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Code of Practice

General Insurance Code of Practice

Swann Insurance has adopted the General Insurance Code of Practice. The purpose of the code is to raise the standards of practice and service in the general insurance industry.

The objectives of the code are:

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

If you would like more information about the code, please contact us.

Your duty of disclosure

What you need to tell us

You must tell us anything that you know, or should know, which could affect our decision to insure you and/or the terms on which to insure you. You must do this when you apply for insurance, renew your insurance or when you change or reinstate your insurance. When we ask you specific questions, you must answer these questions truthfully and in a way that a reasonable person in the circumstances would answer them. It is important that every person who will be insured by this insurance answers all questions in this way. These are requirements of the Insurance Contracts Act 1984.

What you do not need to tell us

You do not need to tell us anything that:

- reduces our risk.
- is of common knowledge.
- we know, or as an insurer should know.
- we indicate that we do not want to know.

IMPORTANT NOTICES CONTINUED

What will happen if you do not tell us

If you withhold any relevant information or you do not answer our questions in the way we have described, we can reduce the amount we pay you for your claim, or we can cancel your policy. If your failure to tell us is fraudulent, or your answers are untruthful, we can treat your policy as if it never existed.

If you do not understand

If you do not understand your duty of disclosure, you should ask us to explain it to you before you take out this insurance or seek to renew, vary or reinstate your insurance policy.

Cover

The cover provided by your policy may contain unusual terms. It is therefore important that you read and retain your policy. It is your choice as to whether or not you insure with Swann.

Representative authority

The person selling you this insurance is doing so as a representative of ours and may receive remuneration from us for arranging this insurance.

Cooling-off period

If you decide that you do not wish to continue with this insurance, you have 28 days from the date you have been provided with and have agreed to take out this cover to request cancellation. We will provide you with a full refund of the premium paid, provided you have not made a claim under the policy.

Pay your Premium by Instalments

You can pay your Premium by instalments to help spread your payment over 12 months (where available).

The full Premium must be paid within the first 12 months from the date you applied for this insurance.

The full Premium will be spread over 12 months.

An administration charge will apply to use this facility. If you would like to know the amount of this charge, please contact us and we will provide you with this information. If you are paying by instalments and an instalment is 14 days or more overdue, we may refuse a claim.

If any instalment is one month or more overdue, we may cancel this policy.

OUR AGREEMENT WITH YOU

The way we handle your personal information

We collect personal information from you for the purpose of providing you with insurance products and services, and processing and assessing your claim. We will not use your personal information for direct marketing purposes unless we obtain your prior consent.

You can choose not to provide this information, however, we may not be able to process your request.

We may disclose information we hold about you to dealers, vehicle manufacturers, insurers, warranty administrators, credit providers or as permitted or required by law. In the event of a claim, we may disclose information and/or collect additional information about you from investigators/legal advisers.

If you wish to update or access the information we hold about you, please contact Swann Insurance.

Provided the Premium has been paid, we agree to insure you against the cost of Mechanical failure for the Vehicle described in the Policy schedule, subject to the terms and conditions of this policy.

If you are a registered business for GST purposes, you may be entitled to claim an input tax credit of the GST component of your Premium.

We recommend that you obtain independent advice from your professional tax adviser prior to claiming any input tax credit.

Your contract

Your insurance policy is a contract between you and us. Your contract is made up of:

1. The application for the insurance.
2. This policy wording.
3. Your current Policy schedule.

Together, these documents set out the terms and conditions of your policy.

It is your responsibility to ensure that all details contained on the Policy schedule are correct.

PERIOD OF COVER

Cover will commence the later of:

1. 30 days from the date you applied for this insurance.
2. The date that the Dealer statutory warranty expires.
3. The date that any part of the Manufacturer's vehicle warranty expires.

Cover will cease the sooner of:

1. the date that the Term in months, outlined in the warranty plan you selected, has elapsed from the date the warranty commenced, or
2. the date when the Vehicle has travelled a total distance equal to or above the Term in kilometres outlined in the warranty plan you selected, from the date of first registration.

DEFINITIONS

Words appearing in this policy have the following meaning.

Assist Australia means Assist Australia Pty. Ltd. ABN 59 072 530 217.

Authorised service facility means a registered mechanical repair business employing at least one (1) fully qualified automotive mechanic.

Covered component – Varies according to the Drivesure Extended Warranty you have chosen below:

Three Star Powertrain Warranty – means the components described in "Covered components" on page 7 of this booklet.

Four Star Vehicle Protection Warranty – means the components described in "Covered components" on pages 9 and 10 of this booklet.

Five Star Platinum Extended Warranty – means a Covered component is any part of your Vehicle that was originally covered by the Manufacturer's vehicle warranty, but excludes those components described under "What is not covered" on pages 12 to 14 of this booklet.

Dealer statutory warranty means the warranty required by law to be provided to you by the selling dealer.

Manufacturer's vehicle warranty means the warranty provided by the vehicle manufacturer covering the mechanical components of your Vehicle (excludes rust, corrosion and perforation warranties, and battery or tyre warranties).

Market value means the pre-Mechanical failure retail value of your Vehicle. We will determine this amount at the time that we assess your claim, having regard to the age and condition of your Vehicle and the kilometres it has travelled.

Mechanical failure means the sudden or unforeseen failure of a Covered component, excluding failure due to normal wear.

Normal wear means the gradual reduction in operating performance of a Covered component, having regard to the age of the Vehicle and the distance the vehicle has travelled since new. This includes corrosion and rust.

Policy schedule means the most recent schedule we give you describing the terms and conditions that are specific to your policy. This also includes any amendments we send you in writing.

Premium means the amount paid for this insurance as stated on the Policy schedule.

Term in kilometres means the kilometre period for which you have requested insurance. The Term in kilometres is selected by you under 'type of plan' on the Policy schedule.

Term in months means the time period for which you have requested insurance. The Term in months is stated on the Policy schedule.

Vehicle means the Vehicle described in the Policy schedule.

We, us, our and **warranty administrator** means Swann Insurance (Aust.) Pty. Ltd. ABN 80 000 886 680 AFS Licence No. 238292.

You and **your** means the insured person(s) named in the Policy schedule.

3 STAR POWERTRAIN PLAN

What is covered

If your Vehicle suffers a Mechanical failure of a Covered component (which is only those components listed on page 7), we will, during the period of cover, pay the cost of having the Mechanical failure repaired by an Authorised service facility, subject to the terms and conditions of this policy.

The most we will pay in relation to any one Mechanical failure is the amount shown as the schedule benefit limit on your Policy schedule, inclusive of Additional benefits (refer page 15) and GST.

The most we will pay for the total of all claims during the period of cover is limited to the purchase price of the Vehicle as declared on the Policy schedule, inclusive of Additional benefits (refer page 15) and GST.

You may be required to pay the first \$100 (including GST) towards each Mechanical failure (refer to the section entitled "What you must pay in the event of a claim").

Any amount we pay under this policy includes GST except as provided in the following two paragraphs.

When we make a payment under this policy for the acquisition of goods, services or other supply, we will reduce the amount of the payment by the amount of any input tax credit that you are, or will be, entitled to under A New Tax System (Goods and Services Tax) Act 1999 in relation to that acquisition, whether or not you make that acquisition.

Where we make a payment under this policy as compensation instead of payment for the acquisition of goods, services or other supply, we will reduce the amount of the payment by the amount of any input tax credit that you would have been entitled to under A New Tax System (Goods and Services Tax) Act 1999 had the payment been applied to acquire such goods, services or other supply.



Covered components

- 1. ENGINE** All internal parts contained within the engine, as listed: pistons, piston rings and pins; connecting rods and bearings; crankshaft & main bearings; camshaft & bearings; timing chain (not belts), timing gears, guides, tensioners, shafts; rocker arms; valves, springs and seats; push rods; oil pump; fuel pump; oil pan; timing chain cover; intake and exhaust manifolds. Cylinder block(s) are only covered if damaged as the result of the failure of a covered component. (Gaskets and seals alone, are not covered components.)
- 2. COOLING** Engine cooling fan motor; water pump.
- 3. TRANSMISSION and TRANSFER CASE (automatic and manual).** All internal parts contained within the transmission and transfer case, plus: torque converter; flywheel/flex plate (breakage); vacuum modulator; oil pan and transmission cases if damaged as the result of the failure of a covered internal part of the transmission, clutch master and slave cylinder. (Gaskets and seals alone, are not covered components.)
- 4. DIFFERENTIAL and DRIVE AXLE** All internal parts contained within the drive axle, plus: locking hubs, drive shafts, universal joints, constant velocity joints (unless failure was caused by torn drive boots). Oil pan and drive axle case if damaged as the result of the failure of a covered internal part of the drive axle. (Gaskets and seals alone, are not covered components.)
- 5. BRAKES** Master cylinder; disc brake calipers, power and vacuum brake units; hydro boost units; hydraulic lines and fittings.
- 6. STEERING** All internal parts contained within the steering box; power cylinder; rack and pinion gear, power steering pump. Steering column shafts and couplings. Steering box and rack and pinion gear housings if damaged as the result of the failure of a covered internal part. (Gaskets and seals alone, are not covered components.)
- 7. SUSPENSION** Upper and lower control arms; control arm shafts and bearings; upper and lower ball joints; king pins; torsion bars; McPherson strut housing (does not include hydraulic portion of strut or coil spring); stabiliser bar, links, stub axle and support.
- 8. AIR CONDITIONER** Condenser; compressor; evaporator. Cover does not include any modification required as a result of CFC phase-out (retrofit).
- 9. ELECTRICAL** Alternator; voltage regulator; starter motor (including solenoid); wiper motor, electrical fuel pump, engine management control unit (ECU).



4 STAR VEHICLE PROTECTION PLAN

What is covered

If your Vehicle suffers a Mechanical failure of a Covered component (which is only those components listed on pages 9 and 10), we will, during the period of cover, pay the cost of having the Mechanical failure repaired by an Authorised service facility, subject to the terms and conditions of this policy.

The most we will pay in relation to any one Mechanical failure is the amount shown as the schedule benefit limit on your Policy schedule, inclusive of Additional benefits (refer page 15) and GST.

The most we will pay for the total of all claims during the period of cover is limited to the purchase price of the Vehicle as declared on the Policy schedule, inclusive of Additional benefits (refer page 15) and GST.

You may be required to pay the first \$100 (including GST) towards each Mechanical failure (refer to the section entitled "What you must pay in the event of a claim").

Any amount we pay under this policy includes GST except as provided in the following two paragraphs.

When we make a payment under this policy for the acquisition of goods, services or other supply, we will reduce the amount of the payment by the amount of any input tax credit that you are, or will be, entitled to under A New Tax System (Goods and Services Tax) Act 1999 in relation to that acquisition, whether or not you make that acquisition.

Where we make a payment under this policy as compensation instead of payment for the acquisition of goods, services or other supply, we will reduce the amount of any input tax credit that you would have been entitled to under A New Tax System (Goods and Services Tax) Act 1999 had the payment been applied to acquire such goods, services or other supply.



Covered components

1. ENGINE

All internal engine parts as listed: pistons, piston rings, piston pins, crankshaft and main bearings, connecting rods and rod bearings, balance shaft and balance shaft bearings, camshaft and camshaft bearings, timing belt, chain or timing gear, cylinder head(s), intake and exhaust valves, valve springs, guides, oil pump, manifolds, push rods, rocker arms, hydraulic lifters, rocker arm shafts, cylinder head studs/bolts, crankshaft and connecting rod bolts, engine timing chain/belt tensioners, camshaft followers, oil pump drive gears and shafts, engine mounts. The engine block and cylinder barrel are covered only if the damage was caused by one of the above listed components. (Gaskets and seals alone, are not covered components).

2. COOLING SYSTEM

Water pump, heater core, engine cooling fan and oil cooler.

3. FUEL SYSTEM

All mechanical components connected with the carburettor or with petrol injection (excluding electrical and electronic components and dirty fuel), fuel pumps, fuel tank, pressure regulators.

4. TRANSMISSION and TRANSFER CASE (automatic and manual)

All internal transmission parts as listed. All gears, bearings, bushings and spacers. Seals and O rings, clutch plates, friction and steel drums, oil pumps, servo units and torque converter, valves and valve body, synchromesh assembly, speedometer drive gear, internal electronic solenoids, internal wiring harnesses, springs and detents, gear shift forks and rails. The transmission case is covered only if damaged by one of the above listed components. (Gaskets and seals alone, are not covered components).

5. CLUTCH ASSEMBLY (manual only)

Clutch pressure plate, clutch cable, clutch master cylinder and clutch slave cylinder.

6. DIFFERENTIAL and DRIVE AXLE

Crown wheel and pinion, all bearings (excluding axle bearings), bushes and spacers, axles, L.S.D. friction plates, springs, clutches and cones, spider gears, drive shafts, universal joints and CV joint (not boots or damage caused by damaged boots), U bolts, coupling and yolks, retainers and lock rings, swivel hubs and free wheel hubs. The axle housing is covered only if the damage was caused by one of the above listed components. (Gaskets and seals alone, are not covered components).



4 STAR VEHICLE PROTECTION PLAN

Covered components *continued*

7. BRAKES

Master cylinder; wheel cylinders; disc brake callipers; power and vacuum brake units; hydro boost units, hydraulic lines and fittings , A.B.S. modulator.

8. TURBO CHARGER (if fitted by manufacturer)

Impellers, bearings and housing.

9. SUSPENSION

Upper and lower control arms; control arm shafts and bearings; upper and lower ball joints; king pins; torsion bars; McPherson strut housing (does not include hydraulic portion of strut or coil spring); stabiliser bar, links, stub axle and support.

10. STEERING

All internal parts within the steering box, steering box housing, power steering pump, rack and pinion assembly, pressure lines, steering column and shaft. (Gaskets and seals alone, are not covered components).

11. AIR CONDITIONING

Compressor, condenser, evaporator, clutch, pressure hoses and heater fan motor.

12. ELECTRICAL

Alternator, voltage regulator, starter motor and solenoid, wiper motor, electronic ignition retractor and impulse sensor, indicator flasher relay, ignition coil, all internal parts of distributor, power window motors, power seat motor, power door lock motors and wiring loom.

13. ELECTRONICS

Electronic engine management control unit, transmission management control unit, dashboard gauges, trip computer, A.B.S. control unit, cruise control (if fitted by manufacturer).



What is covered

If your Vehicle suffers a Mechanical failure of a Covered component, we will, during the period of cover, pay the cost of having the Mechanical failure repaired by an Authorised service facility, subject to the terms and conditions of this policy.

The components covered include any component of your Vehicle that was originally covered by the Manufacturer's vehicle warranty, but excludes those components described under "what is not covered", (refer pages 12-14).

The most we will pay in relation to any one Mechanical failure is the amount shown as the schedule benefit limit on your Policy schedule, inclusive of Additional benefits (refer page 15) and GST.

The most we will pay for the total of all claims during the period of cover is limited to the purchase price of the Vehicle as declared on the Policy schedule, inclusive of Additional benefits (refer page 15) and GST.

You may be required to pay the first \$100 (including GST) towards each Mechanical failure (refer to the section entitled "What you must pay in the event of a claim").

Any amount we pay under this policy includes GST except as provided in the following two paragraphs.

When we make a payment under this policy for the acquisition of goods, services or other supply, we will reduce the amount of the payment by the amount of any input tax credit that you are, or will be, entitled to under A New Tax System (Goods and Services Tax) Act 1999 in relation to that acquisition, whether or not you make that acquisition.

Where we make a payment under this policy as compensation instead of payment for the acquisition of goods, services or other supply, we will reduce the amount of any input tax credit that you would have been entitled to under A New Tax System (Goods and Services Tax) Act 1999 had the payment been applied to acquire such goods, services or other supply.



WHAT IS NOT COVERED

What is not covered

A. Your 3 Star Powertrain Warranty, 4 Star Vehicle Protection Warranty or 5 Star Platinum Extended Warranty does not cover:

1. Any Mechanical failure or costs covered by any other warranty, entitlement or recall campaign including any Manufacturer, dealer, and/or statutory warranty and/or repairers guarantee.
2. Any Mechanical failure attributable to your failure to comply with the Vehicle servicing requirements.
3. Any repairs required as a result of continued operation of the Vehicle once a defect or fault has occurred (including loss of lubricants and coolant).
4. Damage attributable to impact or road traffic accident.
5. Any consequential loss, damage or liability incurred as a result of a Mechanical failure (including personal liability).
6. Any claims where we have not been contacted prior to the commencement of repairs or repairs where we have not issued a work authorisation number.
7. Any claim where the damage to a Covered component was caused by a non-covered component.
8. Any Mechanical failure caused by misuse, neglect, abuse, negligence and/or lack of normal maintenance, improper servicing, and/or any failure caused by the incorrect grade, the contamination of and/or the failure to maintain proper levels of any fluids or lubricants.
9. Any claim attributable to failure to follow the Vehicle manufacturer's operating guidelines or Mechanical failure attributable to exceeding the manufacturer's operating limitations.
10. Any Mechanical failure that can be attributed to the Vehicle being fitted with an LPG unit other than a unit supplied, fitted and endorsed by the Vehicle manufacturer. Parts expressly excluded for engines running on LPG include: (but are not limited to) air flow meters, fuel pumps, injectors, inlet and exhaust valves and/or seats, exhaust systems and all inlet tract components.
11. Any claims where the repair was performed by other than an Authorised service facility.
12. Any items that require replacement as part of normal Vehicle maintenance. These items include; (but are not limited to) spark plugs and leads, glow plugs, belts, filters, hoses, brake and clutch linings, brake pads, disc rotors and/or disc and drum and machining, batteries and globes.

WHAT IS NOT COVERED

13. Any claim where an instalment of premium is 14 days or more overdue for payment.
14. Wheels, tyres, paintwork, panel and bodywork and their components including (but not limited to) lamps and lamp units, weatherstrips and seals, components made of glass, and/or any trim or decorative components.
15. Interior trim components, including (but not limited to) seats and seat mechanisms, cup holders and ashtrays, components made of glass and / or and decorative components.
16. Any component of the Vehicle not specifically listed as a covered component (3 and 4 Star plans).
17. Exhaust system components subject to perodical replacement including: Mufflers, Pipes and Catalytic Converters
18. Any Mechanical failure attributable to any modification made to your Vehicle, unless such modification has been endorsed by the Vehicle manufacturer. Modified components must be disclosed on your application and are expressly excluded from coverage.
19. Any Mechanical failure caused by detonation, and/or failure caused by poor quality fuel, or the incorrect grade of fuel.
20. Any maintenance, adjustment, upgrade, modification, and/or re-programming required to any Covered component.
21. The cleaning of any component, including the removal of any carbon or sludge.
22. Failure caused by corrosion, electrolysis or rust.
23. Any tappings, threads, and/or fixing and fastening devices.
24. Diagnostic costs, unless accepted as part of an authorised claim
25. Any faults that existed prior to the commencement of cover of which you were aware or ought to have been aware. This includes faults occurring during any Manufacturer's and/or Dealer Statutory Warranty.
26. Any claim by war, warlike activities, civil disturbance, nuclear waste or any nuclear material.
27. Contamination by chemical and/or biological agents which results from an act of terrorism. Terrorism is any act which may, or may not, involve the use of, or threat of, force or violence where the purpose of the act is to further a political, religious, ideological aim or to intimidate or influence a government (whether lawfully constituted or not) or any section of the public.

WHAT IS NOT COVERED

B. Your policy will cease to operate and no claims will be accepted where your Vehicle:

1. Has been modified from the manufacturer's original specifications unless endorsed by the Warranty administrator.
2. Is being or has been used or tested in preparation for or participation in any form of motor sport.
3. Is being used for hire, driver instruction or conveyance of passengers, for fare or reward (this includes car rental). This exclusion does not apply to private car pooling arrangements.
4. Is being used as a Police or other emergency vehicle.
5. Is being used outside Australia.
6. Was not imported into Australia by the Vehicle manufacturer or their authorised Australian distributor.
7. Is being used for a purpose for which it was not designed.
8. Has not been serviced in accordance with the service requirements detailed under 'Vehicle servicing' on page 16 of this booklet.
9. Odometer reading cannot be determined as accurate by virtue of it having been inoperative, tampered with or removed from the vehicle.
10. Is being used for courier purposes.
11. Is unroadworthy or unregistered.
12. Has had the manufacturer's warranty cancelled or voided.

Additional benefits

A. If the Vehicle suffers a Mechanical failure during either the period of cover or the Manufacturer's vehicle Warranty period, and we or the manufacturer have agreed to pay the claim, we will also reimburse the following costs:

1. Towing

We will pay the reasonable cost of one tow for the Vehicle to be taken to the nearest Authorised service facility or place of safety. The most we will pay for this benefit is \$120 per claim (including GST).

2. Additional Car Rental Benefits

If your Vehicle is immobilised for more than three consecutive days after repair authorisation, and is subject to a valid claim, we will contribute a total of \$75 (including GST) per day for a maximum of 4 days towards the cost of hiring a rental vehicle.

The most we will pay for this benefit during the period of cover is \$300 (including GST).

Any hire car must be arranged through a bona fide rental car operator and prior approval must be obtained from the administrator.

In order to obtain a rental vehicle it will be necessary for you to leave an imprint of a credit card with the rental company. All rental vehicle running costs, i.e. petrol, toll charges, insurance excess reduction and consumables are your responsibility. In the event of an accident, the accident excess is also your responsibility. The hire will be subject to the vehicle rental company's usual terms and conditions.

3. Accommodation

We will reimburse up to \$100 (including GST) per day towards the cost incurred for overnight accommodation up to maximum of \$300 (including GST) during the period of cover, provided that the Mechanical failure occurs more than 200 kilometres from your current home address and your Vehicle cannot be repaired on the same day.

4. Roadside assistance

If you have selected and paid for Roadside Assistance, it will be noted on your Policy schedule and will apply during the warranty period of cover. Roadside assistance is offered to provide you with assistance in case of breakdown anywhere in Australia, 365 days a year.

Please refer to the Roadside assistance section in this booklet commencing on page 22.

B. If the Vehicle suffers a Mechanical failure during the period of cover, we will also provide the following benefits:

1. Quality guarantee

All repairs to Covered components authorised by us prior to the commencement of repairs will be covered by this policy for the remaining period of cover. To enable us to give you this guarantee, we may also decide which repairer is to repair your Vehicle.

2. Consumable items

Any items that require periodic replacement as part of normal Vehicle maintenance are not covered by this policy (refer 'What is not covered' A. 12, pg.12). We will however pay to replace such items if they are required in relation to a Mechanical failure.

Vehicle servicing

The Vehicle must be serviced in accordance with the specifications recommended by the Vehicle manufacturer appropriate to the Vehicle.

All Vehicle servicing should be carried out by the selling dealer or an Authorised service facility holding a franchise for vehicles of the same make as the Vehicle.

Once a service has been completed, you must make sure that the Authorised service facility completes and stamps the service coupons at the time of the service.

You must also retain all documentation, invoices, etc. relating to your vehicle servicing. This information will be required in the event of a claim.

If you do not fully comply with these servicing requirements, we may refuse a claim and this policy may cease to operate.

Claim recovery

If you make a claim on this policy for an incident where we believe costs could be recovered from another party, we reserve the right to take action to recover money paid by us. When we do this, we may need to take such action in your name and therefore you must cooperate with us and give us any information we may require. We will pay for any legal expenses.

All displaced parts become the property of the Warranty administrator.

Transferring this policy

Only you are entitled to make a claim or receive a benefit from this policy. At our sole discretion, we may permit transfer to a new owner if you sell the Vehicle.

To request transfer, please complete the Transfer of Ownership request form and send it to Swann Insurance (PO Box 14459 Melbourne Vic 8001), accompanied by a copy of a roadworthy/vehicle inspection report, a copy of the vehicle service records and the transfer fee of \$60 (including GST).

If we accept the transfer, a new Policy schedule will be forwarded to the new owner.

Transfer will not be accepted if the Vehicle is sold to or through a motor dealer or trader.

Cancelling this policy

Cancellation by you

You may cancel this policy at any time by requesting us to do so in writing.

If you do request cancellation, we will calculate any refund of the Premium taking into account these factors:

- the period of cover we have provided; and
- the frequency claims occur for this type of cover (claims generally occur more frequently in the earlier periods of insurance, and less frequently in later periods); and
- claims paid or outstanding; and
- our cancellation fee.

If we receive your cancellation request within 28 days from the date you applied for this insurance and you have not made a claim on the policy, we will refund your Premium in full.

If your Vehicle is subject to a finance agreement, we will need the financier's permission before we can cancel your policy.

Cancellation by us

We may cancel this policy where circumstances described in legislation allow us to do so.

Where any instalment of Premium is one month or more overdue for payment, we may cancel this policy.

If we cancel this policy we will calculate any refund of the Premium taking into account these factors:

- the period of cover we have provided; and
- the frequency claims occur for this type of cover (claims generally occur more frequently in the earlier periods of insurance, and less frequently in later periods); and
- claims paid or outstanding; and
- our cancellation fee.

Making a claim

To make a claim on this policy, you must:

1. Return the Vehicle to the selling dealer. If this is not convenient, you may take the vehicle to any Authorised service facility.
2. Provide details of this policy when delivering the Vehicle to the repairer and ask the repairer to lodge a claim on your behalf.
3. Contact the National Claims Control Centre if you experience any difficulties. We will contact the Authorised service facility.

You are responsible to make sure that the Authorised service facility contacts us before repairs are commenced.

In some instances, we will require you to complete a claim form and we may also require other documentation such as proof of servicing, invoices, etc. We will ask for this documentation if required.

Sometimes we may also need you to authorise certain work with the Authorised service facility since we may not be able to ascertain whether the failure is covered by this policy without dismantling the Vehicle.

Where this is the case, we or the Authorised service facility will request your authority before commencing any work on the Vehicle.

Parts used in repairing your Vehicle may be manufactured by other than the Vehicle's manufacturer and will be compatible with the age and condition of your Vehicle.

If you need to contact the National Claims Control Centre, the address and telephone details are as follows:

National Claims Control Centre

Swann Insurance (Aust.) Pty. Ltd.

PO Box 14459 Melbourne VIC 8001

Telephone: 1800 806 601

email: warranty.claims@iag.com.au

What you must pay in the event of a claim

Excess

If you have selected this option, it will be shown on the Policy schedule and you will be required to pay the first \$100 of any claim.

Contribution

You may also be asked to contribute toward the repair costs if the type of repair being performed will restore the Vehicle to a better condition than that prior to the Mechanical failure.

Complaint and dispute handling process

Swann Insurance has a well-deserved reputation for providing quality products, good customer service and settling claims promptly and equitably.

However, if you are not satisfied with:

- one of our products,
- our service,
- our sales and marketing,
- changes made to your Premium,
- declined insurance,
- the service of our representatives or service providers,
- your claim,
- our handling of your personal information, or
- any other matter,

we have a process to help if you wish to make a complaint.

The process

The first thing you should do is call us on 1300 307 926. If you let us know what the complaint is we may be able to resolve the complaint for you. If the staff member you speak to is unable to resolve the complaint for you, they will refer you to a manager.

The manager will review and respond to your complaint.

A response will usually be provided within 15 days from when you made your complaint.

If the manager cannot resolve your complaint you can request the complaint be referred to an Internal Dispute Resolution Officer. The Internal Dispute Resolution Officer will treat your complaint as a dispute. They will conduct a review of your dispute and provide you with a decision usually within 15 business days. Our Internal Dispute Resolution Procedure is completely free of charge to all of our customers.

If you do not agree with the Dispute Resolution Officer's decision, you may wish to seek an external review of the decision. The Dispute Resolution Officer's letter outlining their decision will provide you with information on external review option(s), including, if appropriate, referring you to the dispute resolution scheme run by the Insurance

Ombudsman Service (IOS). The IOS is administered by the Insurance Ombudsman Service Limited ABN 23 062 284 888. The IOS is an external body that is independent of this Company. Your complaint should be put in writing and addressed to:

Insurance Ombudsman Service Limited

PO Box 561

Collins Street West

Melbourne VIC 8007

Telephone 1300 780 808

It will deal with all enquiries and disputes and make its decision at no cost to you.

If your dispute is about our collection, use, disclosure of, or access to your personal information, you may refer the matter to the Australian Privacy Commissioner who will investigate your concerns and make a decision at no cost to you.

Contact us if you need any help in understanding how our complaint and dispute handling procedure operates. Swann Insurance also has brochures available explaining the dispute resolution process in more detail.

24 Hour Roadside Assistance

If you have selected and paid for 24 Hour Roadside Assistance, it will be noted on your Policy schedule and will apply during the warranty period of cover. 24 Hour Roadside Assistance is provided by Assist Australia.

The 24 Hour Roadside Assistance package will provide you with the following services and advice:

Roadside assistance

If you are immobilised for any reason such as:

- Running out of fuel;
- Flat battery;
- Flat tyre; or
- You have lost your keys or locked them in the Vehicle.

Simply call the 24 Hour Roadside Assistance hotline and their roadside assistance personnel will endeavour to get you back on the road as soon as possible, despatching somebody to attend the scene, if necessary.

If your Vehicle is unable to be fixed at the roadside, the 24 Hour Roadside Assistance operator will arrange to have your Vehicle towed to the nearest place of repair or place of

safety. 24 Hour Roadside Assistance will also pay for the first eight kilometres of the tow.

Accident or stolen car assistance

If your Vehicle is stolen or involved in an accident, 24 Hour Roadside Assistance will provide advice and assistance on a range of issues including:

- Details of the nearest Police station, repairer or medical facility;
- Organisation of towing if required (24 Hour Roadside Assistance will not pay for towing if required as a result of your Vehicle being stolen or as a result of an accident);
- Relay of messages to notify family or colleagues of the reason for your delay;
- Organisation and payment of alternative transport for you and/or your passengers to your destination if your Vehicle is undriveable as a result of the accident or theft of your Vehicle.

(The mode of transport will be selected by the 24 Hour Roadside Assistance operator based on the situation).

How to use 24 Hour Roadside Assistance

Call the 24 Hour Roadside Assistance Hotline on 1800 024 475 any time to:

- Discuss your problem with the 24 Hour Roadside Assistance operator;
- Call out a suitable local repairer to help solve your problem; or
- Arrange and pay for alternative transport, if necessary.
- Please have the following information ready when you call:
 - The precise location of your Vehicle, including the name of the road you are on, and the nearest cross street.
 - The make, model, year, colour and registration number of your Vehicle.
 - The nature of your problem.
 - Your Warranty application form number and the full name and address of the person covered by the policy.

What 24 Hour Roadside Assistance will not pay for

Any arrangements made that were not authorised and arranged by 24 Hour Roadside Assistance at the time of the request for assistance.

24 Hour Roadside Assistance will not pay for parts and labour needed to repair your Vehicle except for:

- Delivery of emergency fuel (you must pay for the fuel);
- Starting the Vehicle if the battery is flat;
- Changing a flat tyre;
- Helping you enter your Vehicle due to lockouts.

If you call 24 Hour Roadside Assistance more than 4 times in one year for the same problem, you may be requested to ensure that any necessary repairs to your Vehicle are made and until this has been done any further requests for service may be refused.

Note

The 24 Hour Roadside Assistance Package is provided and administered by Assist Australia and does not form part of your warranty policy.

24 Hour Roadside Assistance *continued*

Your selling dealer and Swann Insurance will accept no responsibility for the services, advice or action provided by Assist Australia.

Any provider dispatched by Assist Australia will act as your agent and not an agent of Assist Australia. Accordingly Assist Australia takes no responsibility for the actions of any provider once they have arrived on the scene.

Assist Australia will always endeavour to provide the services described above. However, events beyond Assist Australia's reasonable control (such as: industrial disputes, strikes, flood conditions, the absence and/or availability of providers of the services or the inaccessibility of certain parts of Australia) may delay or prevent Assist Australia from being able to provide some or all of the services. Assist Australia will not be held liable in any way if for any such reason Assist Australia is unable to provide any or all of the services when requested to do so.

24 Hour Roadside Assistance Hotline

1800 024 475

How to contact us

Swann Insurance (Aust) Pty. Ltd.

ABN 80 000 886 680
AFS Licence No. 238292

Mailing address:

GPO Box 14459 Melbourne VIC 8001

Phone Numbers:

Claims: 1800 806 601
Policy Enquiries: 1800 251 122

Fax Numbers:

Claims: 03 8804 9352
Policy Enquiries: 03 9279 5053

E-mail:

Claims: warranty.claims@iag.com.au
Policy Enquiries: swann.warranty@iag.com.au



DRIVESURE EXTENDED WARRANTY TRANSFER OF OWNERSHIP

WARRANTY SCHEDULE No.

PLAN TYPE 3 STAR 4 STAR 5 STAR

(Please print schedule number)

Insurer: Swann Insurance (Aust.) Pty. Ltd.
ABN 80 000 886 680 AFS Licence No. 238292

Should you sell your Vehicle privately while your policy is still current, we will transfer the policy to the new owner subject to the policy conditions and approval.

Transfer must be received and accepted by us within 30 days of the Vehicle sale.

Please complete the details below and return this form accompanied by copies of each of the following:

- Vehicle service records
- Vehicle registration transfer papers
- purchase receipt or bill of sale
- roadworthy certificate or vehicle inspection report
- the transfer fee of \$60 (including GST) **Do not send cash.**

(PLEASE USE BLOCK LETTERS)

current owner's details

Name of current insured

Address

Postcode Phone

Vehicle registration no.

Odometer reading at date of transfer

kms

Date sold

/ /

new owner's details

Name of new owner

Address

Postcode Phone

Signature of current insured

Date

/ /

Signature of new owner

Date

/ /

Transfer Fee \$60.00
(including GST)

Transfer of ownership is only available where the Premium has been paid in full by you, and the Vehicle is not sold to or through a motor dealer or trader.

Please return this form with accompanied documents and transfer fee of \$60 to:

National Claims Control Centre
Swann Insurance (Aust.) Pty. Ltd.
PO Box 14459 Melbourne VIC 8001

TO BE COMPLETED BY REPAIRER

REPAIRER

Accounts will not be accepted unless they include the Authority Number supplied by Swann Insurance (Aust.) Pty. Ltd.

repairer information

Company name

Contact name

Address

Postcode

Business telephone no.

Hourly labour rate
\$

vehicle information

Make

Model

Year of manufacture

Registration no.

Current odometer reading
kms

nature of repair

Description of repair

description of rectification

Parts Used	Cost	Total cost of repair (including parts & labour)	Swann order no.
1.	\$		
2.	\$		
3.	\$		
4.	\$		
5.	\$		
Total labour hours			
	\$		

(if insufficient space, please attach any additional pages)

I/we hereby declare that the above information given is true and correct.

Your signature

Date

/ /

Repair representative's stamp

Registered repairer's no.

DRIVESURE EXTENDED WARRANTY SCHEDULED MAINTENANCE SERVICE RECORDS

WARRANTY SCHEDULE No.

(Please print schedule number)

This record will be required in the event of a claim.

<p>1st service</p> <p>Date of service Km at service Vehicle registration no.</p> <p>/ / <input style="width: 80px;" type="text"/> </p>	<p>2nd service</p> <p>Date of service Km at service Vehicle registration no.</p> <p>/ / <input style="width: 80px;" type="text"/> </p>	<p>3rd service</p> <p>Date of service Km at service Vehicle registration no.</p> <p>/ / <input style="width: 80px;" type="text"/> kms </p>
<p>Servicing dealer name R.O./Invoice no.</p>	<p>Servicing dealer name R.O./Invoice no.</p>	<p>Servicing dealer name R.O./Invoice no.</p>
<p>Service adviser name Service adviser signature</p>	<p>Service adviser name Service adviser signature</p>	<p>Service adviser name Service adviser signature</p>
<p>Dealer stamp</p> <div style="border: 1px solid black; height: 40px; width: 100%;"></div>	<p>Dealer stamp</p> <div style="border: 1px solid black; height: 40px; width: 100%;"></div>	<p>Dealer stamp</p> <div style="border: 1px solid black; height: 40px; width: 100%;"></div>
<p>4th service</p> <p>Date of service Km at service Vehicle registration no.</p> <p>/ / <input style="width: 80px;" type="text"/> </p>	<p>5th service</p> <p>Date of service Km at service Vehicle registration no.</p> <p>/ / <input style="width: 80px;" type="text"/> </p>	<p>6th service</p> <p>Date of service Km at service Vehicle registration no.</p> <p>/ / <input style="width: 80px;" type="text"/> </p>
<p>Servicing dealer name R.O./Invoice no.</p>	<p>Servicing dealer name R.O./Invoice no.</p>	<p>Servicing dealer name R.O./Invoice no.</p>
<p>Service adviser name Service adviser signature</p>	<p>Service adviser name Service adviser signature</p>	<p>Service adviser name Service adviser signature</p>
<p>Dealer stamp</p> <div style="border: 1px solid black; height: 40px; width: 100%;"></div>	<p>Dealer stamp</p> <div style="border: 1px solid black; height: 40px; width: 100%;"></div>	<p>Dealer stamp</p> <div style="border: 1px solid black; height: 40px; width: 100%;"></div>

IMPORTANT: For your own protection, ensure that your servicing dealer enters details and stamps each service.

PLEASE TURN OVER

DRIVESURE EXTENDED WARRANTY SCHEDULED MAINTENANCE SERVICE RECORDS

WARRANTY SCHEDULE No.

(Please print schedule number)

This record will be required in the event of a claim.

<p>7th service</p> <p>Date of service Km at service Vehicle registration no.</p> <p>/ / <input style="width: 80px;" type="text"/> </p>	<p>8th service</p> <p>Date of service Km at service Vehicle registration no.</p> <p>/ / <input style="width: 80px;" type="text"/> </p>	<p>9th service</p> <p>Date of service Km at service Vehicle registration no.</p> <p>/ / <input style="width: 80px;" type="text"/> kms </p>
<p>Servicing dealer name R.O./Invoice no.</p>	<p>Servicing dealer name R.O./Invoice no.</p>	<p>Servicing dealer name R.O./Invoice no.</p>
<p>Service adviser name Service adviser signature</p>	<p>Service adviser name Service adviser signature</p>	<p>Service adviser name Service adviser signature</p>
<p>Dealer stamp</p> <div style="border: 1px solid black; height: 40px; width: 100%;"></div>	<p>Dealer stamp</p> <div style="border: 1px solid black; height: 40px; width: 100%;"></div>	<p>Dealer stamp</p> <div style="border: 1px solid black; height: 40px; width: 100%;"></div>
<p>10th service</p> <p>Date of service Km at service Vehicle registration no.</p> <p>/ / <input style="width: 80px;" type="text"/> </p>	<p>11th service</p> <p>Date of service Km at service Vehicle registration no.</p> <p>/ / <input style="width: 80px;" type="text"/> </p>	<p>12th service</p> <p>Date of service Km at service Vehicle registration no.</p> <p>/ / <input style="width: 80px;" type="text"/> </p>
<p>Servicing dealer name R.O./Invoice no.</p>	<p>Servicing dealer name R.O./Invoice no.</p>	<p>Servicing dealer name R.O./Invoice no.</p>
<p>Service adviser name Service adviser signature</p>	<p>Service adviser name Service adviser signature</p>	<p>Service adviser name Service adviser signature</p>
<p>Dealer stamp</p> <div style="border: 1px solid black; height: 40px; width: 100%;"></div>	<p>Dealer stamp</p> <div style="border: 1px solid black; height: 40px; width: 100%;"></div>	<p>Dealer stamp</p> <div style="border: 1px solid black; height: 40px; width: 100%;"></div>

IMPORTANT: For your own protection, ensure that your servicing dealer enters details and stamps each service.

DRIVESURE EXTENDED WARRANTY SCHEDULED MAINTENANCE SERVICE RECORDS

WARRANTY SCHEDULE No.

(Please print schedule number)

This record will be required in the event of a claim.

<p>13th service</p> <p>Date of service Km at service Vehicle registration no.</p> <p>/ / <input style="width: 80px;" type="text"/> </p>	<p>14th service</p> <p>Date of service Km at service Vehicle registration no.</p> <p>/ / <input style="width: 80px;" type="text"/> </p>	<p>15th service</p> <p>Date of service Km at service Vehicle registration no.</p> <p>/ / <input style="width: 80px;" type="text"/> kms </p>
<p>Servicing dealer name R.O./Invoice no.</p>	<p>Servicing dealer name R.O./Invoice no.</p>	<p>Servicing dealer name R.O./Invoice no.</p>
<p>Service adviser name Service adviser signature</p>	<p>Service adviser name Service adviser signature</p>	<p>Service adviser name Service adviser signature</p>
<p>Dealer stamp</p> <div style="border: 1px solid black; height: 40px; width: 100%;"></div>	<p>Dealer stamp</p> <div style="border: 1px solid black; height: 40px; width: 100%;"></div>	<p>Dealer stamp</p> <div style="border: 1px solid black; height: 40px; width: 100%;"></div>
<p>16th service</p> <p>Date of service Km at service Vehicle registration no.</p> <p>/ / <input style="width: 80px;" type="text"/> </p>	<p>17th service</p> <p>Date of service Km at service Vehicle registration no.</p> <p>/ / <input style="width: 80px;" type="text"/> </p>	<p>18th service</p> <p>Date of service Km at service Vehicle registration no.</p> <p>/ / <input style="width: 80px;" type="text"/> </p>
<p>Servicing dealer name R.O./Invoice no.</p>	<p>Servicing dealer name R.O./Invoice no.</p>	<p>Servicing dealer name R.O./Invoice no.</p>
<p>Service adviser name Service adviser signature</p>	<p>Service adviser name Service adviser signature</p>	<p>Service adviser name Service adviser signature</p>
<p>Dealer stamp</p> <div style="border: 1px solid black; height: 40px; width: 100%;"></div>	<p>Dealer stamp</p> <div style="border: 1px solid black; height: 40px; width: 100%;"></div>	<p>Dealer stamp</p> <div style="border: 1px solid black; height: 40px; width: 100%;"></div>

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