



Vehicle Contents Insurance

Combined Financial Services Guide and
Product Disclosure Statement

Effective April 2020

Issued and Underwritten by Pacific International Insurance Pty Ltd (ABN 83 169 311 193)

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PART A:

Financial Services

Guide (FSG)

About the insurer and the providing entity

PD Insurance Australia is a trading name of AI Insurance Holdings Pty Limited ABN: 78 135 243 364 (AFSL Number: 379465). AI Insurance Holdings is authorised under its AFS licence to provide general advice on and deal in general insurance products including the motor vehicle insurance offered in this combined FSG and PDS.

AI Insurance Holdings Pty Limited [trading as PD Insurance] acts under a binding authority granted by the insurer to issue the insurance and handle claims on behalf of the insurer.

The insurer is Pacific International Insurance Pty Ltd ABN: 83 169 311 193, an Australian insurance company regulated by the Australian Prudential Regulation Authority.

What this FSG tells you

This FSG provides information about Pacific, the financial products and financial services (products and services) it is authorised by AI Insurance to provide and on what basis it provides these products and services. This FSG is designed to assist you in deciding whether to use any of these products and services.

The Product Disclosure Statement (PDS) in Part B of this document tells you the information a person would reasonably require for the purpose of making a decision about whether to acquire any product or service described in the PDS.

In this FSG “you” and “your” mean the applicant for a PD Insurance Vehicle Contents Insurance policy and, if a policy is issued, the insured. The PD Insurance Vehicle Contents Insurance PDS is set out in Part B of this document. The PDS contains information about the benefits and significant characteristics of the product and is aimed to assist you in making an informed decision about whether to buy the product or not. Before you acquire the product, you should read the PDS carefully and use it to decide whether to purchase the product.

This FSG is part of a combined PDS and FSG document, which includes Pacific’s policy terms and conditions.

Products and services Pacific is authorised to provide

Pacific's and PDIA's authorisations under AI's AFSL authorises them, among other things, to issue and vary general insurance products, handle claims and to give general financial product advice in relation to general insurance products, to retail clients. Pacific and PDIA do not act on your behalf when they do any of those things.

AI's AFSL and Pacific's and PDIA's authorisations under it do not authorise AI, Pacific or PDIA to provide personal advice to anyone. Any advice AI, Pacific or PDIA gives will not take into account your personal objectives, financial situation or needs. You should carefully consider whether you should get advice regarding your personal objectives, financial situation or needs. If you do, you should seek advice from a licensed or authorised financial adviser.

The principal product PDIA offers on behalf of Pacific as at the date of this FSG is Motor Vehicle Insurance in Australia. Further information on the product PDIA offers on behalf of Pacific can be obtained from PDIA's website.

Remuneration information

Pacific, as issuer, is paid the premium for this Vehicle Contents Insurance Policy if you purchase it. The premium amount is agreed with you before the product is purchased.

Pacific's employees are paid a market salary that may include bonuses based on performance.

Pacific and its staff may also receive nonmonetary benefits such as sponsorships of conferences and functions, and meals and entertainment. Pacific closely monitors these activities to ensure they do not create conflicts of interest. This remuneration is included in the premium or other payment you pay Pacific.

Compensation and insurance arrangements

Pacific is authorised under the Insurance Act 1973 to carry on general insurance business. This Act contains prudential standards to ensure Pacific's financial promises are met. This requirement is regulated by APRA and so is exempt under Corporations Regulations from putting in place compensation and insurance arrangements.

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Complaints

If you have a complaint about the financial services provided by Pacific, you can find information on how your complaint can be resolved in the 'If you have a complaint' section on page 12 of the PDS (Part B of this document).

Who is responsible for this document?

Pacific is responsible for Part A and Part B of this document.

Part B: Product Disclosure Statement

Introduction

This document is a Product Disclosure Statement (PDS) for our Vehicle Contents Insurance Policy.

This PDS was prepared on April 2020 and is issued by:

Pacific International Insurance Pty Ltd
PO Box 550 Kotara NSW 2289
Phone: 1800 776 473

The PDS has been prepared to assist you in understanding the key features of the insurance policy and making an informed choice about your insurance requirements. This PDS sets out the significant features of the insurance policy including its benefits, risks and information about how the insurance premium will be calculated. You should read it carefully. This PDS also provides full details of the terms, conditions and limitations of the insurance cover.

Any advice contained in this PDS is general only and does not take into account your individual circumstances. Please feel free to contact us if you have any questions that require clarification.

About the insurer

The insurer of this policy is Pacific International Insurance Pty Ltd (Pacific) (ABN 83 169 311 193). Pacific is licensed in Australia by APRA (the Australian Prudential Regulation Authority).

Other providing entities

For full details on providing entities please refer to the FSG (Part A of this document).

Financial claims scheme

Pacific is an insurance company authorised under the Insurance Act 1973 (Insurance Act) to carry on general insurance business in Australia by the Australian Prudential Regulation Authority (APRA) and are subject to the prudential requirements of the Insurance Act. The Insurance Act contains prudential standards and practices designed to ensure that, under all reasonable circumstances, financial promises made by Pacific are met within a stable, efficient, and competitive financial system.

The protection provided under the Financial Claims Scheme legislation applies in relation to Pacific and the policy. If Pacific were to fail and were unable to meet their obligations under the policy, a person entitled to claim under insurance cover under the policy may be entitled to payment under the Financial Claims Scheme (access to the Scheme is subject to eligibility criteria). Information about the Financial Claims Scheme can be obtained from the APRA website at www.apra.gov.au or the APRA hotline on 1300 558 849.

Your Duty of Disclosure

Before you enter into an eligible contract of insurance with us, you have a duty of disclosure under the Insurance Contracts Act 1984 (Cth).

If we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions. You have this duty until we agree to insure you.

If you do not tell us something

If you do not tell us anything you are required to tell us, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

Who needs to tell us

It is important you understand you are answering our questions in this way for yourself and anyone else who you want to be covered by the policy.

Exclusions

The policy will not provide insurance cover under certain circumstances. You should read the PDS in full and make yourself aware of all the exclusions that apply.

Conditions

You must meet certain terms and conditions for your insurance cover to apply. For example, you must pay the premium. You should make yourself aware of all the conditions that apply by reading the PDS in full.

Limits of cover

Our liability is limited to the amount shown in the Insurance Certificate that we will issue to you and any limits shown in the policy wording.

Cost of the policy & paying for the insurance

The amount that we charge you for this insurance when you first acquire your policy and when you renew your policy is called the premium. The premium is the total amount that we calculate when considering all of the factors which make up the risk. The total cost of your policy is shown on your Insurance Certificate and is made up of your premium plus Government Taxes such as, GST, Stamp Duty and Emergency Services Levy (if relevant).

What happens if you do not pay the premium of your policy by the due date

We will have the right to cancel your policy if you do not pay your premium by the due date or if your payment method is dishonoured and therefore we have not received your payment by the due date.

Unless we tell you, any payment reminder we send does not change the expiry of your cover or the due date of your premium.

Other Costs, Fees and Charges

Other costs, fees and charges which may be applicable to the purchase of your insurance policy include:

GST

If you are entitled to an input tax credit for the premium, you must inform us of the extent of that entitlement at or before the time you make a claim under this policy. We will not indemnify you for any GST liability, fines or penalties that arise from or are attributable to your failure to notify us of your entitlement (or correct entitlement) to an input tax credit on the premium.

The amount that we are liable to pay under this policy will be reduced by the amount of any input tax credit that you are or may be entitled to claim for the supply of goods or services covered by that payment.

Making changes to your policy

If you need to make any changes to your policy, please contact us on 1800 776 473 or email customerservice@pd.com.au

Changing Your Address

You must notify us immediately if you change your address. This means if you relocate either temporarily or permanently, you must advise us in writing immediately. Failure to notify us may result in a claim not being paid.

If you want to change any other information or details in your policy please contact us on 1800 776 473 or email customerservice@pd.com.au

The change will only be effective if:

- we agree to make the change; and
- you pay us any additional premium required; and
- we confirm in writing the change is effective.

Cooling off period

If, after reading your policy, you are not satisfied with the cover, you may cancel this policy within 14 days of receiving it and obtain a full refund less any non-refundable government charges and taxes that we have paid.

You may notify us in writing or electronically. If you make a claim for any incident within the 14-day period, you must pay your annual premium in full.

Cancellation

You may cancel this policy at any time by notifying us in writing. If you cancel this policy, a cancellation fee may apply. We may cancel the policy where we are entitled to by law.

Further details about cancellation are shown in Cancellation of the Policy section in the PDS.

Dispute resolution process

How we resolve your complaints

We welcome every opportunity to resolve any concerns you may have with our products or service.

Stage 1: Let us know about your concerns

Get in touch with one of our customer service consultants about your concerns, and they'll do their best to resolve them. When you make your complaint please provide as much information as possible, to assist us to resolve your matter quickly. Where we can't resolve your concern immediately we will resolve it within 15 business days.

Call us on 1800 776 473 or visit pd.com.au for more options to get in touch.

Stage 2: Contact Internal Dispute Resolution Committee

If we haven't responded to your complaint within 15 business days, or if you're not satisfied with how we've tried to resolve it, you can ask for your complaint to be escalated for an Internal Dispute Resolution (IDR) review by the IDR Committee.

Post: PO Box 550, Kotara NSW 2289

Email: IDR@pd.com.au

Call: 1800 776 473

The IDR Committee will provide in writing our final decision within 15 business days of your complaint being escalated, unless we've requested an extension from you and you've agreed to give us more time.

Stage 3: Seek an external review of our decision

If you're not happy with the final decision, or if we've taken more than 45 days to respond to you from the date you first made your complaint, you may contact the Australian Financial Complaints Authority (AFCA) at:

Phone: 1800 931 678

Post: GPO Box 3 Melbourne VIC 3001

Website: www.afca.org.au

Email: info@afca.org.au

The AFCA service is provided to you free of charge. A decision by AFCA is binding on us but is not binding on you. You also have the right to seek further legal assistance.

Privacy

Pacific respects your privacy and operates at all times in accordance with its privacy policy. This privacy notification provides a summary of how Pacific treats your privacy, and it is recommended that you read the policy in conjunction with this notice.

Pacific collects personal information to assess your request for insurance, to administer your policy, provide other insurance services as requested by you, and also to notify you about other Pacific services or promotions from time to time. At the time of collecting your information we will inform you of the purpose for the collection and the consequences if you choose not to provide the information. In order to provide its insurance services Pacific may need to share your information with third parties including your agent and Pacific's reinsurers and claims providers (for a full list see Pacific's privacy policy).

In accordance with Pacific's privacy policy you may obtain access at any time to information that Pacific or its service providers hold on you. If you would like to contact Pacific about privacy, or would like to obtain a copy of the privacy policy you may do so through one of the following means: obtain the privacy policy online at

- www.pacificintins.com.au/
- by phone 1800 776 473
- by email to insurance@pacificintins.com
- by letter to Privacy Officer, PO Box 550, Kotara NSW 2289

Vehicle Contents Insurance Policy

Introduction

This is your Vehicle Contents insurance PDS. Please read it carefully to ensure that it meets your needs. If you have any queries, please contact us.

Your policy is a contract of insurance between You and us.

Your policy is made up of:

this PDS;

the most current Insurance Certificate issued by us;

any endorsements;

and any other change advised by us in writing.

Please keep your policy documents in a safe place.

Definitions

The following definitions apply in this policy:

“Cover Period” means period of time you are covered by this insurance. It is shown on your Insurance Certificate.

“Insurance Certificate” means the document we give you which sets out the details of your insurance cover. You will receive a Insurance Certificate when you first take out your insurance and again if the policy is changed.

“You or Your” means any person, company, or firm named in the Insurance Certificate as the Insured.

“We, us or our” means Pacific International Insurance Pty Ltd (Pacific) (ABN 83 169 311 193)

“Incident” means loss or damage caused by collision or impact, fire, flood, malicious act, hail or storm, theft or attempted theft.

What is covered

If you pay your premium and fulfil the conditions of your contract of insurance, we will provide you with cover for the Cover Period as shown on your most recent Insurance Certificate in accordance with the terms and conditions described in this PDS.

We will pay for loss of, or damage to, child safety seats, clothing, personal belongings and/or groceries in your vehicle caused by an Incident. The most we will pay for any one Incident is the amount shown below.

Child safety seats, clothing, personal belongings and/or groceries up to a maximum of \$750 per incident/claim.

Your cover is limited to 1 claim and a total limit of \$750 per Period of Insurance.

What is not covered

- Money, stamps, tickets, vouchers (including gift cards and vouchers), documents (such as title deeds), securities (such as share and bond certificates);
- Goods or samples carried in connection with any trade or business;
- Property more specifically insured under a separate policy;
- Jewellery and watches;
- Mobile phones, tablets and laptops;
- Keys and locks;
- Weapons such as firearms and any form of ammunition;
- Items where you are unable to provide proof of ownership or proof of item existence.
- Tools of trade used in connection with a business or occupation

- Standard vehicle accessories
- After market vehicle accessories
- Vehicle modifications

Conditions

For all theft claims, the event will need to be reported to the Police Service in the State or Territory of Australia where the theft took place. You must tell Us the applicable Police Incident Number.

Only items subject to loss or damage owned by a listed driver in the Insurance Certificate are covered.

Proof of item existence is required for each item subject to loss or damage, such as proof of purchase or photos.

You have to report all claims to us within 30 days from the date of the event or your claim may be declined.

There must be a current PD Insurance motor vehicle policy in place.

There is no cover for theft if any covered item is stolen whilst the vehicle is unattended and unlocked or unsecured.

What You Are Not Covered For

Category	Exclusions
	None of the covers provided by this policy apply to, and we will not pay any claim for, loss, damage, or liability that arises or results from an accident, incident, or loss:
Territory and Policy Period	<ul style="list-style-type: none"> • that occurs outside Australia; • that does not occur within the policy period indicated on your current insurance certificate.
Nuclear	<ul style="list-style-type: none"> • involving, or caused directly or indirectly by, the accidental or intentional use, existence, discharge, dispersal, release, or escape of any nuclear or radioactive material.
War and hostilities	<ul style="list-style-type: none"> • involving, or arising out of, any hostilities, rebellion, riot, civil commotion, an act of terrorism or war – whether war has been formally declared or not.
Consequential loss or damage	<ul style="list-style-type: none"> • that is, consequential financial loss, such as lost profits, compensation for distress, anxiety, inconvenience or other non-financial loss.

General Conditions

These conditions apply to your policy. If you do not comply with any of these conditions, we may refuse to pay a claim that you make under the policy or reduce the amount that we pay.

What you must pay

You must pay the premium.

What you must do

You must tell us as soon as possible of any Changes to:

- the address where your vehicle is normally kept overnight;
- the use of your vehicle;

If you do not tell us, we may refuse to pay a claim.

You must take reasonable precautions to prevent anything which may result in a claim under this policy.

The law that applies to this policy

Any disputes arising from this policy will be determined by the Courts, and in accordance with the laws, of the State or Territory where this policy is issued.

Interpretation

The singular includes the plural and vice versa, unless the context otherwise requires. Headings are for convenience only and do not affect interpretation. Where a word or phrase is defined, its other grammatical forms have a corresponding meaning.

Notices

All notices issued by us to you will be in writing. The notice is effective if it is delivered to you personally, by facsimile, electronically or if it is delivered or posted, to your last postal address provided to us. It is important for you to tell us of any change to your postal address as soon as possible.

If you sell or give away your vehicle

This policy comes to an end without any notice to you, if you sell or give away your vehicle. You should advise us in writing of the disposal of your vehicle (customerservice@pd.com.au) and we will cancel your policy and refund the premium due to you from the date of sale.

If the vehicle is a total loss

This policy comes to an end and there is no refund of any portion of your premium if the vehicle listed in the Schedule is deemed a total loss and is not replaced under the PD Insurance motor vehicle policy noted in the Insurance Certificate.

Cessation of Policy

Your Policy will come to an end once we have accepted Your claim under this policy.

Making a Claim

When you need to make a claim:

Before we can settle any claim under your policy the premium must be paid. You must promptly tell us about the claim and give us all information about the claim. This can be done by telephone, facsimile or email.

What you must do

You must contact Us as soon as possible, and within 30 days, after any accident or event which may result in a claim under your policy. You can contact Us to make a claim in any of the following ways:

Tel: 1300 252 467

Postal address: PO Box 550, Kotara NSW 2289

Email: motorclaims@pd.com.au

Ideally, as part of the initial notification, you must give us:

- Your name, address, and your contact phone numbers.
- Your policy number.
- The date of the incident.
- The cause of the loss or damage.
- Details of the loss or damage and an estimated claim value if you know it.
- Police incident details where applicable.
- Names, addresses, ID numbers and license details of any other people involved or responsible for the incident and contact details of any witnesses.

You must also:

- Take all reasonable steps to stop any further loss or damage from occurring;
- Always give us true and complete information. All documentation and information which you provide as evidence or support of any claim must always be true and correct.

Cancellation of the Policy

You can cancel this policy at any time by notifying us in writing.

We have the right to cancel this policy if:

- You make a misleading statement to us when you apply for your insurance;
- You fail to tell us anything you should tell us when you apply for this policy, or when you change or reinstate this policy;
- You fail to comply with a provision of this policy;
- You fail to pay the premium for this insurance;
- You have made a fraudulent claim under this policy or under some other contract of insurance (whether with us or some other insurer) that provides insurance cover during any part of the period of the policy.

If your policy is cancelled, we are entitled to keep a pro rata proportion of the premium for any period during which the policy has been in force.

If you have requested the cancellation, we may also charge or deduct a cancellation fee from any refund (unless cancelled during the cooling off period).

Product issued and underwritten by
Pacific International Insurance Pty Ltd
PO Box 550
Kotara NSW 2289
ABN 83 169 311 193

The logo for Pacific International Insurance, featuring the lowercase letters 'pd' in a white, sans-serif font, enclosed within a white square frame. To the right of this frame, the word 'insurance' is written in a white, lowercase, sans-serif font.