

# What's changed

## Essentials car insurance

At QBE, we are working hard to ensure we communicate our intentions and actions as clearly as possible in our insurance policies. As part of this process we have been undertaking a review of our Product Disclosure Statements (PDSs) and Policy Wordings and have made changes to better explain how your insurance policy will operate, what you can expect from us and what we ask of you in return.

The purpose of this document is to provide a summary of recent changes to your policy terms and conditions. This document does not form part of any insurance policy and is not used in the assessment of insurance claims. Any insurance claim will be assessed against the policy terms and conditions and applicable law.

## Summary of key changes

We've updated our Essentials Car Insurance QM739-0421 Product Disclosure Statement. To see how your cover has changed, we've provided a summary of the key changes below:

Change type	What's changed	Explanation	Details can be found in
New Additional benefit	Introduced new benefit for "Not at fault Hire Car" to policy coverage	Customers now have access to a hire car if they are involved in a not-at-fault accident.	Additional Benefits section
New Additional Benefit	Introduced new benefit for "Locks and Keys" to policy coverage	Customers can now claim for keys and locks for covered incidents. Refer to the Additional Benefits section for more details.	Additional Benefits section
Removal of excesses	Certain excesses have been removed and no longer apply <ul style="list-style-type: none"> <li>Security system</li> <li>Off roading</li> </ul>	Customers no longer need to pay these excesses when they make a claim. The excesses that apply to a claim is outlined in the "Excesses" section of the PDS.	Excesses section
Removal of cover	Cover for bodily injury to other persons has been removed from Liability section of cover	This is more appropriately and adequately covered by CTP insurance.	Not Applicable
Update	Loyalty section has been removed.	Tenure based rating is now described under the No Claim Discount section.	No Claim Discount section
Update to cover	Certain uses of vehicle are no longer covered: <ul style="list-style-type: none"> <li>Demonstration for sale</li> </ul>	There is no longer any cover for any section of the policy if the car is used for Demonstration for Sale.	Words with special meanings section
Update to cover	Updates to our repair guarantee.	Updates to our repair guarantee. Refer to the Claims section for more details.	Claims section

## **Any questions?**

If you have any questions about these changes please contact your QBE Business Relationship Manager.