a taxi or for car-pooling without payment.
<b>Suitable hire car</b>	A hire car that takes into account: <ul style="list-style-type: none"><li>• the type and size of the damaged car</li><li>• the ordinary daily uses of the damaged car</li><li>• whether any additional safety devices were part of the damaged car, such as child seats or disability-related modifications</li></ul>
<b>Total loss</b>	See <b>Determining if your car is a total loss</b> for what this means.
<b>Trailer</b>	A trailer owned by <i>you</i> or in the control of a driver of <i>your car</i> , for example a boat trailer.
<b>We, our, us, QBE</b>	QBE Insurance (Australia) Limited, ABN 78 003 191 035, AFSL 239545, BECS authority no. 481326.
<b>You, your, insured</b>	The persons or entities named as <i>Insured(s)</i> on your <i>Certificate of Insurance</i> , except in the sections of <i>your policy</i> where we say otherwise.
<b>Your car</b>	The car shown on your <i>Certificate of Insurance</i> . It includes both factory-fitted and legal after-market modifications and accessories.





# Privacy, complaints and other important information

## Privacy

We take the security of *your* personal information seriously.

We'll collect personal information when *you* deal with *us*, *our* agents, other companies in the QBE group or suppliers acting on *our* behalf. We use *your* personal information so we can do business with *you*, which includes issuing and administering *our* products and services and processing claims. Sometimes we might send *your* personal information overseas. The locations we send it to can vary but include the Philippines, India, Ireland, the UK, the US, China and countries within the European Union.

*Our* Privacy Policy describes in more detail where and from whom we collect personal information, as well as where we store it and the ways we could use it. To get a copy at no charge by *us*, please visit [qbe.com/au/privacy](https://qbe.com/au/privacy) or call *us* on **133 723**. It's up to *you* to decide whether to give *us* *your* personal information, but without it we might not be able to do business with *you*, including not paying *your* claim.

## Complaints

We're here to help. If *you're* unhappy about any of *our* products or services, or the service or conduct of any of *our* suppliers, please let *us* know and we'll do our best to put things right.

### Step 1 - Talk to us

*Your* first step is to get in touch with the team looking after *your* *policy* or claim. *You'll* find their contact details on *your* *policy* documents, letters or emails from *us*.

Please provide *our* team with as much information as possible so they can try to fix the problem quickly and fairly.

If *you* have an existing complaint and need access to an interpreter, please contact *your* Dispute Resolution Officer directly.

## Privacy, complaints and other important information

### Step 2 - Customer Care

If *your* complaint isn't resolved by the team looking after *your policy* or claim, *you* can ask them to refer your complaint on to *our* Customer Care team or *you* can contact Customer Care directly:

**Phone:** 1300 650 503  
**Fax:** (02) 8227 8594  
**Email:** complaints@qbe.com  
**Post:** GPO Box 219, Parramatta NSW 2124

### Step 3 - Internal Dispute Resolution

If *your* complaint isn't resolved by Customer Care, or indeed at any time, *you* can ask for *your* complaint to be escalated for review by *our* Internal Dispute Resolution (IDR) team. A Dispute Resolution Specialist will review *your* complaint independently and provide *you* with *our* final decision.

### Step 4 - Still not resolved?

If *we're* unable to resolve *your* complaint to *your* satisfaction within a reasonable time, or *you're* not happy with *our* final IDR decision, *you* can refer *your* complaint for external dispute resolution by contacting the Australian Financial Complaints Authority (AFCA). *We* are a member of AFCA and their decisions are binding on *us*.

**Phone:** 1800 931 678  
**Email:** info@afca.org.au  
**Post:** GPO Box 3, Melbourne VIC 3001

AFCA will inform *you* if *your* complaint falls within its jurisdiction. Time limits apply to most complaints to AFCA. For more information, visit **afca.org.au**

### More information

*You* can find more information about how *we* deal with complaints on *our* website at **qbe.com/au** or *you* can call *us* on **133 723** to speak with *us* or request a copy of *our* complaints brochure at no charge by *us*.

## Complaints about your direct debits

If *you* pay for *your policy* by direct debit and have a concern about *your* deductions, please talk to the team looking after *your policy*, or contact *your* financial institution in the first instance. If *your* concern isn't resolved, *you* can follow *our* complaints process.

## Complaints just about privacy

If *you're* not happy with how *we've* handled *your* personal information, call *us* on **1300 650 503** or email *us* at **privacy.officer@qbe.com**.

If *you're* not satisfied with *our* response, *you* can contact the Office of the Australian Information Commissioner:

**Phone:** 1300 363 992

**Email:** enquiries@oaic.gov.au

**Post:** GPO Box 5218, Sydney NSW 2001

## General Insurance Code of Practice

QBE is a signatory to the General Insurance Code of Practice (Code) and is committed to providing high standards of service. The Code covers topics like buying insurance, how claims are handled, what happens if financial hardship occurs, and complaint handling. *You* can read the Code at **codeofpractice.com.au**

*We* recognise that family and domestic violence is a complex issue and *we* take it seriously. For more information about support *our* Family and Domestic Violence Policy is available at **qbe.com/au**

## Financial Claims Scheme

This policy is protected under the Financial Claims Scheme (FCS), which protects certain insureds and claimants in the unlikely event QBE becomes insolvent. *You* may be entitled to access the FCS if *you* meet the eligibility criteria. For more information, contact the Australian Prudential Regulation Authority on **1300 558 849** or go to **apra.gov.au/financial-claims-scheme-general-insurers**

# Need help or need to make a claim?



**133 723**



**[enquiries@qbe.com](mailto:enquiries@qbe.com)**



**[qbe.com/au](http://qbe.com/au)**



**PO Box 454, Parramatta NSW 2124**