

Car Insurance

Supplementary Product Disclosure Statement



This Supplementary Product Disclosure Statement (SPDS) is issued by Auto & General Insurance Company Limited ABN 42 111 586 353, AFS Licence No 285571.

Please read it with the Product Disclosure Statement (PDS) Part A, PDS Part B and any other SPDS we have given you or may give you.

This SPDS was prepared on 14 November 2024, and it introduces several changes to your Car Insurance PDS – Part A, which has the prepared date of 21 September 2023.

The purpose of this SPDS is to introduce changes to the following sections:

- Permitted Use of the Car,
- General Exclusions,
- The Cost of Insurance,
- No Claim Discount (NCD) after a claim, and
- Our Service Commitment.

We've made the following changes

1. Permitted Use of the Car

Replace the wording with the following:

Permitted Use of the Car

You will have no cover if the car is used for purposes which you have not declared to us or which are included in 'Use that is never covered' below. The permitted use, which you have selected from the following categories, is shown on your Insurance Certificate.

Private Use or **Private and Commuting Use** is use for social, domestic and pleasure purposes as well as travelling between home and a regular place of work only.

Private and Occasional Business Use is 'Private and Commuting Use' above, and also includes occasional business use by the regular driver or their spouse only. Occasional business use means the car is not registered for business use and does not form an essential part of earning an income.

Private and Business Use is 'Private and Commuting Use' above, and also includes use for your business or occupation or the business or occupation of the regular driver or their spouse. Any driver that will use the car for business purposes must first be listed on your Insurance Certificate for them to be covered.

Use that is never covered:

- carrying passengers for payment, including taxis and/or ridesharing (e.g. Uber)
- carrying or delivering other people's goods for payment, whether as a contractor or otherwise (e.g. parcel, food delivery)
- driving tuition for payment
- unpaid driving tuition of a person who is:
 - excluded on the Insurance Certificate by name or age, or
 - a household member that is not listed on the Insurance Certificate
- hiring the car to other people, including under peer to peer car sharing arrangements.

Use that is always covered:

- Private car sharing and voluntary home or community service, provided that no profit is made from such use.
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2. General Exclusions

Add the following exclusions to the list under **General exclusions applying to the whole policy**:

General exclusions applying to the whole policy

This policy does not cover any loss, damage or liability arising out of the use or operation of the car:

- [...]
 - by any driver other than the regular driver or their spouse, when the car is being used for business purposes and the permitted use of the car is shown as 'Private and Occasional Business Use' on your Insurance Certificate
 - by any driver not listed on your Insurance Certificate, when the car is being used for business purposes and the permitted use of the car is shown as 'Private and Business Use' on your Insurance Certificate
 - [...]
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3. The Cost of Insurance

Replace the paragraph under **The Cost of Insurance** heading, and replace the wording for **Risk factors that may affect your premium** with the following:

The Cost of Insurance

The price we quote for insurance is at our discretion. It will be based on the profile of the risk to be covered and any other factors we may choose.

Factors that may affect your premium

In addition to the product option and type of cover you select, there are many factors that may affect your risk profile and as a result, determine the price you pay for insurance.

When determining the premium you pay, we also consider:

- the risk factors that apply to you,
- your No Claim Discount,
- policy options you have selected,
- your excess(es),
- any discounts that apply,
- any fees that apply,
- intermediary commissions, and
- government charges, taxes or levies.

Minimum premiums may apply.

We may change the factors we use when determining the premium you pay.

Although your risk profile, and associated factors, may not change from year to year, it is likely that the renewal price of your insurance will increase or decrease.

For more information about how we determine the premium you pay, please refer to our Premium, Excess and Discount Guide which is available on our website or by calling us.

4. Making a Claim

Replace the wording for **No Claim Discount (NCD) after a claim** with the following:

No Claim Discount (NCD) after a claim

When we are preparing the terms of your renewal, we will review any claims you have made and update your NCD. We take into consideration any claims you have made since we last calculated your renewal.

Subject to NCD being a factor considered when preparing the terms of your renewal:

- If there are no at fault claims made on your policy, your NCD will increase by one level until it reaches Rating 1 (maximum NCD).
- If you have made one or more at fault claims, your NCD will reduce two levels for each claim and the cost of your insurance will increase accordingly.
- If you make a new claim or an existing claim is updated after we prepare the terms of your renewal, the impact this has on your NCD will be considered at your next renewal.
- Claims for the following will not reduce your NCD:
 - window glass only,
 - an accident that is a no fault accident, or
 - damage caused directly by storm, wind or hail.

We plan to stop using NCD in the future. When we do this, we will let you know. This means that your NCD is not guaranteed to apply to future policy renewals.

Different terms apply if 'NCD Protection' is shown as included on your Insurance Certificate (see PDS Part B).

For more information about NCD, please refer to our Premium, Excess and Discount Guide which is available on our website or by calling us.

5. Our Service Commitment

Replace the wording with the following:

Our Service Commitment

We subscribe to the **General Insurance Code of Practice**, which among other things sets out the standards that general insurers must meet when providing services to their customers, as well as timeframes for insurers to respond to claims and complaints from customers. Please refer to codeofpractice.com.au for further information. Insurers' compliance with the General Insurance Code of Practice is monitored and enforced by the **Code Governance Committee**, an independent body. Please refer to insurancecode.org.au for further information.

We also support and are a signatory to the **Motor Vehicle Insurance and Repair Industry Code of Conduct**, which is intended to promote transparent, informed, effective and co-operative relationships between repairers and insurance companies based on mutual respect and open communication.