

CAR INSURANCE



1800 776 473



www.pd.com.au

The logo for pd.com.au, featuring the text 'pd.com.au' in a stylized font. The 'pd' is in orange and blue, and '.com.au' is in blue. Above the text is a dotted line with a small orange rabbit icon at the end. Below the text is a small orange bar with the text 'Online Pet & Car Insurance' in white.
pd.com.au
Online Pet & Car Insurance

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Summary Page

This summary page doesn't replace reading the PDS because limits, conditions and exclusions apply.

H1: Types of Car Cover

- Comprehensive
- Third Party Fire and Theft
- Third Party Property Damage

H2: Optional Cover (you pay extra for this)

Optional covers are the ones you pay extra for. That means if you don't want them, you don't have to pay for them.

- Hire Car After Incident
- Excess Buster
- Windscreen/Window Glass
- Vehicle Contents

H3: Additional Benefits (these come with your policy)

Additional benefits come with your policy. You don't pay more for them, and you can't remove them. They're just part of the Policy.

- Hire Car After Theft
- Pet Injury
- Emergency Repairs
- Towing and Storage
- Windscreen Repair
- New Car After Total Loss
- Death Benefit
- Unbraked Trailer or Caravan

What to Do if You Need to Claim

Being in an accident can be a shock but there's a few things you need to do at the scene of the accident.

1. Access the situation	<ul style="list-style-type: none">• Make sure everyone is okay and unhurt.• If someone is hurt, call 000.
2. Do you need the police?	<ul style="list-style-type: none">• Call the police if someone is hurt or your car has been stolen or vandalised.• Note the time and get a police reference number.
3. Secure your car	<ul style="list-style-type: none">• If you can, move to a safe place.• If you can't, call us to arrange an emergency tow.
4. Collect some details	<p>If you've been involved in an accident of any sort, ask for the contact details of any drivers, passengers or witnesses to the incident. Ask for:</p> <ul style="list-style-type: none">• Full names• Address• Phone numbers• Car registration• Insurance details• Collect any available dash cam footage, CCTV footage, or take a note of any nearby CCTV cameras.• If it's safe, take photos of the scene of the accident. <p><i>In certain circumstances we can waive your excess, but we can't waive it without all the other driver's details. Please see Excesses for details on how an excess waiver works.</i></p>
5. Contact us	<p>To lodge your claim:</p> <ul style="list-style-type: none">• Log into your policy portal at pd.com.au; or• Call us on 1800 776 473



PRODUCT



DISCLOSURE STATEMENT

Hi There

I'm your Product Disclosure Statement (PDS).

Please don't throw me in a drawer. Or in your 'to read' pile. Or worse, in the bin.

I'm important and here to help.

In fact, you should always read your PDS before you buy any insurance product.

Why?

Well, you paid good money for it so don't you want to know what you paid for? Everything you need to know is all right here between my lovely blue and orange covers.

My job as your PDS is to help you understand:

- what's covered
- what's not covered
- who pd.com.au are, and;
- what happens if you need to claim.

If you buy this insurance, your policy is made up of the PDS, any Supplementary PDS and your insurance certificate. It's your insurance certificate that shows your personal insurance details, so check to make sure everything is correct.

The information in this PDS is current as of 1 October 2021. If we make any changes, we'll let you know.

You can find the latest info at pd.com.au. Or contact us and we'll send it to you.

And who are we?

We're Pacific International Insurance Pty Limited ABN: 83 169 311 193, AFSL 523921, trading as pd.com.au, which is the issuer of this policy.

Who Are We?

pd.com.au policies are for experienced drivers with brilliant driving records who just want straight up, simple insurance.

No bells. No whistles. No fancy pants stuff you don't need. Just simple products and services for when you need it.

Every. Single. Time.

Let's Connect

Because we're all about keeping things easy, you can buy and manage your policy online.

Once you login, you can:

- access your policy information (including documents)
- change your personal or billing info
- lodge a claim.

And yes, it really is as easy as it sounds.

Why do we work mostly online?

Because it keeps our costs down. And that means we can keep your premiums low.

When we need to connect with you, we'll:

- send policy documents or general communications by email.
- send notices (required by law) electronically.
- send important notifications by email or SMS.
- receive and respond to Your enquiries by email.

Need to connect with us fast?

- jump onto pd.com.au (usually the fastest)
- chat to us on 1800 776 473
- email customerservice@pd.com.au

It's important you receive all documents in relation to your policy. You need to let us know if you change your contact details because we consider any info we send as received once it leaves our information system(s).

If you're expecting info from us and you never get it, contact us to check everything is up to date and correct.

So, if you've changed email and/or phone numbers, let us know.

Cooling Off

You've got 14 days (known as 'the cooling off period') after we issue your policy to cancel and get a full refund of your premiums. The cooling off period applies for new policies and renewals. This gives you time to check the policy is right for you and read me, your PDS.

If you claim within the first 14 days, the cooling off period doesn't apply.

Working Together

You need to be honest, truthful and straightforward when giving us information. We'll do the same.

You must not behave in a threatening, hostile, abusive, or dangerous way. Again, we'll do the same.

Definitions

These are the words that have specific meanings in your PDS.

ACCESSORY

An accessory is an item added to your car. It's not a standard item for the car when the car is brand new.

AGREED VALUE

This is the amount we agree to insure your car for. It's shown on your insurance certificate.

The agreed value may change at policy renewal (so make sure you check your renewal notice).

We'll tell you the agreed value for the next period of cover before your policy renewal date.

Not happy with the new agreed value? [Contact us](#) to chat about it.

Agreed Value includes:

- GST
- registration
- compulsory third party car insurance
- on-road costs
- warranty costs
- any modifications and accessories fixed to your car
- future stamp duty; and
- transfer fees.

CAR

The car shown on your insurance certificate. Includes all legally fitted and fixed accessories and modifications that you've told us about.

We may also refer to car as "vehicle".

COVERED DRIVER

Any driver listed on your insurance certificate who we agree to cover. We may also refer to covered driver as "listed driver" or "nominated driver".

EXCESS

This is the amount you pay when you claim. The excess types and amounts you need to pay are on your insurance certificate.

Depending on who's driving, you may have to pay more than one excess.

To read more about [Excesses](#).

HOUSEHOLD MEMBER

A person with a current driver's licence who lives at the same residential address as you. This includes dependent children temporarily away from home if they usually live with you.

INSURANCE CERTIFICATE

The document that defines your cover. The details on your insurance certificate may change when your policy is renewed. We may also refer to insurance certificate as a "certificate of insurance".

MARKET VALUE

The cost to replace a car at the time of its loss or damage.

Many factors determine the market value of your car including:

- your car's age, kilometres travelled and its condition at the time of the claim; and
- recognised automotive industry publications that confirm a car's value based on actual sales and/or disposal data.

The Market Value includes:

- GST
- registration and

- compulsory third party car insurance and any other on-road costs.

The Market Value does not include:

- any margin for dealer profit, and/or
- warranty costs, and/or
- any dealership value-added product, and/or
- any stamp duty or transfer fees.

MODIFICATIONS

All changes from the manufacturer's specifications, made to the car at any time after it left the factory where it was built.

PD.COM.AU

Pacific International Insurance Pty Ltd ('Pacific') ABN: 83 169 311 193, AFSL: 523921. We may also refer to Pacific as "We," "Us," or "Our."

POLICY

Your insurance policy is a contract between you and us.

Your insurance policy contains all relevant terms and conditions. It consists of this PDS, any Supplementary PDS, and the current insurance certificate.

PREFERRED REPAIRER

A Preferred Repairer is a repairer chosen and trusted by us.

SUPPLEMENTARY PDS

A separate document that updates, corrects, or adds to this PDS.

TOTAL LOSS

Your car is a total loss when:

- the damage can't be repaired to a safe standard.

- it's uneconomical to repair.
- it was stolen and not found within 21 days of the theft being reported to us. Or it is found within the 21 days and is either unsafe or uneconomical to repair.

UNLISTED DRIVER

A person not listed on your insurance certificate as a driver of your car.

YOU AND YOUR

The person shown as the policyholder on the current insurance certificate. Only one person can be listed as a policyholder on any policy.



Duty of Disclosure

There's stuff you need to tell us. It must be accurate and correct to the best of your knowledge.

YOUR DUTY OF DISCLOSURE

When you buy a pd.com.au policy, you're entering into an insurance contract with us.

You should know that under the [Insurance Contracts Act 1984 \(Cth\)](#) you must tell us anything that you know, or could reasonably be expected to know, which might make us not want to insure you.

This applies to all policies including renewal, or if you extend, vary or reinstate your insurance contract.

WHAT HAPPENS IF YOU DON'T TELL US?

If you don't tell us something we should know, we can cancel your policy or reduce the amount we pay if you make a claim.

Or both.

If you deliberately try to deceive us (act fraudulently), we can refuse to pay a claim and treat the policy as if it never existed.



We have seven different types of cover.

The types of cover you choose are shown on your insurance certificate.

Please choose your car cover from the table's blue section.

Car Cover	<ul style="list-style-type: none"> • Comprehensive • Third Party Fire & Theft • Third Party Property Damage
Optional Cover	<ul style="list-style-type: none"> • Hire Car After Incident • Excess Buster • Windscreen/Window Glass • Vehicle Contents

COMPREHENSIVE

This cover includes loss or damage to your car **and** third party property damage.

Loss or damage to your car

We pay for accidental loss or damage to your car up to the Agreed Value as a result of:

- Collision or impact
- Fire
- Flood
- Malicious damage
- Hail and storm
- Theft or attempted theft

Third Party Property Damage

If your car causes damage or loss to someone else's property, we

cover your legal liability for that damage or loss up to a maximum of \$20,000,000.

\$20,000,000 is the most we'll pay for all claims from a single accident. This includes all expenses we agree to pay toward your legal and defence costs.

We will cover you or a covered driver or a passenger for an accident involving your car. This includes a trailer or caravan attached to your car at the time of the accident.

When your car has a trailer or caravan attached, it's considered one car and the maximum limit of \$20,000,000 applies.

THIRD PARTY FIRE AND THEFT

This cover includes loss or damage to your car **only** by fire or theft **and** third party property damage.

Loss or damage to your car

We pay for accidental loss or damage to your car up to the Agreed Value as a result of:

- Fire, or
- Theft

Third Party Property Damage

If your car causes damage or loss to someone else's property, we cover your legal liability for that damage or loss up to a maximum of \$20,000,000.

\$20,000,000 is the most we'll pay for all claims from a single accident. This includes all expenses we agree to pay toward your legal and defence costs.

We will cover you or a covered driver or a passenger for an accident

involving your car. This includes a trailer or caravan attached to your car at the time of the accident.

When your car has a trailer or caravan attached, it's considered one car and the maximum limit of \$20,000,000 applies.

THIRD PARTY PROPERTY DAMAGE

This cover offers **no cover for your car**, only for third party property damage caused by your car.

Third Party Property Damage

If your car causes damage or loss to someone else's property, we cover your legal liability for that damage or loss up to a maximum of \$20,000,000.

\$20,000,000 is the most we'll pay for all claims from a single accident. This includes all expenses we agree to pay toward your legal and defence costs.

We will cover you or a covered driver or a passenger for an accident involving your car. This includes a trailer or caravan attached to your car at the time of the accident.

When your car has a trailer or caravan attached, it's considered one car and the maximum limit of \$20,000,000 applies.

HIRE CAR AFTER INCIDENT

This is an optional cover (you have to pay extra).

We know you still need to get around, so if your car is stolen or involved in an insured incident, we'll refund you for a hire car but will only pay:

- the daily, base rate for an economy car
- up to a daily limit of \$50
- for a maximum of 14 days per incident.

The most we'll pay for a hire car is \$700 per incident. You only get two Hire Car After Incident claims per policy period.

Hire car benefits begin when:

- your car can't be driven due to the loss or damage, or;
- if the car can be driven, benefits start when it's dropped off to be repaired.

You need to return the hire car when:

- you've had the hire car for the maximum 14 days,
 - your car is returned to you or its owner,
 - your car has been repaired or replaced, or
 - we write-off your car and you accept our settlement amount.
- Once this happens, you have 72 hours to return the hire car.

If you want us to refund your hire car costs, you need to send us the receipts. So don't lose or misplace them.

You're responsible for:

- any additional extras, costs, expenses, or upgrades to the hire car,
- any loss or damage to the hire car,
- any liability resulting from use of the hire car; and
- any costs incurred for extended hire car use.

EXCESS BUSTER

This is an optional cover (You have to pay extra).

We will cover payment of the Standard or Basic Excess amount you are responsible for under your car insurance where the cover is either Comprehensive, Third Party Property Damage, Fire and Theft, or Third Party Property Damage, where you have claim against it, and the claim has been accepted by your car insurer.

If the car insurer is not pd.com.au, the insurer must be an Australian Prudential Regulation Authority approved insurer.

You may only claim in respect to a vehicle specified on your insurance certificate.

To qualify for the Excess Buster payment, your claim must be:

- Valid in respect to the policy terms and conditions
- For a sum greater than the Standard Excess payable
- Accepted and approved by the car/vehicle insurer
- If your insurer is not pd.com.au, you must provide your insurance certificate displaying your standard excess and receipt of your excess payment for reimbursement.

You may make an Excess Buster claim only once every cover period as shown on your insurance certificate.

WINDSCREEN/WINDOW GLASS

This is an optional cover (You have to pay extra).

We will pay, up to a limit of \$1,000, for replacement of windscreen or window glass due to an incident where the damage sustained is not repairable or it is not economically viable to undertake repairs. We will also replace anything that may be attached to the windscreen or window glass such as window tinting, demisters or aerials. Also included is the calibration required for any related sensors or cameras which are required to be recalibrated as a result of the new windscreen or window.

An incident means loss or damage caused by collision or impact, fire, flood, malicious act, hail or storm, theft or attempted theft.

There is no Excess applicable.

WHAT IS NOT COVERED:

- Damage sustained to sunroof glass or panoramic glass roofs.
- Any glass that is not the front or rear windscreen or a window.

You may make a Windscreen/Window Glass claim only once every cover period as shown on Your Insurance Certificate.

VEHICLE CONTENTS

This is an optional cover (You have to pay extra).

We will pay, up to a limit of \$750, for loss of, or damage to, child safety seats, clothing, personal belongings and/or groceries in your vehicle caused by an Incident.

An incident means loss or damage caused by collision or impact, fire, flood, malicious act, hail or storm, theft or attempted theft.

There is no Excess applicable.

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

You may make a Vehicle Contents claim only once every cover period as shown on Your Insurance Certificate.

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



Additional covers come with your policy. You don't pay more for them, and you can't remove them. They're just part of the policy.

ADDITIONAL BENEFITS:

<p>We offer eight different types of additional benefits.</p> <p>The benefits you're entitled to are shown on your insurance certificate.</p> <p>The benefits listed in this table form part of your cover, depending on the type of car cover you have selected.</p>	<ul style="list-style-type: none"> • Hire Car After Theft (Only) • Pet Injury • Emergency Repairs • Towing And Storage • Windscreen Repair • New Car After Total Loss • Death Benefit • Unbraked Trailer Or Caravan
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HIRE CAR AFTER THEFT

We know you still need to get around, so if your car is stolen, we'll refund you for a hire car but will only pay:

- the daily, base rate for an economy car
- up to a daily limit of \$50
- for a maximum of 14 days per incident.

YOU NEED TO RETURN THE HIRE CAR WHEN:

- you've had the hire car for the maximum 14 days,
- your car is returned to you or its owner,

If you want us to refund your hire car costs, you need to send us the receipts. So don't lose or misplace them.

YOU'RE RESPONSIBLE FOR:

- any additional extras, costs, expenses, or upgrades to the hire car,
- any loss or damage to the hire car,

- any liability resulting from use of the hire car; and
- any costs incurred for extended hire car use.

The Hire Car After Theft Benefit is part of the cover for:

✓	Comprehensive
✓	Third Party Fire & Theft
✗	Third Party Property Damage

PET INJURY

"Your pet" means any dog or cat owned by you.

If your pet is in your car and injured as a direct result of an incident, we'll refund up to \$1,000 for their vet fees.

If more than one dog or cat is involved, the most we will pay is \$1,000.

You'll need to show us proof you've paid your vet bills before we can refund you.

The Pet Injury Benefit is part of the cover for:

✓	Comprehensive
✗	Third Party Fire & Theft
✗	Third Party Property Damage

EMERGENCY REPAIRS

Need to make your car roadworthy after an incident?

We refund emergency repairs to your car for up to \$500. Emergency repairs include:

- making your car safe to drive home,
- to make your car secure after loss or damage in an incident, or;
- it was stolen and has been recovered in a damaged condition.

We decide what's an emergency repair and it must be as a direct result of an incident. You'll need to show us proof you've paid your repair bill before we can refund you.

An example of an emergency repair is damage to a brake light after an accident.

The Emergency Repairs Benefit is part of the cover for:

✓	Comprehensive
✗	Third Party Fire & Theft
✗	Third Party Property Damage

TOWING AND STORAGE

If your car is damaged in an incident and can't be safely driven, contact us to arrange the towing. We pay the reasonable cost of:

- towing your car to the nearest repairer or place of safety, and;
- storing your car from when you lodge your claim until the claim is settled. Sometimes, we may move the car or ask you to move it such as if you had an accident far from home.

If you want to arrange your own towing, we'll refund you up to \$500 for towing and storage costs. You'll need to show us the receipts.

If your car is being stored, you need to let us know. Sometimes towing companies, storage facilities, paid car parks or repairers will charge storage fees. If you don't let us know, we might not cover these fees.

If we ask you to move your car from a storage facility, holding yard, repairer's property, or any other holding facility, you need to move it within one business day. We won't cover any fees after this time. If you don't move your car, any fees charged will be deducted from your settlement payment.

The Towing and Storage benefit is part of the cover for:

✓	Comprehensive
✓	Third Party Fire & Theft
✗	Third Party Property Damage

WINDSCREEN REPAIR

Damaged windscreen? If we can repair rather than replace your windscreen, you won't have to pay an excess. And the claim won't affect your premium.

If the windscreen can't be repaired and needs to be replaced, your excess(es) will apply.

The Windscreen Repair benefit is part of the cover for:

✓	Comprehensive
✗	Third Party Fire & Theft
✗	Third Party Property Damage

NEW CAR AFTER TOTAL LOSS

IF YOUR CAR IS A TOTAL LOSS, WE'LL REPLACE YOUR CAR IF:

- you have Comprehensive cover, and
- Total Loss occurs within 12 months of your car's original new car registration; and
- your car hasn't travelled more than 20,000 kilometres in that time.

WE WILL:

- replace the car with a car that is of the same make, model, and series as the car which has been deemed a Total Loss. This new car may be a demonstration car that has travelled no more than 1,000 kilometres.

WE AGREE TO PAY THE ON-ROAD COSTS FOR THE REPLACEMENT CAR BEING:

- the dealer delivery fee,
- first year of registration, and; the compulsory third party car insurance costs.

If a replacement car is not available in the state or territory in which your car is registered, we'll pay a Total Loss cash settlement up to the Agreed Value.

If your car is under finance, we need to see proof your financier has approved refinancing before we replace your car. You need to show us any finance documents we reasonably request.

If you have no other cars covered on your policy, then all cover under your policy stops. There is no refund of any portion of your premium.

You don't have to accept the replacement car. You can choose to accept a Total Loss cash settlement instead.

The New Car After Total Loss Benefit is part of the cover for:

✓	Comprehensive
✗	Third Party Fire & Theft
✗	Third Party Property Damage

DEATH BENEFIT

We'll pay your estate \$500 if you pass away as a direct result of an accident caused by any of the following:

- Collision or impact
- Fire
- Flood
- Malicious act
- Hail and storm

- Theft or attempted theft.

The Death Benefit is part of the cover for:

✓	Comprehensive
✗	Third Party Fire & Theft
✗	Third Party Property Damage

UNBRAKED TRAILER OR CARAVAN

We'll pay \$500 towards damages or losses caused by your unbraked trailer or caravan that's being towed by a car covered under this policy.

At the time of the incident, the unbraked trailer or caravan must weigh no more than 750 kilograms gross, including its load.

The Unbraked Trailer or Caravan Benefit is part of the cover for:

✓	Comprehensive
✗	Third Party Fire & Theft
✗	Third Party Property Damage

THINGS YOU NEED TO KNOW WHEN YOU LODGE A CLAIM

We know you want your claim settled quickly and easily. We want the same.

That's why we ask for information and documents and we need them ASAP.

Every claim is different but we'll only ever ask for information we need to settle your claim.

WHEN YOU MAKE A CLAIM, SOME OF THE INFO WE MIGHT ASK FOR:

- police reports and details of the incident and any investigations carried out by the police, medical or test results.
- full details of the incident and any loss or damage such as photos, statements, CCTV or Dash Cam footage
- proof of value and ownership. This may include bank and credit card statements, registration and Compulsory Third Party Car insurance info document(s)
- driver's licence, driving and insurance history, finance agreements.

WHEN YOU MAKE A CLAIM, YOU MUST:

- be honest, open and truthful with any information given to us about the incident
- co-operate with us, our investigators or lawyers we assign to your claim
- let us take signed and recorded statements, including sworn statements and examinations under oath. Attend court (if required)
- let us inspect and get quote(s) for repairs to your car before being repaired or disposed of
- drive or have your car towed to a place, including a repairer, chosen by us

- collect the details of any person or witness involved in any incident you're involved in
- report the theft or vandalism of your car immediately to the police
- send us copies of any correspondence received about any claim made against your policy; and
- keep evidence of ownership of insured property to support any claim.

WHEN YOU MAKE A CLAIM, YOU MUST NOT:

- lie to us or give misleading information
- admit fault or liability to anyone involved in any incident. This includes the other person's insurer or legal representative
- agree to repair or pay for damage to another person's property
- authorise repairs to your car (except Emergency repairs) or agree to accept payment or compensation for repairs without our prior written consent
- behave in a way that is improper, hostile, threatening, abusive or dangerous
- leave the scene of the accident or incident if you're required by law to stay
- begin recovery action without our prior written consent; and
- prejudice our ability to recover any amount payable to you under this policy.

If you don't do the right thing, we might deny or reduce our liability for a claim and/or cancel your policy.

HOW A CLAIM IS SETTLED

Once we've accepted your claim and have all the info we need, we'll settle the claim in one of four ways.

1. Offer you a cash settlement.
2. Authorise our repairer to repair your car.
3. Agree that your car is a Total Loss and offer a cash settlement based on your car's Agreed Value.

Agree that your car is a Total Loss and offer you a new car replacement.

REPAIR QUOTES

We need to get a quote for repairs to your damaged car.

And there's no way around this. No quote = no claim.

A quote can be prepared and provided to us by a repairer which either we or you choose. However, if you choose the repairer, we reserve the right to also obtain a quote from one of our preferred repairers.

You need to co-operate with us in the collection of any quotes.

If your car is not drivable, we will tow your car to our nearest preferred repairer.

CASH SETTLEMENT

If it's uneconomical to repair your car, we'll offer to cash settle you for the fair, reasonable, and actionable cost of repairs.

Your cash settlement amount will be offered to you in writing and once you accept, will be deposited into your bank account.

When you renew your policy, we may ask for proof the damaged car was repaired.

REPAIRING YOUR CAR

If your car can be repaired, we may decide to authorise repairs to be completed by a preferred repairer.

We may also instruct our repairer to collect any applicable excess payment before releasing your repaired car.

If we authorise repairs to a preferred repairer, we'll provide you with

a lifetime guarantee against defective works or parts, while you're the owner of the car.

CAR PARTS

When we repair your car, we may repair some parts and replace others. Or vice-versa. When we use replacement parts, we can use any combination of part types.

PART TYPES ARE:

- original equipment manufacturer (OEM)
- aftermarket
- refurbished
- repaired

You don't get to decide whether parts should be repaired or replaced. Or which kind of parts are used when replacing damaged parts.

When parts aren't available in Australia and need to be imported, we pay for the cost of surface freight only. We don't make any guarantees about the availability of parts or how long it takes for repairers to get them.

Where parts are unavailable and repairs can't be completed, we'll pay you the last available listed price of the part or parts in question.

PLEASE NOTE THAT:

- we're not liable to pay for any repairs we didn't authorise, and;
- we'll ask you to pay towards the repair or replacement costs if your car is now in a better condition than before it was damaged.

IF YOUR CAR IS A TOTAL LOSS

Your car is a total loss when:

- the damage can't be repaired to a safe standard.
- it's uneconomical to repair.
- it was stolen and not found within 21 days of the theft being reported to us. Or it is found within the 21 days and is either unsafe or uneconomical to repair.

The state or territory where your car is registered determines how we handle a total loss. Each state and territory has its own definition of total loss.

If obligated to notify of our total loss decision, we'll do so promptly. Our obligations to the law and associated regulations cannot be excluded at your request.

We retain salvage of your car and it becomes our property.

If you have no other cars covered on your policy, then all cover under your policy stops. There is no refund of any portion of your premium.

TOTAL LOSS CASH SETTLEMENT

We pay total loss cash settlements based on the agreed value of the car, less any total loss related deductions.

DEDUCTIONS WE'LL MAKE:

- the excess applicable to the claim
- any unpaid premium. This includes any remaining instalment payments based on the full annual premium.
- any unrepaired damage that we've paid for under a previous claim on your policy.
- unused portions of the registration and compulsory third party insurance. This is the amount you paid for registration and compulsory third party insurance costs from when the car was registered until the incident because registration and compulsory third party insurance is included in the agreed value. When your car is a total loss, you're paid out for the unused registration

and compulsory third party insurance in your settlement. You can then apply for a refund of the unused portions through the relevant traffic authority.

TOTAL LOSS REPLACEMENT CAR

Refer to [New Car After Total Loss](#).

AFTER WE SETTLE YOUR CLAIM

If we repair your car or cash settle you for the repairs, your policy continues. If you don't repair the car, we may reduce or refuse to pay a future claim and/or cancel your policy.

If you have no other cars covered on your policy, then all cover under your policy stops. There is no refund of any portion of your premium.

DAMAGE TO SOMEONE ELSE'S PROPERTY

If you damage someone else's property and there's cover under our Third Party Property Damage, we may choose to take charge of any claim made against you by a third party. We can conduct any negotiations and proceedings and have authority to settle the claim.

Once we agree in writing, we'll pay for all legal costs and expenses in defending any court proceedings that arise from an accident or incident covered by your policy.

GENERAL EXCLUSIONS (AKA WHAT'S NOT COVERED)

Remember back at the start when I said, as your PDS, I'm here to help you?

Well, that means understanding what we do cover as well as what we don't cover.

And it's important for you to read this part as well so there's no surprises when you lodge a claim.

A **Policy Exclusion** is something your policy doesn't cover and that we won't pay for. It includes any claim for loss, damage, or liability that results from an accident, incident, or loss involving your car.

CATEGORY:	EXCLUSIONS:
Car	<p>When the car:</p> <ul style="list-style-type: none">• isn't registered• is being used to carry persons or property, or provide driver instruction, for compensation, a fee, or reward of any kind, including points or criteria for participation in car or ride sharing programs. (A ride sharing program is an arrangement in which a passenger travels in a car for free or for a fee, especially as arranged by means of a website or app. This also extends to include food/goods delivered.)• is being shown or test driven for sale, without a covered driver being present with and/or in the car• is used for retail or wholesale delivery of goods• is used to give driving lessons• is used as a courtesy car• is being driven off-road, on sand or on any path, trail or passageway that isn't a gazetted road. Off-road is defined as driving a car on unsurfaced tracks or roads, made of materials such as sand, gravel, riverbeds, mud, snow, rocks, and other natural terrain• is being driven on rails• is anywhere other than on dry land and gazetted roads• is in a race, trial, test, or contest• is being used in an unlawful manner or for unlawful purposes• is on a competition racetrack, competition circuit, competition course, or competition arena• is on consignment to, leased to, or rented to others, or given in exchange for any compensation• is being driven in connection with emergency services• is moving substances that pollute, contaminate, or are otherwise potentially harmful, including explosive materials. However, we'll accept a claim if you can prove your car was being used to move such substances legally.• is being used to carry more passengers than permitted by law, loaded above the legal weight limit, or loaded in an illegal way• is being used for any purpose for which the car was not designed• is unlocked, the car alarm is disabled, or the keys to the car are left on, in or near the car.

CATEGORY:	EXCLUSIONS:
Car Sale	<ul style="list-style-type: none"> if you've given your car to someone else to sell it for you while your car is in the possession of a person as part of the person's stock in trade, or consignment stock. If you've sold the car and given it to the new owner before receiving the purchase price in full.
Consequential loss or damage	<ul style="list-style-type: none"> consequential financial loss, such as lost profits, compensation for distress, anxiety, inconvenience or other non-financial loss.
Drivers	<p>if at the time of the accident, incident or loss, the driver of your car:</p> <ul style="list-style-type: none"> is under the influence of, or had their judgement affected by, any alcohol, drug, or medication has more than the legal limit of alcohol or drugs in their breath, blood, saliva or urine refuses to submit to testing as required by law didn't remain at the scene of the accident when required by law to do so doesn't hold a driver's licence that is valid in Australia. is under the age of 16; is not authorised or licenced under law to drive the car is a learner driver not accompanied by a driver holding a full Australian driver's licence is using an uncradled mobile phone while driving;
Territory	<ul style="list-style-type: none"> you're not covered outside Australia.
Policy period	<ul style="list-style-type: none"> a claim outside the policy cover period shown on your current Insurance Certificate.
Nuclear	<ul style="list-style-type: none"> any incident, event or circumstance relating to a nuclear activity or event operations using the process of nuclear fission or fusion, or handling of radio-active material including but not limited to: <ol style="list-style-type: none"> the use of nuclear reactors such as atomic piles, particle, particle accelerators or generators or similar devices, or the use handling or transportation of radioactive materials, or the use handling or transportation of any weapon of war or explosive device employing nuclear fission or fusion.
Criminal, deliberate, malicious, or reckless acts	<ul style="list-style-type: none"> if the driver carries out or directs another person to carry out criminal, deliberate, or malicious acts, even if the actual injury or damage is different from what was intended or expected where the driver of your car or a passenger was being wilful or reckless. this exclusion doesn't apply to damage caused if the car was stolen, where the theft is otherwise covered.
Contaminants and pollutants (including asbestos)	<ul style="list-style-type: none"> directly or indirectly, the accidental or intentional use, existence, discharge, dispersal, release, or escape of any biological, bacterial, viral, germ, chemical, or poisonous pollutant, contaminant, matter, or agent any looting or rioting following such an event the discharge, dispersal, release, or escape of contaminants, pollutants, or other dangerous goods or substances from your car unless the driver is legally permitted to carry them. the manufacturing, mining, processing, treating, handling, installing, using, removing, transporting, selling, distributing and/or storing of asbestos, asbestos products or any product containing asbestos

CATEGORY:	EXCLUSIONS:
Terrorism	<ul style="list-style-type: none"> any act of terrorism, regardless of any other cause or event contributing to the loss for the purpose of this exclusion, an act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of 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 done 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. this exclusion also excludes death, injury, illness, loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.
Pandemic	<ul style="list-style-type: none"> losses relating to pandemics
Property damage liability exclusions	<ul style="list-style-type: none"> any liability you've taken on under contract or agreement using your car any property owned by, rented to, being transported by, used by or in the control or charge of you or a household member any penalties, fines, awards of punitive, exemplary, or aggravated damages made against: <ol style="list-style-type: none"> you the owner or driver of your car any of its passengers, or; any liability for bodily injury or death.
Loss or damage cover exclusions	<ul style="list-style-type: none"> depreciation any mould, mildew, wear, tear, rust, or corrosion caused by exposing your car to the elements - for example, faded or damaged paint from exposure to sun, dirt and/or corrosive materials loss or damage caused by animals (other than impact or collision), insects, birds or vermin (such as termites, rats, rabbits and mice) pecking, biting, chewing or scratching your car. unrepaired loss or damage structural, mechanical, electrical, or electronic failure or breakdown damage to tyres caused by braking, punctures, cuts or bursting loss of use of your car when there has been a failure to prevent any loss or damage to the car when it is left unoccupied. <ol style="list-style-type: none"> in this instance, unoccupied is defined as meaning you or the person in charge or control of the car, not being present inside the car. loss or damage due to failure to recover your car, after it has broken down, been damaged, or stolen repair or replacement of a whole set due to loss or damage to a part or parts of the set loss of value of your car after it has been repaired loss or damage to your car (including its engine and fuel system) caused by the incorrect fuel being used.
Unsafe Car	<ul style="list-style-type: none"> if your car isn't roadworthy or in an unsafe condition if your car was towing anything that is in an unsafe, not roadworthy or was being towed illegally.

CATEGORY:	EXCLUSIONS:
War and hostilities	<ul style="list-style-type: none">• if a war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.• if your car is confiscated or requisitioned by or under the order of any government or public or local authority
Modifications or Accessories	<p>We will not provide cover for any new business policy from the issue of this PDS for any car fitted with any of the following:</p> <ul style="list-style-type: none">• Lowered suspension• Engine performance enhancements• Non-standard wheel sizes• Non-standard body kits and body kit components• Transmission alterations• Custom or specialised paint (applied aftermarket)• Nitro or hydrogen fuel• Petrol turbo or supercharger (fitted aftermarket)• Roll bar, roll cage or racing harness

RIGHT OF RECOVERY

After we settle your claim, we can take legal action to recover money from the person or entity who caused the loss, damage or liability.

If we recover money belonging to you that isn't part of the claim we paid or expenses we incurred, we'll pay you that money.

You're responsible for paying the standard excess and any other applicable excess(es)

TYPES OF EXCESSES

An excess is the amount you pay towards the cost of the claim. Your total excess will depend on your policy and must be paid before the claim is settled.

More than one excess may be applicable to a claim.

Standard	<ul style="list-style-type: none"> This excess applies to all claims
Additional Excesses (<i>more than one may be applicable to a claim</i>)	
Driver with an international licence or full Australian driver's licence that is less than 5 years old	<ul style="list-style-type: none"> applies if the car was being driven at the time of the incident by a person who hasn't held a full Australian driver's licence for five continuous years. Full Australian drivers' licence doesn't include learners or provisional licence or permit.
Drivers under the age of 35	<ul style="list-style-type: none"> applies if your car was being driven at the time of the incident by a person who is under the age of 35.
Unlisted drivers	<ul style="list-style-type: none"> applies if your car is being driven at the time of the incident by a person who is not listed as a driver on the insurance certificate.

HOW TO PAY YOUR EXCESS

We'll chat with you to discuss whether you pay your excess directly to us or to our preferred repairer.

We can also choose to deduct the excess from the amount we pay you, or from the amount we pay another person for loss or damage to their property.

We won't cover any legal or other costs that result if you don't pay or if you delay paying your excess.

WHEN YOU DON'T HAVE TO PAY AN EXCESS

You won't have to pay an excess if we agree that the driver of your car was not at fault.

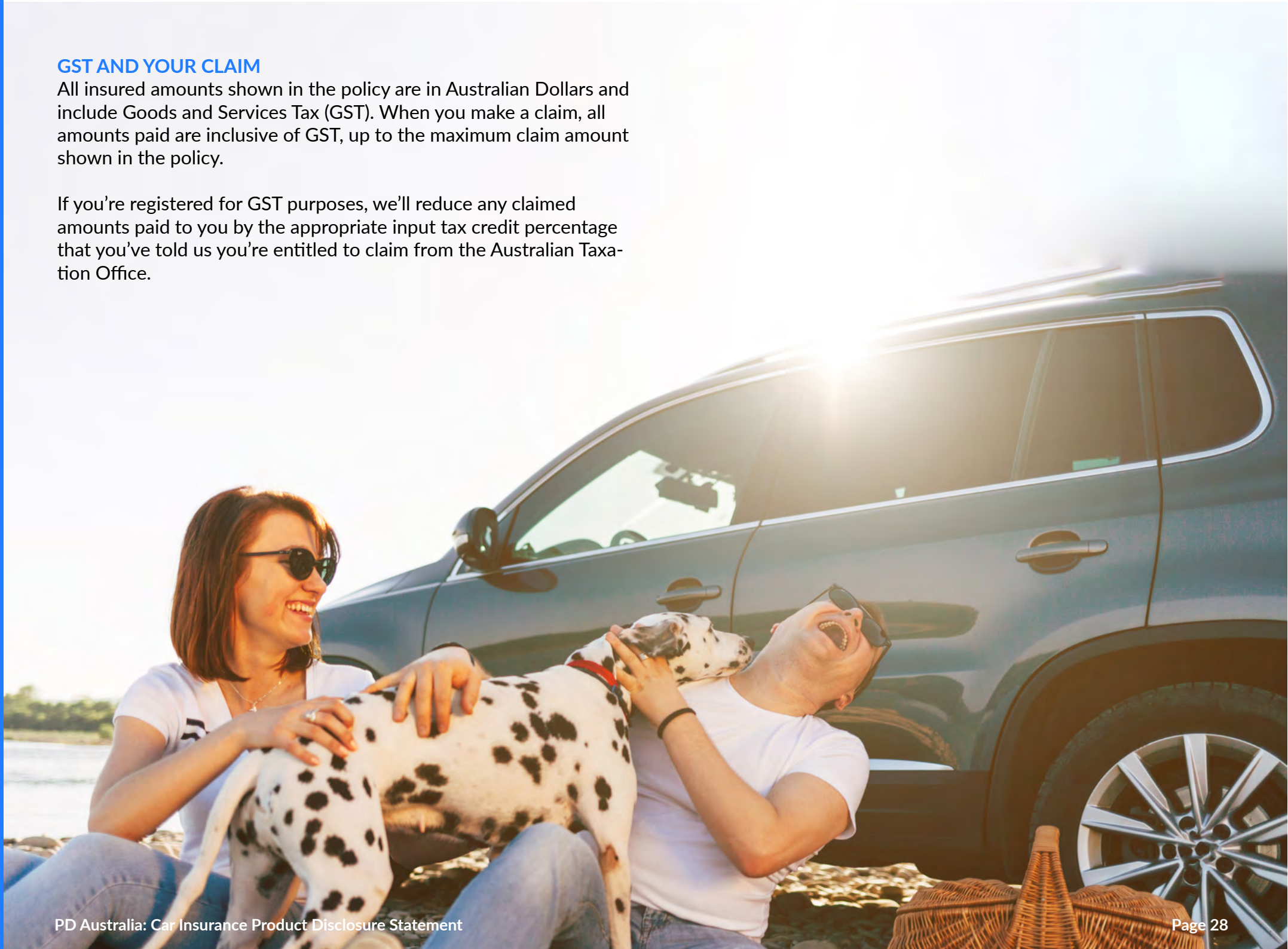
To have your excess waived, you must also be able to give us:

- the name,
- address,
- registration number, and;
- a valid phone number of the person responsible for the damage.

GST AND YOUR CLAIM

All insured amounts shown in the policy are in Australian Dollars and include Goods and Services Tax (GST). When you make a claim, all amounts paid are inclusive of GST, up to the maximum claim amount shown in the policy.

If you're registered for GST purposes, we'll reduce any claimed amounts paid to you by the appropriate input tax credit percentage that you've told us you're entitled to claim from the Australian Taxation Office.



ELECTRONIC COMMUNICATIONS AND TRANSACTIONS

We keep our premiums competitive by operating mainly online.

Because we communicate mostly by email and SMS, you need a current email address and mobile phone number to buy a pd.com.au insurance policy. That way, we know you're getting important information from us.

If your email address or mobile phone number changes during the policy period, logon to your policy portal at pd.com.au or contact us to update your details. If we don't have your correct email address or mobile phone number, you may not receive your policy renewal.

WHEN BUYING INSURANCE FROM US, YOU AGREE:

- that information and notices we're legally required or authorised to give you in writing will be sent to you **via digital link**. This link lets you access the information or notices directly. We can also deliver them **via email and SMS**, but only where the process is permitted by law at the time we give you the information or notice.
- to receive the forms from us,
- to receive correspondence, notices and documents **via digital link, email or SMS**, or to make them available to you online; and
- to make every effort to update your policy information, confirm transactions, and report claims on our website.



Careful risk analysis is the primary way we determine the premium for your car insurance. We consider several factors that are reliable identifiers of risk. We then calculate your premium based on the risk of providing the policy and what policy type you've chosen.

The significant factors that we consider, and which may increase or decrease the price you pay for your insurance include, but are not limited to:

- the driving and claims history of you and all covered drivers. This includes your claims history before the start of your pd.com.au insurance policy
- the age and gender of you and any covered driver
- types of cover and options
- the address where your car is kept or garaged
- your car's security features and overnight parking security
- the value, age, make, model and repair costs of your car
- mobile phone usage
- your car usage
- kilometres travelled
- whether you pay your premium in one up-front lump sum or instalments when offered;
- aspects of your financial record, including whether your car is under finance or you already have car insurance
- the excesses you select; and
- the cost of providing and administering the policy.

Other factors that are considered by us and may increase or decrease the price you pay for your policy are:

- the cost of providing legal liability cover
- claim costs
- our profitability targets
- expenses incurred to sell policies and settle claims
- government charges and taxes.
- the premium displayed on your current insurance certificate

includes any government charges, taxes, and levies, such as GST, Stamp Duty, and Emergency Services Levy that we're obliged to pay.

NOTE: Our prices may change at any time without notice. Your renewal premium may be different to the premium for your expiring policy.

If you make a claim and we find that information we used to calculate your premium or verify your eligibility is different to what you told us when you bought your policy, or your policy renewed we will:

- adjust your policy premium and ask you to pay any pro-rata premium owing to us before we pay a claim, or;
- deny or reduce our liability for a claim and/or cancel your policy.

You agree to pay your premium payments on or before the due date.

We accept payment by credit card or debit only.

You can pay your premium in one lump sum or by monthly instalments.

If you pay in one lump sum, a premium discount may apply.

You must give us with a [credit card authorisation](#), either written or verbal, as your premium payments and renewals will be charged to your credit card automatically. The authorisation is available when you apply for cover and can also be found on our website. You can call us at any time to update or cancel the authorisation.

You can confirm your payments when you logon to your policy portal at pd.com.au where you can see your account activity and download statements and receipts.

You can make a payment with a different credit card by logging onto your policy portal at pd.com.au. But you need to keep a current and valid authorisation in place for renewal and instalment payments.

If we attempt to charge your credit card account and payment is refused by your financial institution, you'll be considered to not have paid your premium when due.



Late renewal payments - If you don't pay your renewal premium by the due date, we have no cover from that date.

Late monthly instalments - if your payment is overdue, we will cancel your policy:

- by giving you at least 14 days advance notice, or
- without notifying you in advance if the instalment is one month (or more) overdue.

If we cancel your policy, you'll have no cover from the date the policy is cancelled.



YOU NEED TO LET US KNOW IF YOU CHANGE:

- contact details such as email address, mobile phone number, or mailing address
- the home address where your car is kept or garaged
- garaging security or status
- covered drivers
- the car you want listed on this policy;
- how you use your car, including from business to personal and vice versa
- your home ownership status;
- your home address;
- the cover types you want
- the standard excess you want if you have comprehensive insurance for one or more of your cars
- any damage to your car
- roadworthiness of your car
- demerit points, drivers licence suspensions, disqualifications, or cancellation – including good behaviour bonds
- criminal convictions
- bankruptcy or insolvency.

To make these changes, logon to your policy portal at pd.com.au and follow the instructions for changing your cover or updating your policy information.

Policy changes may affect your premium. If it increases, you'll have to make an additional payment and your remaining instalments will increase.

If you don't tell us about a change and we accept a claim, we'll ask you to pay any extra premium resulting from the change.



The insurance certificate will show information you've provided to us. It will also show your premium and the types of cover and options in effect for your policy.

When you make or report changes to your policy, you can login to policy portal at pd.com.au to review and print an updated insurance certificate which will confirm your transaction.

Always read the insurance certificate carefully and contact us if any information is incorrect.



At least 14 days before your policy anniversary, we'll send you a written renewal notice showing the end date and if we're inviting you to renew.

To pay by the due date, ensure your [credit card authorisation](#) is up to date. If you paid your expiring policy annually, we'll debit the full amount of your renewal premium. If you paid in instalments, we'll debit the new monthly instalment amount. You can also login to your policy portal at pd.com.au to use a different credit card.

If you don't pay your renewal premium or new monthly instalment by the due date, you have no cover from that date.

IF WE INVITE YOU TO RENEW:

- and you wish to renew, please login to your policy portal at pd.com.au to update and correct any information. You'll see the amount of premium we're charging for the entire renewal period, the minimum initial payment required if paying by instalments and the payment due date.
- Your premium may be different from your previous policy and if you don't want to renew, please login to your account and advise us.
- Your agreed value may be different from your previous policy and if you don't want to renew, please login to your account and advise us.

Not renewing your policy? Then you need to let us know otherwise we'll automatically attempt to debit payment using the credit card on file. Your policy automatically renews if your minimum required initial payment is paid by the due date.



IF YOU CANCEL

You can cancel your policy at any time by logging onto your policy portal at pd.com.au and following the cancellation instructions. Alternatively, contact our call centre during business hours on **1800 776 473**.

A \$50 cancellation fee applies.

Any policy administration fees and associated government charges will not be refunded when you cancel your insurance policy.

IF WE CANCEL

We can cancel your policy in accordance with the [Insurance Contracts Act 1984 \(Cth\)](#).

We will send written notice via your preferred communication method.

Please note that if we cancel your policy due to fraud, you'll not be refunded any premium amounts.

If your policy is cancelled outside the initial [cooling-off period](#), we refund the unexpired portion of the premium and any associated refundable government charges and less any non-refundable government charges.

Any refund will be credited to your nominated bank account within 15 business days.



pd.com.au welcomes every opportunity to improve customer experiences and encourage you to [contact us](#) if you're unhappy with our service or products.

You can raise a complaint by contacting our [Customer Service team](#). We will acknowledge your complaint within 24 hours of receiving it, or as soon as possible.

Phone: 1800 776 473

Email: customerservice@pd.com.au

Website: pd.com.au

Internal dispute resolution (IDR) process:

STEP 1

If we can't immediately resolve your complaint, we'll arrange for our [Customer Resolutions team](#) to contact you within two (2) business days.

The [Customer Resolutions team](#) will work as quickly as possible to investigate your complaint in a fair and efficient way.

Phone: 1800 776 473

Email: resolutions@pd.com.au

Website: pd.com.au

STEP 2

If the [Customer Resolutions team](#) can't resolve your complaint, it will be reviewed by our IDR Committee.

The IDR Committee is made up of representatives from various parts of the business. They're required to review your complaint in an objective and fair way.

The IDR Committee will send you a written IDR Response no later than 30 calendar days from the date you first lodged your complaint. If the IDR Committee cannot meet this timeframe, we will tell you why.

External dispute resolution:

If you remain dissatisfied, you can contact the Australian Financial Complaints Authority (AFCA).

[AFCA](#) is free to consumers and provides fair and independent financial services complaint resolution.

Phone: 1800 931 678 (free call)

Email: info@afca.org.au

Website: www.afca.org.au

In writing: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

If a credit provider has a financial interest in your car, the conditions and exclusions of this policy apply to them. We will treat any statement, act, omission, or claim by you as a statement, act, omission, or claim by the credit provider.

A credit provider with an interest in your car has an interest in this policy.

The credit provider can make a claim under this policy only if:

- a loss occurs that falls within the terms and conditions of this policy
- the terms of the finance contract between you and the credit provider provide the credit provider with the right to receive the proceeds of an insurance claim in priority to you
- the credit provider has validly exercised its proper legal rights under the finance contract, and
- all other terms and conditions of this policy have been complied with in relation to the claim



Pacific is a member of the [Insurance Council of Australia \(ICA\)](#) and has adopted its General Insurance Code of Practice. This code provides information and education about insurance and sets standards of customer service and procedures to promote better relations between customers and insurers. It addresses insurance buying, claims handling, catastrophe and disaster response, education, and dispute resolution.

For more information about the Code, go to codeofpractice.com.au.



We're authorised under the [Insurance Act 1973](#) to carry on general insurance business. This Act contains prudential standards and practices to ensure we meet our financial promises. The protection provided under the Federal Government's Financial Claims Scheme applies to us. If we can't meet our financial obligations, a person may be entitled to payment under this scheme.

Information about the scheme can be found at fcs.gov.au or by calling **1300 55 88 49**.



We respect your privacy and safeguard your information. We're committed to handling your personal information in a responsible manner in accordance with our privacy policy and Australian privacy principles. By purchasing this policy, you consent to the collection, use, disclosure, storage, and processing of your personal information as provided in our [Privacy Policy](#).

In addition to you, our privacy policy applies to covered drivers about whom you give us personal information, other persons who have cover under this policy, and persons who claim against a driver with cover under this policy. We may collect, use, disclose, store, and process the personal information of those persons like we do your personal information. Your personal information may also be disclosed to our service providers located overseas. Who they are may change from time to time and we may need to disclose personal information to service providers in other countries not listed. At the date of this document our overseas providers are located in the following countries - New Zealand, South Africa and the Philippines. You can [contact us](#) for a detailed listing.

By providing personal information to us about covered drivers, you're stating that you're authorised by them to do so. You also state that you have informed the covered drivers and any other person who you authorise to use your car, of the terms of our [Privacy Policy](#) and they have consented to them. Pacific's privacy policy is available at pd.com.au



Contact us at pd.com.au
or email us at customerservice@pd.com.au
PO Box 550, Kotara NSW 2289

