

AFCA provides fair and independent financial services complaint resolution that is free to customers. AFCA has authority to hear certain complaints. AFCA will confirm if they can assist You:

Free Call: 1800 931 678

Email : info@afca.org.au

Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne
VIC 3001

Visit: www.afca.org.au

Further information about Our complaint and dispute resolution process is available by contacting Us.

CRI Rental Vehicle Policy

Important Notice

HOW TO MAKE A CLAIM

If you would like to make a claim under the Policy, please contact: CRI on 1300 675 050, or claims@criinsurance.com.au

Please refer to the Claims Procedures contained in the 'General Conditions – Applicable to All Sections' section of the Policy.

Privacy

We are committed to meeting Our privacy obligations to You under the Privacy Act 1988 (Cth) ('the Act').

The Act provides for information to be collected, used, disclosed and held in accordance with the Australian Privacy Principles (APPs). You agree that We may collect, use, disclose and hold Your personal information as set out below.

Collection

We collect information which is reasonably necessary to provide our services for underwriting and administering Your insurance, claims handling, market and customer satisfaction research and to develop and identify products and services that may interest You. Collection will only take place by lawful and fair means.

We collect information regarding You, other people, any risk to be insured, previous claims or losses, details of previous insurances and insurers, credit status and any matters relevant to the insurance to be provided.

We collect personal information directly or indirectly by telephone, email, facsimile, online, post, external agencies and in person from You or another person or persons.

We will only collect Your sensitive information if You have provided Us with consent to do so.

If We collect information pursuant to a law, regulation, or court order then We will advise You of the law or the court order applicable.

If You fail to provide Us with personal information, then this insurance may not meet Your needs. If You fail to provide information further to Your duty of disclosure to Us, then there may be no cover or a reduced cover for any claim made and in some cases the policy may also be avoided.

The course of action We take when You fail to meet Your duty of disclosure will be considered in each circumstance based on what impact or effect Your failure caused or contributed to the claim or Our decision to issue Your Policy.

At the time of collection or as soon as practicable thereafter We will notify You or make sure You are aware of our identity, contact details, the purposes for which We collect the information, the consequences of not providing the information, how You can access and correct the information, that We will disclose the information overseas and the countries We will so disclose to.

Use and Disclosure

We may disclose Your personal information to companies in the Insurance Australia Group (IAG), our agents, overseas service providers, other insurers, mailing houses and document service providers, financial institutions, insurance and claim reference agencies, credit agencies, loss assessor and adjusters, financial or investigative service providers, internal dispute resolution officers and dispute resolution providers such as the Australian Financial Complaints Authority.

We use and disclose Your personal information for the purposes of providing insurance, administration of Your Policy, claims handling and dispute resolution.

We may also use or disclose Your personal information for a secondary purpose that is related to the primary purpose of collection. However, We will only use or disclose Your sensitive information for a secondary purpose either with Your consent, or if the secondary purpose is directly related to the primary purpose.

Indirect Collection

When You provide information about other individuals You must make them aware of the disclosure and the use to which their personal information will be put.

We will only collect personal information about an individual from that individual, unless it is unreasonable or impractical to do so.

Overseas Recipients

If Your personal information is collected by or supplied to a foreign organisation We will take reasonable steps to ensure it will be held, used or disclosed only in accordance with the Act. Specifically, We may disclose Your personal information to our service supplier located in Philippines, which provides sales, claims and administrative services.

Please note that the data protection laws and other laws of the countries to which Your information may be disclosed might not be as comprehensive as those in Australia. However, where practicable in the circumstances, We will take reasonable steps to ensure that overseas recipients use and disclose such personal information in a manner consistent with our privacy policy.

The countries to which information may be disclosed may vary from time to time. We provide You with notification of these changes by means of our online privacy policy which You can access at www.criinsurance.com.au. You can also access CGU privacy policy on the website at www.CGU.com.au.

Marketing

We also collect Your information so that We and our related companies can offer You services and products that We believe may be of interest to You. You agree that We may so use Your personal information. However, You can opt out of receiving such communications by contacting Us.

Access and Correction

You can seek access to Your personal information by contacting Us. You can require Us to correct the personal information if it is inaccurate, incomplete or out of date. We will respond to any such request within a reasonable time. We will provide You with access within a reasonable time in the manner requested unless We are entitled to refuse to provide access. If We decline to provide You with access, We will provide You with the reasons for our refusal and how You may access our internal dispute resolution (IDR) process.

If We correct information, We will inform You. If We refuse to amend information, We will provide You with our reasons for the refusal and details of how to access our IDR process.

Data Quality and Security

We will take such steps as are reasonable in the circumstances to ensure the personal information We collect is accurate, up to date, complete and protected from unauthorised access, misuse, modification, interference or loss.

Privacy Policy

If You would like more details about our privacy policy, would like to seek access to or correct Your personal information, or opt out of receiving materials We send, please contact Us. You can also view a copy of our privacy policy on our website at www.crinsurance.com.au. You can also access CGU privacy policy on the website at www.CGU.com.au.

Complaints/ Contact Details

If You have concerns about our handling of Your personal information or an alleged breach of the Act and the Privacy Principles, please contact Us and provide

Us with the details of Your complaint or the alleged breach.

Please contact our Privacy Officer.

Attn: Privacy officer
Car Rental Insurance,
PO BOX 1670 North Sydney NSW 2059.
Email: insurance@crinsurance.com.au or
Ph: 1300 675 050

Your complaint will be considered by Us through our internal complaints resolution process.

We will contact You if We require any additional information and will provide You with our determination once it is made. When We make our decision, We will also inform You of Your right to take this matter to the Office of the Australian Information Commissioner (OAIC) together with contact details and the time limit for applying to the OAIC.

In addition, if You have not received a response of any kind to Your complaint within 30 days, then You have the right to take the matter to the OAIC.

The OAIC is the statutory body given the responsibility of complaint handling under the Act. The OAIC is independent and will be impartial when dealing with Your complaint. The OAIC will investigate Your complaint, and where necessary, make a determination about Your complaint, provided Your complaint is covered by the Act. You have 12 months from the date You became aware of Your privacy issue to lodge Your complaint with the OAIC. The contact details of the OAIC are:

Office of the Australian Information Commissioner:
GPO Box 5218
Sydney NSW 2001
Telephone: 1300 363 992
Website: www.oaic.gov.au
Email: enquiries@oaic.gov.au

You also have a right in limited circumstances to have Your privacy complaint determined by AFCA. The AFCA can determine a complaint about privacy where the complaint forms part of a wider dispute between You and Us or when the privacy complaint relates to or arises from the collection of a debt.

The AFCA is an independent dispute resolution body approved by the Australian Securities and Investments Commission. We are bound by AFCA's determinations, provided the dispute falls within the AFCA's Terms of Reference, but You are not so bound. You have two years from the date of our letter of decision to make an application to AFCA for a determination. You can access the AFCA's dispute resolution service by contacting them at:

The Australian Financial Complaints Authority
GPO Box 3 Melbourne Victoria 3001
Telephone: 1800 931 678
Website: www.afca.org.au
Email: info@afca.org.au

Updating Our Product Disclosure Statement

Only the parts of this document relevant to insurance cover provided to You as a 'retail client' as defined under the Corporations Act 2001 (Cth) and any other documents We tell You are included, make up our Product Disclosure Statement (PDS). Other documents may form part of Our PDS. If they do, We will tell You in the relevant document. We may update the information contained in our PDS when necessary. A paper copy of any updated information is available to You at no cost by contacting Your adviser, by calling CRI or by accessing the website www.crinsurance.com.au.

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 deciding whether to obtain this insurance.

CRI Rental Vehicle Policy

Important Notices

INTERMEDIARY REMUNERATION

Insurance Australia Limited trading as CGU Insurance (CGU) pay remuneration to insurance intermediaries when it issues, renews or varies a policy the intermediary has arranged or referred to it. The type and amount of remuneration varies and may include commission and other payments. If You require more information about remuneration CGU may pay Your intermediary, You should ask Your intermediary.

FINANCIAL CLAIMS SCHEME

Some sections of this Policy may be a 'protected Policy' under the Federal Government's Financial Claims Scheme (FCS) which only applies in the event of an insurer becoming insolvent and the Federal Treasurer declaring that the FCS will apply to that insurer.

Payment of a claim under the FCS is subject to the Scheme's eligibility criteria being met.

Information about the FCS can be obtained from <http://www.fcs.gov.au>.

CLAIM PAYMENT EXAMPLES

The following examples are designed to illustrate how a claim payment might typically be calculated. The examples do not cover all scenarios or all benefits and do not form a part of the Policy terms and conditions. They are a guide only.

Claim Example – Damage to Your Vehicle

You have cover for Your Vehicle under Section 1 with a basic Excess of \$1,000. Your Vehicle is involved in a collision. The driver of Your Vehicle is at fault in the collision. The cost of repairs to Your Vehicle is \$3,000.

We accept Your claim under the Policy and authorise and arrange the repairs to Your Vehicle.

The amount We will pay the repairer is: \$2,000 (\$3,000 less basic Excess of \$1,000). You will be required to pay the \$1,000 Excess to the repairer.

Claim Example – Theft of Your Vehicle

You have cover for Your Vehicle under Section 1 with a basic Excess of \$1,000. Your Vehicle is stolen and recovered damaged ten days later.

The cost of repairs to Your car is \$4,500.

We accept Your claim under the Policy, and You choose Your own repairer to conduct the repair works and We authorise these works. The amount We will pay the repairer is: \$3,500 (\$4,500 less basic Excess of \$1,000). You will be required to pay the \$1,000 Excess to the repairer.

Claim Example – Third Party Property Damage

You have cover under Section 2 for Liability to Third Parties with a basic Excess of \$1,000.

Your Vehicle is involved in a collision which damages another vehicle. The driver of Your Vehicle is at fault in the collision.

The cost of repairs to the other vehicle involved in the collision is \$12,000.

We are satisfied that the driver of Your Vehicle is at fault and liable to the other party for the damage to their vehicle. We incur \$1,000 in legal fees for our lawyers to defend the claim against the driver of Your Vehicle. You will be required to pay the \$1,000 Excess to Us and We will pay the other party \$12,000. We also pay \$1,000 to our lawyers for their fees.

CRI Rental Vehicle Policy

The Policy

DEFINITIONS

In the Policy some words have a special meaning. Their meaning is listed below.

“Accident” or **“Accidental”** means unintended, unforeseen, fortuitous or unanticipated happening or mishap, which is not expected or designed.

“Act of Terrorism” means an act, including but not limited to the use or threat of force or violence by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), which from its nature or context is committed for, or in connection with, political, religious, ideological, ethnic or similar purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear.

“Declaration” means a list of all Vehicles insured provided to CRI on the 1st business day of each month. The list is to include year, make and model of each of the Vehicles.

“Excess” means the amount specified in the schedule and elsewhere in the Policy which You will be required to contribute to each and every claim.

The Excess applies to each of Your Vehicles and each claim on Your Vehicle.

“Family” means Your relative, de facto spouse or any person ordinarily residing with You or any other person with whom You ordinarily reside.

“Gross Vehicle Mass” means the maximum weight a Vehicle can carry including its own weight according to manufacturer’s specification

“GST” means the Goods and Services Tax.

“Loss” or **“Losses”** means sudden physical Loss, damage or destruction to Your Vehicle(s) caused by an unexpected event not otherwise excluded.

“Market Value” means Our assessment of the value of Your Vehicle immediately prior to Loss.

“Modifications” means any Non-Standard additions or alterations to Your Vehicle which affect its performance, handling or safety.

“Non-Standard Accessories” means Non-Standard items, tools or equipment fitted to Your Vehicle as optional extras.

“Period of Insurance” means the period shown in the most recent Schedule or a subsequent period for which the Policy has been renewed.

“Policy” means this document, the Schedule and any other notice We give You in writing. Together they form the insurance contract.

“Reasonable Costs” means appropriate and fair expenses which are not excessive or extreme in matters of pricing.

“Rental Agreement” means the contract between You and any person or persons who rent Your Vehicle, which sets out the terms and conditions of the rental of Your Vehicle.

“CRI” means Car Rental Insurance ABN 39 112 849 135.

“Schedule” means the attachment which forms part of the Policy and shows the Policy number, together with the details of Your cover.

“Sum Insured” means the greater of the Market Value of Your Vehicle or the lease payout figure of Your Vehicle. Where more than one Vehicle is lost or damaged as the result of one event, Sum Insured will mean the greater of the total of the Market Values or the lease payout figure of all Vehicles insured by this Policy.

“Terra Firma” means solid earth and refers to the dry land mass.

“Third Party” or **“Third Parties”** means a person who is not the Insured, or is not a person to whom cover is provided directly to by this Policy.

“Tool of Trade” means use of Your Vehicle:

- a) For excavating, digging, grading, scraping, drilling, lifting by a mobile crane, pumping, spraying, vacuuming and similar activities;
- b) In the process of setting up for such operations and reverting from such operative format to a travel or transit configuration
- c) Whilst being moved simultaneously with or preliminary to or subsequent to being used for excavating, digging, grading, scraping, drilling, lifting by a mobile crane, pumping, spraying, vacuuming and similar activities; and
- d) Whilst temporarily at rest prior to, or subsequent to, being used for excavating, digging, grading, scraping, drilling, lifting as a mobile crane, pumping, spraying, vacuuming and similar activities.

“Total Loss” means where We decide to pay You or the lessor or financier of Your Vehicle the full Sum Insured for the lost or damaged Vehicle. This is usually when the cost of repairs to Your Vehicle is more than the Sum Insured less any amount We can obtain for the Vehicle’s salvage. Where a Total Loss settlement has been made the cover on Your Vehicle is fully used and therefore cancelled from the date of Loss, with no refund of premium.

“Vehicle(s)” means all motor vehicle(s), including buses, trucks, motor cycles, caravans and trailers designed to operate solely on Terra Firma and travel on wheels or self-laid tracks and to be propelled by a power source other than manual, or animal power, described in the Schedule and including manufacturer’s standard tools and accessories and Non-Standard Accessories. Your Vehicle does not include any Modification.

“We”, “Us”, “Our” means Insurance Australia Limited, ABN 11 000 016 722, AFSL 227681 trading as CGU and/or Car Rental Insurance, ABN 39 112 849 135 on behalf of CGU.

“You”, “Your” means the insured named in the Schedule.

“Your Business” means the business as described in the Policy Schedule.

CRI Rental Vehicle Policy

The Agreement

After You pay the premium within the time frame We require, We will indemnify You against Loss, or liability as described in the Policy occurring within Australia, during the Period of Insurance.

SECTION 1 – COVER FOR YOUR VEHICLE

Under this section We will indemnify You for Loss to Your Vehicle occurring within Australia during the Period of Insurance by paying, at Our option:

- a) to repair, reinstate or replace Your Vehicle, or
- b) to pay an amount equal to the Sum Insured.

Our choice will have regard to the circumstances of Your claim and consider any preference You may have.

The maximum that We will pay in respect of Section 1 for any one Loss or all Losses arising from one event is the lesser of \$15,000,000 or the Sum Insured less any applicable Excess.

However, if Your Vehicle has a Gross Vehicle Mass exceeding 4.5 tonnes and at the time of Loss the Sum Insured on Your Vehicle is less than 80% of the Market Value of Your Vehicle, then We will pay only such proportion of the repair costs as the Sum Insured bears to the Market Value of Your Vehicle.

ADDITIONAL BENEFITS – APPLICABLE TO SECTION 1

An additional benefit is only payable if it arises as a result of and directly in connection with a Loss where We have paid or agreed to pay a claim under Section 1 – Cover for Your Vehicle. The additional benefits will serve to increase the maximum sum payable under Section 1. The additional benefits are subject to all the exclusions, terms and conditions of the Policy.

1. Lease Payout

If Your Vehicle is damaged beyond an amount We consider economical to repair and the Market Value is less than the amount owing by You under a valid hire purchase, leasing or other finance agreement which applies to Your Vehicle, We will pay the lessor or financier an additional amount not exceeding 25% of the Market Value but less any:

- a) payments and interest in arrears under the applicable hire purchase, leasing or other financial agreement at the time of Loss; and
- b) applicable discount in respect of finance charges and/or interest for the unexpired term of such an agreement; and
- c) applicable Excess.

2. New Replacement Vehicle

If as a result of a Loss Your Vehicle is treated by Us as a Total Loss, We will replace Your Vehicle with a new Vehicle of similar make and model (subject to local availability) provided that this additional benefit only applies if Your Vehicle is:

- a) a sedan, station wagon, utility or goods carrying Vehicle with Gross Vehicle Mass less than 4.5 tonnes; and
- b) at the time Your Vehicle is deemed to be a Total Loss, Your Vehicle's original registration was less than 12 months old.

The New Replace Vehicle Additional Benefit includes manufacturers discount, dealers discount, on road costs, reasonable dealer delivery costs, stamp duty but excludes vehicle registration and Compulsory Third Party costs.

3. Deleted, Superseded, run-out, demonstrator models

In the event that:

- a) Your vehicle model has been deleted from a manufacturer's range;
- b) Your vehicle's model is superseded by a vehicle that is in our opinion significantly different to your vehicle; or
- c) Your vehicle was bought as an end of series, run-out or demonstrator model,

Then under Additional Benefit– Applicable to section 1, '2. New Vehicle Replacement' We may at our option pay You the amount of the actual purchase price that You paid for Your Vehicle including delivery charges and stamp duty if these items were included in the purchase price but excluding any registration fees and Compulsory Third Party. Our choice will have regard to the circumstances of Your claim and consider any preference You may have.

4. Removal and Retrieval Costs

We will pay the necessary and Reasonable Costs of removal or retrieval of Your Vehicle (excluding debris or load of Your Vehicle) to the nearest repairer or place of safety or to any other location approved by Us, up to a maximum of \$50,000 per event.

5. Removal of Debris

We will pay the Reasonable Costs and charges that are necessarily incurred to clean up or remove debris resulting from goods falling or leaking from Your Vehicle.

We will not pay more than \$50,000 under this additional benefit in respect of all claims arising from one Loss or series of Losses arising from the one event.

6. Emergency Repairs

We will pay the Reasonable Costs of emergency repairs required to enable Your Vehicle to be moved to a place of safety, up to a maximum of \$3,000.

7. Automatic Trailer Cover

We will pay for Loss or damage to any two wheeled or box trailer owned by You whilst attached to Your Vehicle, up to a maximum of \$1,000.

8. Keys and Locks

If the keys or locks to Your Vehicle are lost or damaged or if there are reasonable grounds to believe Your keys or locks may have been illegally duplicated as a direct result of a Loss, We will pay the Reasonable Costs of replacing Your Vehicle keys or locks up to a maximum of \$1,000 per Vehicle and a maximum of \$10,000 for all claims from the one event.

9. Repatriation of Vehicle

We will pay the Reasonable Cost of travel and accommodation expenses necessary for the repatriation of the driver of Your Vehicle to his or her home following the Loss or Damage to a Vehicle, up to a maximum of \$3,000 per event.

10. Signwriting

We will pay the Reasonable Cost of reinstating signwriting or fixed advertising signs, murals, special art work, or materials, which formed a permanent part of Your Vehicle following Loss or Damage to Your Vehicle.

11. Tarpaulins, Gates, Chains, Dogs and Straps

We will pay for the Reasonable Costs to repair or replace tarpaulins, gates, chains, dogs and straps lost or damaged as a result of a Loss, up to a maximum of \$5,000 per event. However this additional benefit will not apply to any theft claim, unless Your Vehicle has been stolen at the same time.

12. Rental Breach

If You are unable to recover any amount for Loss from a person who was renting Your Vehicle at the time of the Loss or damage following a breach of the Rental Agreement for Your Vehicle between You and the person renting the Vehicle, We will pay You for Loss provided that such Loss would be covered by the Policy had the rental breach not occurred.

CRI Rental Vehicle Policy

The Agreement

SPECIFIC EXCLUSIONS – APPLICABLE TO SECTION 1

Under Section 1 – Cover for Your Vehicle We will not pay for:

1. damage to the tyres of Your Vehicle caused by the application of brakes or by road punctures, cuts or bursts; or
2. theft of or further damage to Your Vehicle after Loss unless reasonable steps to protect or safeguard Your Vehicle have been taken thereafter to protect or safeguard Your Vehicle; or
3. any consequential loss or financial expenses incurred as a result of You not being able to use Your Vehicle, This means We will not pay for any direct or indirect financial or economic loss, for example loss of use, loss of rental income or depreciation; or
4. any loss insured under Section 1 – Cover for Your Vehicle where Your Vehicle is insured only for Third Party Property Damage as indicated in the Schedule; or
5. depreciation, wear and tear, rust or corrosion, mechanical, structural, electrical or electronic breakdown or failure; or
6. theft of Your Vehicle or theft of an item in, on or attached to Your Vehicle by any person who has rented Your Vehicle unless at the time the Vehicle was rented, You sighted from the person who rented Your Vehicle:
 - a) a current and valid driver's licence or passport which shows a photograph of the person who rented Your Vehicle and details of that driver's licence or passport noted on the Rental Agreement; and
 - b) a copy of one other form of current and valid identification of the person who rented Your Vehicle or a person named as a joint renter of Your Vehicle in the Rental Agreement being a:
 - (i) credit card;
 - (ii) Medicare card; or
 - (iii) ID Card; or
7. loss arising from failure of, or defect or fault in, the design or specification of Your Vehicle; or
8. any damage to the property of a Third Party or the personal injury or death of any person caused by or arising out of the ownership, operation, possession or use of Your Vehicle or any vehicle.

SECTION 2 – LIABILITY TO THIRD PARTIES

Under this section We will pay for the amount:

- a) You, or
- b) any other person driving, using or in charge of Your Vehicle with Your consent, or
- c) any authorised passenger getting in, on or out of Your Vehicle, or

Your employer or principal if Your Vehicle is being driven on their behalf with Your consent, are legally liable to pay as compensation for loss, damage and/or loss of use to Third Party property as a result of an Accident occurring within Australia during the Period of Insurance and arising out of the use of Your Vehicle or caused during loading or unloading.

We will not pay more than \$35,000,000 in respect of all claims (including the cover provided by additional benefits 1 to 9) arising from one Accident or series of Accidents resulting from a single original cause.

CRI Rental Vehicle Policy

The Agreement

ADDITIONAL BENEFITS – APPLICABLE TO SECTION 2

An additional benefit is only payable if it arises as a result of and directly in connection with a loss where We have paid or agreed to pay a claim under Section 2 – Liability to Third Parties. The additional benefits will not serve to increase the maximum sum payable under Section 2. The additional benefits are subject to all the exclusions, terms and conditions of the Policy.

1. Cover where liability falls outside any compulsory third party insurance or statutory scheme

We will not cover any liability for death or bodily injury arising out of the use or in connection with Your Vehicle or any vehicle where that liability is required by law to be covered by compulsory third party insurance or any statutory compensation scheme or accident compensation scheme. Subject to the above exclusion, under this additional benefit We will provide You with cover where the death or bodily injury arising from the use of Your Vehicle falls outside the above exclusion provided no law is infringed by providing such cover.

This additional benefit will apply only if all requirements of the cover under Section 2 are met, other than the requirement for there to be damage or loss of use to Third Party property.

2. Legal Costs

We will pay for legal costs and expenses incurred with Our written consent.

3. Non-Owned Vehicle

We will pay for Your legal liability for damage to property of a Third Party caused by or arising out of the use of any vehicle, not owned or supplied by you while such vehicle is being driven by any person who is authorised by both You and the owner of the vehicle to use the vehicle on Your behalf and in connection with Your Business, and the vehicle is not covered under any other policy of insurance as that provided under this additional benefit.

We will not pay for Loss to that vehicle itself.

4. Non-Owned Vehicles in Your Car Park

We will pay for Your legal liability for damage to vehicles belonging to Your employees or visitors contained within a car park owned or operated by You. Exclusion 3 of the Specific Exclusions – Applicable to Section 2 does not apply to the extent that this additional benefit provides cover.

5. Non-Owned Trailer

We will pay for Liability to a Third Party for damage to a Third Party's property arising out of use of a trailer connected to Your Vehicle, provided the trailer is in Your control or in the control of the driver of Your Vehicle and the trailer is not owned, mortgaged, leased or otherwise financed by You. Under this additional benefit there is no cover for Your liability to the owner of the trailer for Damage to the trailer itself save as may be provided under additional benefit 6, 'Trailers'.

6. Trailers

We will pay for Your legal liability for damage to Third Party property caused by or arising out of the use of any trailer attached to Your Vehicle provided that the number of trailers towed by Your Vehicle at the time of the Loss does not exceed the number permitted by law. We will not cover any loss or damage, to the extent that Your noncompliance caused or contributed to the loss or damage.

7. Towing Disabled Vehicles

We will pay for Your legal liability for damage to Third Party property caused by or arising out of Your Vehicle towing any disabled vehicle provided the disabled vehicle is not being towed for reward or financial gain

8. Vehicle Under Tow

We will pay for liability for loss or damage to a disabled vehicle whilst being towed by Your Vehicle for the purpose of recovery of the disabled vehicle, provided You are not performing this Vehicle recovery for hire, reward, or to secure salvage rights.

9. Inadvertent and Unintentional Failure to Effect Registration

We will pay for Your legal liability caused by or arising out of the movement of any vehicle which is required to be registered or conditionally registered in accordance with the law of any State or territory in Australia, but is not so registered at the time of the damage as a result of Your inadvertent and unintentional failure to effect registration or conditional registration of that vehicle. However, the maximum amount We will pay under this additional benefit is \$100,000 for all claims in the Period of Insurance.

CRI Rental Vehicle Policy

The Agreement

SPECIFIC EXCLUSIONS – APPLICABLE TO SECTION 2

Under Section 2 – Liability to Third Parties We will not pay for:

1. any claim caused by or in connection with Your Vehicle, or any plant or equipment attached to Your Vehicle, while Your Vehicle is being operated as a Tool of Trade; or
2. claims caused by discharge, dispersal, release or escape of any trade waste material; or
3. damage to any property belonging to or held in or on trust or in the custody or control of You or any entity or person entitled to indemnity under Section 2 of this Policy. Provided however this exclusion 3 will not apply where the total value of the damaged property does not exceed \$100,000 and:
 - a) the damaged property does not belong to You; or
 - b) the damaged property is not held by You in or on trust or in Your custody or control; or
 - c) the damaged property is held in or on trust or in the custody or control of any entity or person entitled to indemnity under Section 2 of this Policy other than You; or
4. any fine, penalties, or aggravated, exemplary or punitive damages; or
5. claims or any liability in respect of death or bodily injury arising out of the use or in connection with Your Vehicle or any vehicle where that liability is required by law to be covered by compulsory third party insurance or any statutory compensation scheme or accident compensation scheme, subject only to the additional benefit 'Cover where liability falls outside any compulsory third party insurance or statutory scheme' above; or
6. any claim resulting from death of or bodily injury to any:
 - a) person driving and/or in charge of Your Vehicle; or
 - b) of Your employees; or
 - c) member of Your Family; or
7. death of or bodily injury to any person if Your Vehicle is registered in the Northern Territory of Australia; or
8. any claim if Your Vehicle is not registered for use on a public road.

GENERAL EXTENSIONS – APPLICABLE TO ALL SECTIONS

1. Additional Interests

The Policy includes the interests of lessors, financiers, trustees, mortgagees, owners and all other parties as more specifically noted in Your Schedule. You will be required to disclose details of the nature and extent of such interests in the event of Loss, damage or liability and when We request such information. Any such party is bound by the terms of the Policy.

2. Contractual Liability

We will indemnify You for liability arising under any undertaking or indemnity given or contracted by You provided that such liability would have attached under the Policy in the absence of such undertaking or indemnity.

3. Cross Liability

The words 'You' and 'Your' will be considered as applying to each party named in the Schedule in the same manner as if that party was the only party named therein and We waive Our rights of subrogation against each such named party provided however this extension will not increase any limits specified in the Policy.

4. Sea Transportation

We will pay general average and salvage charges which are incurred whilst Your Vehicle is being transported by sea between places in Australia, provided that You obtain Our consent before You sign any general average bond and before any such charges are incurred.

5. LPG Conversion

The Policy includes cover for Your Vehicle which has been modified to operate on liquefied petroleum gas (LPG) provided that such Modification has been carried out in accordance with the relevant statutory standards

6. Additions and Deletions

Where Your Policy is not subject to a monthly Declaration, then in the event You purchase, hire, lease or otherwise acquire any replacement or additional registered vehicle during the Period of Insurance, You will be required to notify Us as soon as reasonably possible. Any additional vehicles that are acquired will only be covered under this Policy when We confirm in writing that the vehicle is covered and You pay any additional premium that We tell You We require.

CRI Rental Vehicle Policy

The Agreement

GENERAL EXCLUSIONS – APPLICABLE TO ALL SECTIONS

Your Policy does not cover:

1. any loss or liability if at the time the loss or the liability is incurred Your Vehicle is being driven by You or any person including You:
 - a) whose faculties are impaired by any drug or intoxicating liquor; or
 - b) who is convicted of driving, at the time of Loss or the Accident, under the influence of any drug or intoxicating liquid; or
 - c) with a percentage of alcohol or drugs in their breath, blood or urine in excess of the percentage permitted by law; or
 - d) who refuses to provide or allow the taking of a sample of breath, blood or urine for testing or analysis as required by law.
- Provided however, We will not apply this exclusion to any claims against You if You can provide that You did not know or could not reasonably have known that the driver of Your Vehicle was so affected or refused to undergo an appropriate test at the time of Loss or the Accident provided this driver has not to Your knowledge been so affected on a previous occasion. We will not cover the driver of Your Vehicle; or
2. any loss or liability if Your Vehicle is driven by You or by any person with Your consent who is not licensed to drive Your Vehicle under any relevant law or is not complying with all the terms and conditions of their licence, but this exclusion will not apply where a person is driving Your Vehicle with Your consent and You can prove:
 - a) that You checked the driver's driving licence before You provided Your consent and the driving licence produced to You by that person has been forged or was the subject of unauthorised alteration; and
 - b) the forgery or unauthorised alteration could not have been reasonably discerned from the driving licence produced to You; and
 - c) the driving licence produced would, if it had been valid, have authorised that person to drive the particular category or type of Vehicle which was to be driven with Your consent; and
 - d) You did not know and could not reasonably have known that that person did not have a licence to drive Your Vehicle;

However, We will not waive Our right of subrogation against that person; but where that person is:

- (i) a member of Your Family or in another personal relationship with You; or
- (ii) Your employee and the Loss occurred whilst he or she was acting in the course of his or her employment,

We will not exercise Our subrogation rights except where there is serious or willful misconduct on the part of that person; or

3. any loss or liability if the driver of Your Vehicle is under 21 years unless otherwise stated in the Schedule; or
4. any loss or liability if Your Vehicle is driven by a person who has rented the Vehicle and the renter has breached a Rental Agreement.

Provided however, if You are unable to recover any amount for loss from that person following breach of the Rental Agreement, We will pay You for that loss provided such loss would be covered by the Policy had the breach of the Rental Agreement not occurred; or

5. any loss or liability if Your Vehicle is being used to carry a greater number of passengers or to convey or to tow a load in excess of that for which Your Vehicle was designed for or permitted by law. Provided however this exclusion will not apply if:
 - a) the loss or liability was not caused or contributed to by such greater number of passengers or load; or
 - b) if You were not aware, and could not reasonably have been aware, that the carriage was in excess of the number of passengers or load for which it was designed or permitted by law; or
6. any loss or liability if Your Vehicle is being used in an unsafe or un-roadworthy condition and such condition caused or contributed to the loss or legal liability. Provided however, We will not apply this exclusion where:
 - a) You had not detected and could not have reasonably have detected the unsafe or un-roadworthy condition; and
 - b) Your Vehicle has been regularly serviced in accordance with the manufacturer's instructions; or

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7. any loss or liability incurred whilst Your Vehicle is being used:
 - a) for any illegal purpose with Your knowledge or consent and that caused or contributed to the loss or liability; or
 - b) in connection with the motor trade for experiments, test, trials, demonstration or breakdown purposes; or
 - c) by a person who has rented the Vehicle for carrying passengers for hire or reward other than under a private pooling arrangement; or
 - d) or involved in racing, pacemaking, reliability trials, speed or hill climbing tests, or whilst being tested in preparation thereof; or
 - e) for or being tested in preparation for, any race, rally, trial, speed trial, test, contest, motor sport or any driver training course conducted without Our written consent; or
8. for any loss or liability resulting from lawful seizure or other operation of law; or
9. for any loss or damage occasioned by or through or in consequence directly or indirectly of any of the following occurrences, namely:
 - a) war, invasion, act of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war; or
 - b) mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power; or
10. any death, injury, illness, loss, damage, liability, cost or expense of any nature directly or indirectly caused by or resulting from:
 - a) any Act of Terrorism regardless of any other contributing cause or event; or
 - b) any action taken in controlling, preventing, suppressing or in any way responding to or relating to the matters set out in paragraph 10(a) above; or
11. any loss, damage, liability costs or expenses directly or indirectly occasioned by, happening through or in consequence of any radioactivity or any radioactive substances or nuclear fuel, nuclear waste or nuclear material; or
12. asbestos; or
13. any loss or liability If Your Vehicle is being used or attached to or towing a vehicle being used for the commercial transportation of Dangerous Goods as defined in the Australian Code for the Transport of Dangerous Goods by Road or Rail. Provided however, if the transportation complies with such Code, We will provide cover under this Policy but the maximum We will pay in respect of all claims arising out of one Accident is \$1,000,000 unless otherwise noted in the Schedule or excluded in the Policy; or
14. any loss or liability occurring whilst Your Vehicle is:
 - a) running on rails other than as cargo; or
 - b) in an underground mine, mining shaft, or tunnels which are not public roads; or
 - c) operating within the confines of any airport or airfield, including aprons, other than a designated public or rental vehicle parking area; or
15. any loss or liability intentionally caused by You or any person acting with Your consent; or
16. any GST, or any fine, penalty or charge for which You are liable arising out of Your misrepresentation of, or failure to disclose, Your actual input tax credit entitlement in the settlement of any claim or premium relating to the Policy; or
17. any loss or damage of whatsoever kind arising directly or indirectly out of:
 - a) the corruption, destruction or alteration of or damage to data, coding, program or software; or
 - b) the unavailability of data or reduction in the functionality, availability or operation of hardware, software and embedded chips; or
 - c) any business interruption losses resulting therefrom.

This exclusion will not apply where such loss or damage occurs as a direct result of physical damage which is otherwise covered by this Policy; or

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18. any loss or liability arising directly or indirectly as a result of Your Vehicle being driven or used whilst either the dimensions of the load (including any load projection limit) or the mass limit of the Vehicle (or its axles) are exceeded. Provided however We will not apply this exclusion if:

- a) an oversize or over mass Vehicle permit has been obtained and the load is being carried in accordance with such a permit; or
- b) You are not aware and could not reasonably have been aware that Your Vehicle was being driven or used whilst either the dimensions of the load or the mass limit of the Vehicle was exceeded.

19. any loss, damage or liability, injury or death caused by or arising from:

- a) a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease regardless of any other cause or event contributing concurrently or in any other sequence thereto;
- b) any disease determined to be a 'listed human disease', or any disease in respect of which a 'biosecurity emergency' or 'human biosecurity emergency' is declared, under the *Biosecurity Act 2015* (Cth) including any amendment, replacement, re-enactment, successor, equivalent or similar legislation including delegated legislation;
- c) any disease determined by the World Health Organisation to be a Public Health Emergency of International Concern (PHEIC);
- d) rabies;
- e) cholera;
- f) any pandemic, epidemic or any other outbreak of infectious disease; or
- g) any:
 - i) mutation of;
 - ii) fear or threat (actual or perceived) of; or
 - iii) action taken to control or prevent or suppress any of the diseases, conditions or circumstances described in this exclusion.

- c) the disease, substance or agent can cause or threaten bodily injury, illness, emotional distress or damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.

GENERAL CONDITIONS – APPLICABLE TO ALL SECTIONS

1. Monthly Declaration

You must provide Us with a Declaration on the first business day of each month of the number of Your Vehicles in the following categories:

- a) Passenger
 - (i) Standard
 - (ii) Prestige
 - (iii) Exotic
- b) 4WD
- c) SUV
- d) UTE
- e) Van
- f) Trailer
- g) Camper Trailer
- h) Motorhome
- i) Caravan
- j) Rigid/articulated – 2 – 5t
- k) Rigid/articulated – 5 – 10t
- l) Rigid/articulated – Over 10t
- m) Prime Mover
- n) Other

Vehicles purchased, hired, leased, or otherwise acquired following the submission of a monthly Declaration are automatically included from the time of acquisition until receipt of the subsequent monthly Declaration on the terms applicable to the category into which the vehicle falls.

For the purpose of this exclusion the following definition applies:

“Communicable Disease” means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- a) the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not;
- b) the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas between organisms; and

2. Cash/Credit Card Rentals

It is a condition of the Policy that:

- a) You complete the CRI cash deposits application form, or other form approved by Us in writing, and confirm the details prior to approving any rental paid by cash or cheque; and
 - b) credit cards used for rentals paid for using a credit card, or used as security for the rental, must be authorised at the time of rental and before Your Vehicle passes to the control of the person renting the Vehicle. The credit card holder must be the person renting the Vehicle or joint renter named on the Rental Agreement; and
 - c) rentals paid for using cash must be subject to a minimum deposit in cash or by credit card authorisation at the time of the rental and before Your Vehicle passes to the control of the person renting the Vehicle.
- 3. Claims Procedures (including choice of repairer)**
- a) In the event of a Loss or Accident which may become the subject of a claim under the Policy You must, as soon as reasonably possible, forward to Us:
 - (i) full details in writing of the Loss or Accident; and
 - (ii) any communication or court documents received.
 - b) You may choose a repairer from Our Partnered Repairer Network or Your own licensed repairer, but before any repairs are authorised You must:
 - (i) obtain Our written agreement for such repairs; and
 - (ii) make Your Vehicle available for Our inspection, at a mutually agreed time and place.
 - c) We reserve the right to invite, accept, adjust or decline estimates or to arrange (at Our expense) for the removal of Your Vehicle to other repairers for quotation purposes.
 - d) You will only be entitled to the Repair Guarantee described below if You choose to use a Partnered Repairer from Our Partnered Repairer Network.
 - e) We reserve the right to:
 - (i) determine the method of repairs; and
 - (ii) make enquiries to ensure that the repairs are carried out satisfactorily and that the parts used for repairs are new or are consistent with the age and condition of Your car; and
 - (iii) if required, seek an alternative competitive repair estimate.
 - f) We will guarantee the workmanship and materials on all repairs authorised by Us and completed by a member of Our Partnered Repairer Network.
 - g) We will arrange for any unsatisfactory repairs to be inspected and if necessary, rectification to be carried out
 - h) We will not pay for the rectification of any repairs which are not authorised by Us.
 - i) Where Your Vehicle has been repaired by a repairer of Your choice, Our guarantee of workmanship and materials on repairs authorised by Us will be as required by any law or statute and in accordance with the Motor Vehicle Insurance and Repair Industry Code of Conduct.
 - j) In respect of each claim or potential claim, You must:
 - (i) not make any admission of guilt or offer of payment without Our written consent; and
 - (ii) allow Us to have the sole conduct of all negotiations and proceedings; and
 - (iii) give Us reasonable assistance and co-operation in all aspects including recovery from the responsible person; and
 - (iv) notify Us of any other insurance that also provided cover, whether in whole or in part; and
 - (v) notify the Police as soon as reasonably possible in respect of theft of or malicious damage to Your Vehicle; and
 - (vi) permit Us to initiate legal proceedings in Your name against any person and sign any documents necessary for that purpose.
 - k) In the event that We declare Your Vehicle to be a Total Loss, to assist Us in the settlement of Your claim, You will be required to provide the following documents:
 - (i) a completed claim form; and
 - (ii) the applicable Rental Agreement; and
 - (iii) Your Vehicle registration papers; and
 - (iv) any lease, hire-purchase agreement or any other finance agreement.

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4. Excess

- a) You will be required pay the Excess shown on the Schedule for any claim under the Policy. If the driver of Your Vehicle at the time of the Loss or Accident is less than 25 years of age at the time of the Loss or Accident, You will be required to pay the Excess shown in the Schedule for “drivers under 25”; and
- b) An additional Excesses may be payable in certain circumstances and these Excesses will be shown on Your Schedule. Please refer to Your Schedule for full details of additional applicable Excesses; and
- c) You will not have to pay an Excess if:
 - (i) the Loss or Accident was not Your fault or the fault of the driver or passenger or contributed to by the driver or passenger of Your Vehicle; and
 - (ii) You can provide Us with the name and current address of the person responsible for the Loss or Accident, together with the vehicle registration numbers of the vehicles involved in the Loss or Accident.
- d) You will be required to pay the applicable Excess if fault is disputed by a Third Party or the driver of the other vehicle. If We are satisfied that the other driver or Third Party was at fault, We will refund the Excess to You.
- e) In order for Us to resolve whether You, or another person, were at fault, We may request additional information – for example witness statements or photographs – and consider any laws, bylaws or rules that may apply to the claim circumstances. If We are unable to determine who was at fault, the excess is payable.

5. Interpretation

- a) Any word or expression which is given a specific meaning in the Policy will have that meaning wherever it may appear in the Policy provided that it commences with a capital letter; and
- b) Words in the singular include reference to the plural and vice versa; and

Headings have been included for ease of reference and the terms and conditions of the Policy are not to be construed or interpreted by reference to such headings.

6. Entitlement

Any person or entity entitled to cover under the Policy is bound by the terms of the Policy.

7. Transfer of Interest

No interest in the Policy can be transferred without Our written consent.

8. Duty of Care to Mitigate Loss

- a) You must exercise reasonable care and precautions to mitigate any Loss and ensure safety of any Vehicle insured under this Policy; and
- b) You must also maintain Your Vehicles in a safe working and roadworthy condition, conduct safe work practices, and employ competent and suitably qualified staff; and
- c) You must also discharge Your legal obligations imposed by the relevant authorities and government bodies.

9. Other Insurance

You will be required to notify Us in writing if You have already effected, or if You intend in the future to effect, any other insurance that covers Your Vehicle in whole or in part. You must provide Us with the full name and address of Your other insurer or intended insurer, together with the Policy number of the insurance contract if known.

10. Salvage

If Your Vehicle is declared by Us to be a Total Loss and We pay You under Section 1, Your Vehicle will become Our property as salvage. If We agree that You can retain Your Vehicle as salvage, We will deduct the value of the salvage of Your Vehicle from any amount paid in relation to Your claim.

MCMPDS8003000814

CAR RENTAL INSURANCE

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