

A hand is shown in the upper left, reaching towards a set of car keys lying on a light-colored surface. The keys include a black fob and several metal keys. A purple rectangular box is overlaid on the right side of the image, containing the text 'Car Insurance'.

Car Insurance

*Policy Wording and
Product Disclosure Statement
for Car, Caravan and Trailer*

hbf

Why HBF?

Perth based claims team

Deal directly with our local Perth based call centre and claims team. We'll have your claim processed and settled with a minimum of fuss.

Choice of repairer and only one quote required on car repairs

Members are provided the convenience of choice of repairer and asked to provide just one quote for repairs.

Safe drivers save more with our Advantage Driver policy

Additional discounts are available for safe drivers over the age of 27 with good driving records.

Enjoy big discounts and the convenience of having all your insurance in the one place

We offer a range of home and car insurance options. You can enjoy the convenience of having your insurance in the one place, and save with our multi-product discounts.



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*Everything you
need to know*

Key Policy Features

	Comprehensive	Advantage Driver	Budget — Fire and Theft	Third Party
Agreed Value	✓	✓	✓	✗
Cover for anyone driving your car	✓	✓†	✓	✓
Cover for damage to other people's property	✓	✓	✓	✓
New car replacement for vehicle aged up to 2 Years	✓	✓	✗	✗
Hire car following theft or attempted theft*	✓	✓	✗	✗
Personal Property cover	✓	✓	✗	✗
Flexible payment methods	✓	✓	✓	✓
21 day 'Free Look'	✓	✓	✓	✓
Only one quote in the event of a claim	✓	✓	✓	✗
Reduce premium by nominating drivers	✗	✓*	✗	✗
Reduced premium by selecting a higher excess	✓	✓	✗	✗

*Limits and Conditions apply. † Restrictions apply. An additional excess applies to non listed drivers. Please refer to the Policy Wording and Product Disclosure Statement for further details.

Extra benefits

Additional Benefits

	Comprehensive	Advantage Driver	Budget — Fire and Theft	Third Party
Standard				
Legal Liability cover when using a substitute vehicle	✓	✓	✓	✓
Legal costs	✓	✓	✓	✓
Towing costs	✓	✓	✗	✗
Trailer cover	✓	✓	✗	✗
Taxi costs	✓	✓	✗	✗
Emergency repairs	✓	✓	✗	✗
Locks and Keys	✓	✓	✗	✗
No claim bonus retained following theft/windscreen claims	✓	✓	✗	✗
Optional*				
No claim bonus protection*	✓	✓	✗	✗
Removal of excess for windscreen/window glass replacement claims*	✓	✓	✗	✗
Removal of basic excess for all claims*	✓	✓	✗	✗
Hire car following an accident*†	✓	✓	✗	✗

*Limits and Conditions apply. †Restrictions apply. An additional excess applies to non listed drivers. Please refer to the Policy Wording and Product Disclosure Statement for further details.

Product Disclosure Statement

The HBF Car Insurance Policy is issued by HBF Insurance Pty Ltd (ABN 11 009 268 277) '(HBF)'. HBF is the holder of an Australian Financial Services Licence (229190) as issued by the Australian Securities and Investments Commission (ASIC) and is authorised to arrange and enter into contracts of general insurance.

This PDS is comprised of this document and Your current Policy Schedule. This PDS has been designed to provide You with the information You might need to make a decision as to whether to purchase an HBF Car Insurance Policy. It provides information about Your entitlements, the calculation of the premiums and what to do if You have any concerns regarding the insurance Cover. The Policy terms are set out in full from page 15 onwards.

This PDS was prepared on 9 February 2011 and its contents come into effect from 28 February 2011.

If You have any questions about the Cover available, or would like a premium estimate please call 133 423 or visit one of our Service Centres. Contact details are on the back page of this brochure.

Cost of Policy

The cost of Your insurance is shown in Your Policy Schedule.

When the cost of Your Policy is calculated, many factors are considered. The significant ones of which are: the Car make, model and value because Car repair costs vary; the age and experience of the youngest regular driver because this influences the frequency and severity of claims and where Your Car is kept because this influences the risk of theft of Your Car.

Your premium may be increased if the Car make or model is one which is frequently stolen, has higher repair costs, is normally parked in a high risk area for theft or if the age of the youngest regular driver is under 25 years.

Your premium may be reduced if You are an HBF member, if You have security fitted to Your Car or if You are entitled to a no-claims bonus, Your Car is one that is stolen infrequently, does not generally have high repair costs, is normally parked in a low risk area for theft or if the age of the youngest driver is over 25 years.

If You cancel Your Policy before the expiry date shown on Your Policy Schedule, depending on the reason for the cancellation, We may charge an administration fee. If, after charging this administration fee, the refund due to You is less than \$10 then no refund will be given.

Policy Options

For full details of all Policy benefits, conditions and exclusions please refer to the Policy Terms commencing on page 15.

Comprehensive Insurance Policies

If You hold a comprehensive insurance Policy We will Cover You for:

1. Theft, if Your Car is stolen and not recovered during the period of insurance.
2. Damage, if during the period of insurance, Your Car is Accidentally damaged and Your claim meets the conditions of the Policy.
3. Third Party Property Damage and Personal Injury.

Budget Policy — Fire and Theft

If You hold a budget insurance Policy **We will** Cover You for:

1. Fire and theft damage, if Your Car is damaged or destroyed as a result of fire, theft or attempted theft.
2. Third party property damage and personal injury.

Third Party Policy — Property Damage and Personal Injury

If You hold a Third Party Insurance Policy, **We will** Cover You for:

1. Your legal liability to pay for damage caused to another person's property, resulting from:
 - a. the use of Your Car; or

- b. goods falling from Your Car during loading or unloading.

Caravan and Trailer Policy

The Caravan and Trailer Policy provides Cover for loss or damage to a caravan or Trailer that is owned by You. In addition, We provide You with Cover for third party property damage and personal injury arising from the use of Your caravan or Trailer while it is being towed or when it becomes Accidentally detached.

Key Benefits

Some of the other key benefits of an HBF Car Policy are:

1. When personal property is stolen from Your locked Car, We will pay up to \$500 for any claim.
2. Up to \$500 Cover for replacing locks, keys and electronic immobilising devices if they are stolen.
3. Up to \$50 for the cost of a taxi fare to get You home safely if Your Car has been stolen or involved in an Accident.
4. New Car replacement if Your Car becomes a Total Loss in its first 24 months of registration and You were the first and only registered owner.
5. A 21-day cooling off period to give You time to ensure You have chosen the Policy that best suits Your needs.

6. Following an Accident, We will Cover the reasonable cost of towing Your Car to a recommended HBF repairer.
7. If Your Car is stolen, We will Cover the cost for hiring a replacement Car for up to 14 days or \$600 whichever applies first.

To find out more about Your Cover please read the following Policy document or call a Member Service Advisor on 133 423.

Significant Risks

Some significant Policy risks are outlined below. However, for full details of all Policy benefits, conditions and exclusions, please refer to Policy Terms commencing on page 15.

Key Words

Certain words in this policy have specific meanings. These meanings are explained on pages 36 to 38. Wherever these key words appear, they will always begin with a capital letter.

Non-disclosure

If You do not comply with Your duty of disclosure, which is highlighted in Your Policy Schedule and on page 15, We may be entitled to:

1. Reduce Our liability for any claim; or
2. Cancel the contract; or

3. Void the contract from its beginning if Your non-disclosure is fraudulent.

Nominated Driver — Advantage Driver Special Conditions

Your Cover is restricted to the drivers nominated in the Policy Schedule.

The nominated drivers must:

1. Be at least 27 years of age.
2. Hold a licence that is neither provisional or probationary.
3. Have no traffic or criminal convictions.
4. Have not caused or contributed to a Car Accident in the four years preceding the date of the insurance contract.
5. Hold at least a 50% no claim bonus.

Excess

An Excess is the amount which You will have to pay when You make a claim under Your Policy.

Any Excesses which may apply to Your Policy will be deducted from any payments We make on Your claim. Please check Your Policy Schedule for full details of the Excesses that have to be paid.

Suitability of Cover

The Cover provided under the Policy is subject to certain exclusions, which may prevent the insurance Policy

from providing Cover in certain circumstances; for example, where Loss arises from acts of terrorism. Unless You take the opportunity to familiarise Yourself with the Cover provided by reading the Policy Terms commencing on page 15 and select the appropriate options, the Cover may not meet Your particular needs.

Adequate Sum Insured

In the event of a major Accident or if Your Car is a Total Loss, it is important that Your Car is insured for its full current market value. If Your Car is under-insured You may not have sufficient Cover to replace it to the same standards in the event of a Total Loss.

Dispute Resolution Procedure

Full details of HBF's dispute resolution procedure are set out in the Policy Terms commencing on page 15.

For further information on insuring Your Car with HBF please call 133 423, log onto www.hbf.com.au or visit one of our Service Centres. Full contact details are set out on the back page of this brochure.

Policy Introduction

Our Agreement With You

To be read in conjunction with Your Policy Key Words on pages 36 to 38.

The agreement between You and Us consists of the following:

1. The terms set out in pages 15 to 31 of this brochure; and
2. Your Policy Schedule; and
3. Any Variation or Endorsement.

You may pay Us either the full annual premium or by the payment method set out in the Schedule.

Our liability is limited to the following:

1. Period of Cover shown in Your Policy Schedule; and
2. Policy type(s) set out in Your Policy Schedule; and
3. Agreed value as set out in Your Policy Schedule unless We have agreed to pay more as an additional benefit.

With Our agreement You are able to make a change or Variation to this Policy. We may introduce extra conditions to the Policy by way of Variation or Endorsement.

Any Endorsements to Your Policy are shown in Your Policy Schedule, or on a separate notice We may send You.

You or any other person entitled to Cover under this Policy must comply with the terms, conditions, exclusions, Variations and any Endorsements.

Money back guarantee

Please ensure You read this Policy and Your Policy Schedule carefully, paying special attention to the level of Cover selected to ensure that the Cover is adequate and meets Your requirements.

If You are not satisfied with Your Policy please call a Member Service Advisor. We may agree in writing to change the Policy to meet Your needs.

If You advise Us within 21 days of receiving Your Policy that You are not satisfied with it, and You have not made a claim, We will refund Your premium in full.

Your Duty of Disclosure

What You must tell Us

When answering Our questions, You must be honest and You have a duty under law to tell Us anything known to You, and which a reasonable person in the circumstances, would include in answer to the question. We

will use the answers in deciding whether to insure You and anyone else to be insured under the Policy, and on what terms.

Who needs to tell Us

It is important that You understand You are answering Our questions in this way for Yourself and anyone else whom You want to be Covered by the Policy.

If You do not tell Us

If You do not answer Our questions in this way, We may reduce or refuse to pay a claim, or cancel the Policy. If You answer Our questions fraudulently, We may refuse to pay a claim and treat the Policy as never having worked.

If You do not understand

If You do not understand Your duty of disclosure, please contact Us.

Important information

Your records

The Policy and Your Policy Schedule, Variation or Endorsement are a record of Your Cover. They are important documents containing the terms and conditions which apply to Our agreement. You may need them from time to time and particularly when Your Policy is due for renewal or You need to make a claim. Please retain

these documents and keep them in a safe place. In the event of a claim **We will** require You to produce evidence of ownership. Please keep such evidence with Your Policy documents in a safe place for future reference. This will assist Us to deal quickly with any claim You may make.

Comprehensive Insurance Policies

There are two types of comprehensive insurance policies available under this section — Comprehensive Car and Advantage Driver. Both provide the same Cover as described in this section, however Advantage Driver offers a discounted premium subject to the conditions set out on page 17.

Comprehensive Car and Advantage Driver

When Your Policy Schedule states Your type of Cover is Comprehensive Car or Advantage Driver and the premium is paid, We provide:

1. Cover under this section; and
2. Cover for third party property damage and personal injury as described on page 20.

Cover for Theft

We will pay You the Agreed Value of Your Car, if Your Car is stolen and not

recovered during the Period of Insurance. **We will not** make any payments until 30 days after You tell Us of the theft.

Cover for Damage

If during the Period of Insurance Your Car is Accidentally damaged and Your claim meets the conditions of this Policy, at Our option **We will** either:

1. Repair Your Car; or
2. Pay You the costs of repairing Your Car; or
3. Pay You the Agreed Value of Your Car in the event of Total Loss.

Excess

You must pay all applicable Excesses before We are liable for any payment under this Policy. See page 26.

Maximum Payment

The most **We will** pay is the Agreed Value as shown on Your current Policy Schedule.

Special Conditions — Advantage Driver

Special conditions

Advantage Driver gives You access to a discounted premium if:

1. The drivers nominated in Your Policy Schedule are:
 - a. at least 27 years of age; and
 - b. hold licences that are neither provisional or probationary; and

c. have no traffic or criminal convictions and have not caused or contributed to a Car Accident in the four years preceding the date the Period of Insurance commences; and

d. hold at least a 50% no claim bonus.

2. An Undeclared Driver Excess will apply if Your Car is driven by anyone other than a nominated driver except:
 - a. if You prove that Your Car was used without Your consent by any person who is not a relative or friend and who does not usually live with You; or
 - b. if Your Car was damaged or stolen when being serviced or road tested by an employee of a service station, garage or parking station; or
 - c. if Your Car was being used solely because an emergency had arisen.

Additional Standard Benefits for Comprehensive Cover

Replacement Car

If You replace Your Car, **We will** Cover the Replacement Car up to the Agreed Value shown in Your Policy Schedule or the purchase price, whichever is the lesser, providing:

1. You give Us full details of Your

- Replacement Car within 30 days of buying it; and
- The Replacement Car is acceptable to Us; and
 - You pay Us any required extra premium.

Emergency repairs

We will pay up to \$500 for emergency repairs which are necessary to drive Your Car home or to the nearest place of repair following an Accident.

Hire Car after Theft benefit

If Your Car has been stolen or there has been an attempt to steal it, and We have agreed to pay Your claim, We will pay for a 'Compact' size hire Car while:

- Your Car remains unrecovered; or
- after Your Car is recovered You cannot drive it due to damage or because repairs have started.

If Your Car is deemed a Total Loss We will stop paying for the hire Car when We pay Your claim.

Our maximum liability for this benefit is a maximum of 14 days or \$600 inclusive of GST, whichever occurs first.

We will not cover any:

- liability which results from the use of the hire Car;
- running costs for the hire Car;
- Loss or damage to the hire Car;

- additional hire costs for the inclusion of extras to the hire Car;
- insurance excess or other costs which You may be liable for under the hire Car arrangement.

The deposit payment to the hire Car company is Your responsibility.

We will arrange the hire Car on Your behalf if You ask Us to do so. If We cannot arrange a 'Compact' size hire Car We will make a cash settlement to You instead to the value of what it would have cost Us to provide the hire Car.

Locks, keys and electronic immobilisers

We will pay up to \$500 towards the cost of replacing locks, keys and electronic immobilisers on Your Car if they are stolen.

New Car replacement

If Your Car becomes a Total Loss within 24 months of its original registration and You were the first and only registered owner, **We will** replace it with a brand new Car of the same or similar make and model including on road costs, providing the Car is insured for the full purchase price including all accessories, dealer's fees and registration costs.

If Your Car is under finance, You will need to obtain written consent from the financier before We can replace Your Car.

Personal property

We will pay up to \$500 for any claim where Your Personal Property is stolen from Your locked Car. Conditions apply.

Taxi fares

We will pay up to \$50 for the cost of a taxi fare paid by You for transport home upon discovery that Your Car has been stolen or following an Accident if Your Car was not able to be driven. Receipts must be produced in support of any claim.

Towing costs

We will pay the reasonable cost of protection and removal of Your Car to the nearest approved repairer or place of safety which We have authorised after it has been damaged if that damage is Covered under this Policy.

Trailer Cover

We will pay up to \$500 for damage to, or destruction or theft of, any Trailer while it is attached to Your Car for Private Purposes or in Your possession for Private Purposes.

For more comprehensive Cover for Your Trailer, consider Our Caravan and Trailer Policy on page 22.

Optional Benefits

Please refer to page 28 for optional benefits to the comprehensive policy.

Budget Policy — Fire and Theft

This Policy is an alternative to the Comprehensive Insurance Policies. When Your Policy Schedule states Your type of Cover is Budget — Fire and Theft and the premium is paid, We provide Cover under this section.

In addition, We provide You with Cover for third party property damage and personal injury as described on pages 20 to 22.

Cover for theft

We will pay You the Agreed Value of Your Car, if Your Car is stolen and not recovered during the Period of Insurance. **We will not** make any payments until 30 days after You notify Us of the theft.

Cover for fire and theft damage

If during the Period of Insurance Your Car is damaged or destroyed as a result of fire, theft or attempted theft, at Our option **We will** either:

- Repair Your Car; or
- Pay You the costs of repairing Your Car; or
- Pay You the Agreed Value of Your Car in the event of Total Loss.

Third Party Policy — Property Damage and Personal Injury

When Your Policy Schedule states Your Cover either includes or is limited to Third Party Property Damage and Personal Injury and the premium has been paid, We provide Cover under this section.

Cover for Property Damage

1. **We will** Cover You for Your legal liability to pay for Accidental damage caused to another person's property when the damage occurs during the Period of Insurance and directly results from:
 - a. the driving of Your Car; or
 - b. goods falling from Your Car during loading or unloading of Your Car.

We will pay for all legal liability claims arising or resulting from any Accident or series of Accidents which result from any one event under this Policy including legal costs incurred with Our consent for which You are legally liable (refer to Maximum Payment).

We will not pay for Loss or damage to property which at the time the claim arises:

1. You own or which is in Your possession, custody or control; or
2. Belongs to or is in the possession, custody or control of Your relatives or friends who usually reside with You.

Cover for Personal Injury

We will Cover Your legal liability to pay compensation for bodily injury or death which directly results from the driving of Your Car or a Substitute Car during the Period of Insurance. **We will** pay for all legal liability claims arising from any one event under this Policy.

We will also Cover You for Your legal liability for bodily injury or death which arises from the use of a caravan or Trailer whilst a caravan or Trailer is being towed by, or becomes Accidentally detached from, Your Car or a Substitute Car during the Period of Insurance (refer to Maximum Payment).

We will not pay:

1. If Your liability is Covered or indemnified by any statutory compulsory insurance or fund or Accident compensation scheme; or

2. If Your Car or Substitute Car was not registered under relevant laws; or
3. For Your liability to any:
 - a. person in control of Your Car; or
 - b. of Your employees; or
 - c. member of Your family, or person with whom You usually reside.

Conditions for Property and Personal Injury Liability

Maximum payment

The most **We will** pay is \$20,000,000 in relation to any claim including legal costs. This limit applies to this and any other Policy You hold with Us.

Legal costs

We will pay all legal costs in relation to Your claim incurred with Our written consent or which may be ordered to be paid by You in respect of any legal action defended with Our written consent.

We will not pay any legal costs incurred due to Your delay in notifying Us of a prior demand for payment of damages or of legal proceedings being commenced against You.

Additional Benefits for Budget and Third Party Cover

Other drivers and passengers

We will Cover as outlined on page 20 any other person driving Your Car with Your permission for legal liability if they are not Covered by any other insurance and were licensed to drive Your Car. Passengers who are in Your Car with Your consent are also Covered under this Policy for their legal liability.

Substitute Car

We will Cover You for legal liability as outlined on page 20 arising from using a Substitute Car but **We will not** Cover You if another insurance policy (not one that You have entered into) Covers the same legal liability.

We will not pay:

For Loss or damage to the Substitute Car itself.

Employer Cover

We will Cover Your employer, principal or partner as outlined on page 20 for legal liability for Accidental damage caused to another person's property during the Period of Insurance involving Your Car if You use Your Car on their behalf and they are not Covered by any other insurance policy.

Caravan and Trailer Cover

We will Cover You as outlined on page 20 for Your legal liability arising from the use of a caravan or Trailer whilst the caravan or Trailer is being towed by, or becomes Accidentally detached from, Your Car or a Substitute Car during the Period of Insurance.

Damage caused by an uninsured motorist

We will Cover You for damage to Your Car if it is damaged during the Period of Insurance provided that:

1. The damage to Your Car exceeds the sum of all applicable Policy Excesses; and
2. The collision involved another Car; and
3. The other Car is being driven by an uninsured driver; and
4. The Accident is reported to the Police; and
5. The Police agree that the Accident was the sole fault of the other driver; and
6. You give Us the name and address of the other driver and the registration number of the other Car involved.

The most **We will** pay under this additional benefit is \$3,000.

Caravan and Trailer Policy

This Policy provides Cover for Loss or damage to Your caravan or Trailer specified in the Schedule. When Your Policy Schedule states Your type of Cover is caravan and Trailer and the premium is paid, **We will** provide Cover under this section.

In addition, We provide You with Cover for third party property damage and personal injury arising from the use of Your caravan or Trailer as described on page 22.

Cover for theft

We will pay You the Agreed Value of Your caravan or Trailer, if it is stolen and not recovered during the Period of Insurance. **We will not** make any payments until 30 days after You notify Us of the theft.

Cover for accident, fire or theft

If, during the Period of Insurance, Your caravan or Trailer is damaged or destroyed as a result of an Accident, fire or theft, at Our option **We will** either:

1. Repair Your caravan or Trailer; or
2. Pay You the costs of repairing Your caravan or Trailer; or
3. Pay You the Agreed Value of Your caravan or Trailer in the event of Total Loss.

Excess

You must pay all applicable Excesses before We are liable for any payment under this Policy.

Maximum payment

The most **We will** pay is the Agreed Value for Loss or damage caused by Accident, fire or theft.

Additional Benefits

If You take out a Caravan and Trailer Policy, **We will** pay:

Damage or loss of contents

Up to \$3,000 for Loss or damage of the contents of Your caravan or any annexe attached to it if the Loss or damage is caused by:

1. Fire.
2. Theft.
3. Overturning, collision or impact of Your caravan whilst it is being towed.

We will not provide cover for theft of Personal Property from your Trailer.

Emergency accommodation

Up to \$200 for the cost of emergency accommodation if:

1. Your caravan is being used personally by You for the purpose of a holiday journey; and
2. Your caravan suffers damage which is Covered by the Policy; and

3. As a result of that damage Your caravan is rendered unable to continue that holiday journey.

Towing costs

The reasonable cost of protection and removal of Your caravan or Trailer to the nearest approved repairer or place of safety which We have authorised after it has been damaged if that damage is Covered under this Policy.

General Exclusions

These general exclusions apply to ALL sections of each Policy.

We will not pay for Loss, damage, injury or legal liability:

1. Arising from the cost of replacement of any part or accessory exceeding the Australian manufacturer's or franchise dealers' last issued catalogue price or list price of such part. **We will not** pay the cost of fabrication or freight in respect of any part.
2. Caused by or arising from depreciation, wear and tear, rust, corrosion, structural, mechanical or electrical breakdown or failure of Your Car.
3. Arising from damage to Your Car's tyres by application of brakes or by road punctures, cuts or bursts.

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|---|--|--|--|
| <p>4. Caused by lack of maintenance or repair.</p> <p>5. Arising from structural and inherent defects in Your Car or Your caravan or Trailer.</p> <p>6. Caused by Your Car, if Your Car was not registered under the relevant laws or is unroadworthy or unsafe at the time the Loss or damage was incurred.</p> <p>7. Arising from failure to adequately secure Your Car against Loss or damage including:</p> <p style="padding-left: 20px;">a. when Your Car had broken down; or</p> <p style="padding-left: 20px;">a. following an Accident or fire.</p> <p>8. If Your Car is stolen whilst not registered under relevant laws.</p> <p>9. That arises from, or as a consequence of Loss or damage to Your Car.</p> <p>10. Caused or incurred whilst You or any person with Your consent was driving or in charge of Your Car, and:</p> <p style="padding-left: 20px;">a. was under the influence of intoxicating liquor and/or drugs; or</p> <p style="padding-left: 20px;">a. in connection with the relevant Accident, was subsequently convicted of or issued with an infringement notice for:</p> <p style="padding-left: 40px;">(i) driving under the influence of alcohol and/or drugs; or</p> <p style="padding-left: 40px;">(ii) driving with a blood alcohol percentage exceeding that</p> | <p>permitted by the law of the State or Territory in which the Accident took place; or</p> <p>(iii) refusing to provide or allow the taking of a sample of breath, blood or urine for preliminary testing or for analysis as required by the law of that State or Territory for the purpose of ascertaining blood alcohol percentage.</p> <p>In the case of someone other than You driving or being in charge of Your Car, Your Cover under this Policy will not be prejudiced if You prove that You did not know or could not reasonably have known that the driver was affected in the manner described in sub-paragraphs (a) or (b) (i) and (ii) of this exclusion.</p> <p>11. Caused as a result of the seizure or confiscation of Your Car where:</p> <p style="padding-left: 20px;">a. an entitlement to seizure or confiscate arises and the seizure or confiscation is done by or on behalf of the person entitled to do so; or</p> <p style="padding-left: 20px;">b. the seizure is performed by or on behalf of a person or organisation with a security interest in Your Car.</p> | <p>12. Caused whilst either Your Car or any caravan or Trailer being towed by it was carrying more passengers than the legal limit and/or greater than its legal load limit.</p> <p>13. Caused whilst Your Car was being used in connection with an illegal act or for an unlawful purpose by a person driving Your Car with Your consent.</p> <p>14. Intentionally caused by You or a person acting with Your express or implied consent.</p> <p>15. Whilst You or any person with Your consent is driving Your Car and is not authorised under all relevant laws to drive Your Car. However, in the case of someone other than You driving Your Car, Your Cover under this Policy will not be prejudiced if You did not know and could not reasonably have known at the time when Your consent was given that the driver was not so authorised.</p> <p>16. Whilst Your Car, is being driven by any person with Your consent; and</p> <p style="padding-left: 20px;">a. that person has been refused Car insurance, continuance of insurance or had special terms imposed by an insurance company; and</p> <p style="padding-left: 20px;">b. You knew or reasonably ought to have known of such refusal of insurance, continuance or imposition of special terms.</p> | <p>17. Caused whilst Your Car was being used or tested in preparation for racing, pacemaking, a reliability or navigational trial, rally (except social rally), speed hill climbing or similar test, trial or race.</p> <p>18. Caused whilst Your Car is by you or With your consent for financial reward:</p> <p style="padding-left: 20px;">a. let on hire;</p> <p style="padding-left: 20px;">b. being used in the course of carrying passengers;</p> <p style="padding-left: 20px;">c. being used as a courier or delivery vehicle; or</p> <p style="padding-left: 20px;">d. being used for driving tuition.</p> <p>19. Caused or incurred outside Australia.</p> <p>20. Directly arising from the failure of any computer, data processing equipment, microchip or integrated circuit to recognise a date change (including leap year calculations).</p> <p>21. Which arises because You:</p> <p style="padding-left: 20px;">a. are liable in contract; or</p> <p style="padding-left: 20px;">b. accept liability without Us agreeing to it.</p> <p>22. For which the right to claim has been abolished or limited by any Australian law.</p> <p>23. Consisting of or arising from penalties, fines, punitive, exemplary or liquidated damages.</p> <p>24. From the use or transportation, loading, unloading or storage of</p> |
|---|--|--|--|

gas, explosives, flammable, radioactive, combustible or corrosive materials, poisons or toxic chemicals or fuel products unless there has been strict compliance with all relevant laws, regulations and standards.

25. From war or warlike activities.
26. Caused by radioactivity or the use or existence or escape of any nuclear material or thing.
27. Directly or indirectly caused by, contributed to, resulting from or arising out of or in connection with, any act of Terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the Loss.
28. Directly or indirectly arising out of or resulting from asbestos in whatever form or quantity.

Excess

An Excess is the amount You are required to contribute towards Your claim.

You will be required to pay all applicable Excesses in the event of a claim before We are liable for any payment under this Policy.

There are five types of excess. The excesses applicable to You are outlined in Your Policy Schedule.

Basic Excess

An amount You have to contribute towards each claim, unless You have paid an additional premium to remove it.

Voluntary Excess

For a reduction in Your insurance premium You can choose to have a Voluntary Excess. This is a further amount which You will have to contribute towards Your claim and the amount will be shown on Your Policy Schedule.

Age Excess

An age excess is applicable in addition to all other excesses, when Your Car is being driven by, or is in the charge of, any person aged under 25 years.

Undeclared Driver Excess

If Your type of Cover is Comprehensive Motor, Budget — Fire and Theft or Third Party Policy — Property Damage and Personal Injury, You will have to pay an Excess of \$500 when Your Car is being driven by an Undeclared Driver under 27 years of age.

If Your type of Cover is Advantage Driver You will have to pay an Excess of \$1,000 when Your Car is being driven by an Undeclared Driver under 27 years of age or \$500 if Your Car is being driven by an Undeclared Driver aged 27 years or over.

Undeclared Driver Excesses are in addition to all other Excesses.

Imposed Excess

Where shown on Your Policy Schedule You will have to pay an additional imposed Excess. This may be required in cases where We would otherwise have not accepted Your application for insurance.

No Fault – No Excess

You will not be required to pay an excess in relation to a claim if:

1. We agree the accident that led to the claim was entirely the fault or intentionally caused by:
 - a. the driver of the other car; or
 - a. another person; and
2. You can advise the name and address of that driver or other person; and
3. You can provide the registration number of the car at fault.

No Claim Bonus

A no claim bonus provides You with a reward for good driving. It is a discount We give You off Your Policy premium when You have a claim-free year as a Comprehensive Policy holder. The discount for successive claim-free years increases until it reaches a maximum level of 60%.

When You make a claim under this Policy, Your no claim bonus will reduce or be removed at the renewal date of Your Policy, as follows:

1. 60% no claim bonus will reduce to 50%;
2. 50% no claim bonus will reduce to 40%;
3. 40% no claim bonus will reduce to 30%;
4. 30% no claim bonus will reduce to nil.

When making Your application for insurance You may be required to provide written proof of Your previous no claim bonus entitlements.

Faultless no claim bonus

We will not reduce Your no claim bonus entitlement at renewal of this Policy, if You have made a claim during the last year providing:

1. You can satisfy Us that the Accident that led to the claim was entirely the fault of or intentionally caused by:
 - a. the driver of another Car; or
 - b. another person; and
 - c. You can advise the name and address of the other driver; and
 - d. You can provide the registration number of the Car at fault; or
2. The claim was a result of theft or attempted theft; or

3. The claim was solely for windscreen or window glass replacement and/or repairs.

Lifetime no claim bonus protection

This benefit protects Your no claim bonus for the lifetime of Your insurance with HBF if You qualify for the benefit and if You continue to purchase no claim bonus protection.

You qualify for lifetime no claim bonus protection at the point when for the previous 3 years You:

- a. have held comprehensive car insurance with HBF;
- b. have held the maximum no claim bonus; and
- c. have not made an at-fault claim.

Under lifetime no claim bonus protection You retain Your maximum no claim bonus even if You make multiple at-fault claims.

Optional Benefits to the Comprehensive Policy

If You have selected and paid for any of the following options they will be shown on Your Policy Schedule.

Hire Car after accident benefit

If Your Car has been involved in an Accident and We have agreed to pay Your claim, We will pay for a 'Compact' size hire Car while Your Car is damaged as a result of the Accident and You cannot drive it due to the damage or because repairs have started.

If Your Car is deemed a Total Loss We will stop paying for the hire Car when We pay Your claim.

Our maximum liability for this benefit is a maximum of 14 days or \$600 inclusive of GST, whichever occurs first.

We will not cover any:

- liability which results from the use of the hire Car;
- running costs for the hire Car;
- Loss or damage to the hire Car;
- additional hire costs for the inclusion of extras to the hire Car;
- insurance excess or other costs which You may be liable for under the hire Car arrangement.

The deposit payment to the hire Car company is your responsibility.

We will arrange the hire Car on Your behalf if You ask Us to do so. If We cannot arrange a 'Compact' size hire Car We will make a cash settlement to You instead to the value of what it would have cost Us to provide the hire Car.

No claim bonus protection

This allows You to make one claim in any Period of Insurance without affecting Your no claim bonus. In order to purchase this option you must hold a no claim bonus of at least 60%.

Basic Excess Buyout

You will not be required to pay a Basic Excess for all claims under this policy. In order to purchase this option the regular driver of the Car must be over 25 years of age and not be subject to an Imposed Excess.

Removal of Excess for Windscreen claims

This allows unlimited windscreen and window glass repairs and replacements without being required to pay any Basic Excess or Voluntary Excess.

This option is not required if You have purchased the Basic Excess Buyout.

Claims Procedure

The procedure

As soon as possible after an incident occurs which may result in a claim under this Policy, You must:

1. Take all reasonable steps to prevent or minimise further Loss, damage or liability.

2. Take all reasonable precautions to obtain recovery of property lost.
3. Notify Us and the Police immediately if Your property is stolen or maliciously or intentionally damaged.
4. Notify Us immediately if Your stolen property is recovered.
5. Complete and submit a claim form for Our consideration within 30 days, with full particulars of Your Loss including details of any party who may be responsible.
6. Give Us details of other persons who may have an insurable interest in the Loss.
7. Provide Us with all additional information and help which We may reasonably require to process Your claim.
8. Assist Us to recover in Your name any amount paid by Us to You from the person who caused You to suffer the Loss or damage.
9. Provide Us with an opportunity to inspect any Loss or damage before You have repairs carried out.
10. Assist with any investigation of the circumstances of any claim.
11. Not admit, deny or negotiate any claim with any person without Our prior consent or approval.

Repair conditions

Within the manufacturers standard new Car warranty period:

If Your Car is covered under the manufacturers standard new car warranty (not including an extended warranty period) we will only use manufacturers approved parts in repairing Your Car. In the event that the part is a windscreen or window glass then Australian standard compliant parts may be used.

Outside manufacturers standard new car warranty:

We may use new, recycled or reconditioned parts when repairing cars which are no longer covered under the manufacturers standard new car warranty. Recycled or reconditioned parts will only be used if the parts are equal to or exceed the quality of the part being replaced.

Subrogation

We may take over the conduct of any defence or settlement of any action brought in Your name. Furthermore, subject to the provisions of the Insurance Contracts Act 1984, We may prosecute in Your name any claim for indemnity or damages. We have full and absolute discretion in the conduct of any legal proceedings or in the settlement of any claims.

Fraudulent claims

If You or anyone acting on Your behalf or with Your knowledge or involvement make a claim knowing or reasonably suspecting it to be false or fraudulent, payment of the claim may be refused and Your Policy may be cancelled. Making a fraudulent claim is a criminal offence and may be referred to the Police for further investigation.

Other insurances

You must:

1. Tell Us if You can make a claim under any policy of insurance with another insurer that Covers You for any of the Loss or damage or legal liability for which You have claimed under this Policy.
2. Provide Us with all documents, information and assistance which We may need to recover a proportion from that other insurer.

Total Loss

When We make payment to You of the Agreed Value as shown in Your Policy Schedule or pay the total replacement cost of Your Car or caravan or Trailer, the Cover on that insured property will be terminated and no refund of premium will apply. If We pay You the Agreed Value of Your Car, the salvage or recovered Car becomes Our property and You

warrant that You are the rightful owner of Your Car. If You pay Us by instalments, any unpaid instalments (either overdue or not yet due) will be deducted from the Agreed Value.

Claim settlements under GST legislation

If You are registered for GST and are claiming an Input Tax Credit Entitlement (ITCE) in respect of this Policy, it is Your obligation to inform Us of Your ITCE no later than the time of settlement of any claim under this Policy. Where settlement of any claim is made in cash, Your ITCE will be taken into account in determining the settlement amount payable. Where You have failed to inform Us of Your ITCE or have understated Your ITCE, You may have a GST liability in respect of any settlement made under this Policy.

Terms and Conditions

Reasonable care and precautions

You must take all reasonable steps to safeguard, protect and maintain Your Car in good condition.

Alteration of risk

You must notify Us as soon as possible of any change which may

affect the state, condition, safety or use of Your Car and which increases the risk of Loss, damage or liability. We shall not be liable for the Loss, damage or liability caused by or constituted by such alteration, unless and until We agree in writing to Cover the alteration of risk and You pay any additional premium required. Your sum insured may be altered by agreement between You and Us.

Joint insured

If more than one person is named as the insured in Your Policy Schedule, **We will** treat any statement, act, omission or claim made by any one of those persons as a statement, act, omission or claim made by all of those persons.

Transfer of interest

No interest in this Policy may be transferred without Our written consent.

Cancellation

By You

You may cancel this Policy at any time.

We may retain a portion of the premium which relates to the period for which You have been insured.

We shall refund the balance, less any administration fees, for the unexpired Period of Insurance.

This refund will be made providing no event has occurred for which a claim may be made or for which liability may arise under this Policy.

By Us

We may cancel this Policy at any time as allowed by law by notifying You in writing of the date from which the cancellation is to take effect. Notification will be delivered to the address last notified to Us and will take effect no earlier than 4.00pm on the date set out in the cancellation notice. **We will** retain a portion of the premium which relates to the period for which You have been insured and We shall refund the balance for the unexpired period.

General Insurance Code of Practice

We have adopted the General Insurance Code of Practice which is aimed at improving standards within the insurance industry. The Insurance Council of Australia, insurance companies, consumer groups and the Federal Government jointly developed the Code. The Code deals with Your right as a consumer to receive communications from Us promptly and in plain language.

In addition the Code aims to improve claims handling and dispute resolution; the quality, comprehension and accuracy of Policy documents and other information provided to consumers.

What to do should You have any concerns

HBF is continually looking for ways to serve You better. We are happy to assist You with any information You require or hear from You about any concerns You may have.

Should You have any concerns We encourage You to discuss the matter with the employee who handled Your application or claim.

If Our employee is not able to resolve Your concerns, You can contact the Claims Manager (in the case of a claim) or the Manager Product Services (in the case of a concern with Your application or existing Policy). This review will be conducted within 15 working days.

If Your concerns have not been resolved to Your satisfaction, We encourage You to request that the matter be referred to Our Internal Disputes Resolution process, where a Senior Manager with delegated authority will review the original decision. This process will normally

be completed, and a final decision made, within 15 working days and will involve no cost to You.

All correspondence should be addressed to:
Manager - Dispute Resolution
HBF
GPO Box C101 PERTH WA 6809
or by facsimile on 9265 8895.

We would like to advise You that the Financial Ombudsman Service is available to resolve disputes relating to claims and non-claim matters, where You remain dissatisfied. This organisation provides a free service to all policyholders and will be able to resolve most complaints regarding Your dispute, through the Review Panel of the Financial Ombudsman Service. They can be contacted toll free on 1300 780 808 or email info@fos.org.au. Alternatively you may wish to seek your own advice on this matter.

Privacy Policy Overview

Ensuring Your Privacy

At HBF We respect the privacy of Your personal information and are committed to ensuring that its security remains protected. We are bound by the National Privacy

Principles (NPPs) set out in the Privacy Act 1988.

HBF's collection of personal information

We collect Your information when We accept an application for an HBF product, and We may collect further personal information whilst You hold an HBF product. We will generally collect Your personal information during a face-to-face interview, over the telephone, through an online form or by way of a paper based form (including application forms).

Some personal information is deemed to be sensitive information. We will treat sensitive information with particular care.

Consent

By applying for a product including a cover note or quote with HBF, You are taken to agree:

- To the collection by HBF of Your personal information in connection with Your product.
- That Your personal information can be used or disclosed by Us as contemplated in this Privacy Statement.
- To Us transmitting Your personal information overseas where the transmission is directly related to Your product.

The information We may collect

Usually We will collect details of Your name, address, age, telephone number, facsimile number, or email address.

We often hold information, which relates to how You choose to pay for products and services (particularly where We have a regular direct debit arrangement), which may include bank account details and credit card details. If payments are made under a payroll deduction scheme, We may hold information about Your employer. We also keep information about payment history.

HBF may collect and hold information and details about Your driving record, prior insurance claims, medical history, criminal history, and whether You have been refused insurance or had an application accepted on special terms.

If You make a claim in relation to Your insurance, We may need to collect sensitive information from third parties about the matter. When You make the claim, You consent to Us collecting related sensitive information directly from those third parties or, if the information relates to someone other than You covered by the insurance, You give consent on behalf of that person and You confirm that You have authority to do so.

How HBF will use and disclose Your information

HBF uses personal information to provide You with comprehensive service in relation to its products and services. We may use, and if necessary disclose, Your personal information:

- In connection with arrangements You make to pay Your premium (for example with Your employer or a financial institution);
- To a hospital or medical practitioner when You are or have been a patient of that hospital or medical practitioner;
- To decide whether to issue a general insurance policy, and if so, on what terms, and to assist Us in managing any claim made by You;
- When providing a certificate of currency to financial institutions (at Your request or with Your consent);
- To an external consultant dealing with the assessment or investigation of claims and the Insurance Reference Bureau;
- In relation to travel insurance applications to medical assessors; and
- In relation to travel insurance, to a travel agent or overseas travel helpline.

When You make a claim, You also give Your consent to the relevant member

of the HBF Group of Companies (HBF Group) sharing Your personal information (including sensitive information) with other members of the HBF Group for the purpose of preventing and detecting fraudulent or invalid claims or misrepresentation, which would cause loss to the HBF Group.

Members of the HBF Group may also share and use this information for the purpose of providing You with material, such as articles and information about other products and services that may be of interest to You. You may request not to receive such information by contacting Us. Please allow five working days for Your request to be actioned.

HBF has a range of obligations under the Insurance Contracts Act 1984 and related regulations that impact on its collection and disclosure of personal information. In effect, these require HBF to maintain records, report to regulatory authorities, and to meet various requirements in relation to providing general insurance. We are obliged to maintain certain transaction records and make those records available for inspection by the Australian Prudential Regulation Authority (APRA). HBF may also need to make certain information and records available to other regulatory

bodies, auditors, actuaries, the Financial Ombudsman Service and Our agents, representatives, services providers and contractors. We will disclose this and any other information as required by law.

If You do not wish to provide information

We may not be able to meet Your insurance needs if You do not provide Us with personal information, which We require. There are requirements under the Insurance Contracts Act 1984 that You disclose to HBF all material information, and information which a reasonable person in the circumstances, would consider material. This may require You to provide personal information in relation to an insurance product You hold with HBF, which may have consequences in relation to any insurance policy You hold or claims under it.

Accessing Your information

In most circumstances You have a right to access any personal information, which We collect and hold about You. Please contact Us if You wish to access Your personal information. We may deny Your request in some circumstances and if We do this, We will tell You why. Further details on the way We handle

personal information are in Our Privacy Policy, which is available at www.hbf.com.au or on request by calling a Member Service Advisor on 133 423.

Privacy Complaints

If You wish to complain about any breach or potential breach of this Privacy Statement, Our privacy policy or the NPP's, You should contact Us.

Contact Details

HBF Privacy Officer
GPO Box C101
Perth WA 6809
Phone: 133 423

Your complaint will be responded to within seven days. We will use Our best endeavours to resolve any complaint to Your satisfaction, however, if You are unhappy with Our response, You may contact the Office of the Privacy Commissioner.

Contact Details

Office of the Privacy Commissioner
GPO Box 5218
Sydney NSW 2001
Phone: 1300 363 992

Key Words

Certain words in this Policy have specific meanings. These meanings are explained below. Wherever these Key Words appear they will always begin with a capital letter.

Accident (al) (ally)

An event which was neither expected nor intended by You.

Adjustment Note

A note that We may issue to reflect a Variation. Once it is issued, this note then becomes Your Policy Schedule.

Agreed Value

The value of Your Car agreed between You and Us which is specified in Your Policy Schedule.

Approved Security Device

Any security device which has been approved by HBF including government approved immobilisers.

Car

A vehicle that is designed to:

1. Travel by road.
2. Use volatile spirit, methane gas, oil, electricity or any other power (not being human or animal power) as its principal means of propulsion except where the car is a caravan or Trailer; and

3. Carry passengers or goods, but does not include a motorcycle, an omnibus, a train or a car with a carrying capacity exceeding two tonnes.

When used in this Policy 'Your Car' means the Car, caravan or Trailer (as the case may be) described on Your Policy Schedule including:

1. Standard equipment and accessories attached to or built into the Car fitted by the original manufacturer.
2. Standard tools supplied by the manufacturer of the Car or similar substitutes for them providing they are in or attached to the Car.
3. Children's safety capsules, seats or restraint harnesses that are contained in the Car.
4. Non-standard equipment and accessories which are specified in the Schedule (modifications can only be specified in the Schedule under a Comprehensive Insurance Policy) and where the claim relates to a Substitute Car or Replacement Car means that Car where applicable.

Cover (ed)

The protection provided by this Policy.

Endorsement

Any written alteration or addition to this Policy.

Excess

The amount that You have to pay towards the amount of any claim under this Policy. The types of Excesses are explained on page 26 and the amount of Your Excess(es) is set out in Your Policy Schedule.

Loss

Loss, damage or destruction to Your Car.

Period of Insurance

The Period of Insurance that is stated in Your Policy Schedule.

Policy

The contract of insurance between You and Us. It consists of the terms set out in pages 15 to 31 of this brochure and Your Policy Schedule, any Variation or Endorsement and the Policy Key Words on pages 36 to 38.

Personal Property

Means any:

1. Items of clothing; or
2. Tools or accessories not included in the definition of Your Car, but excluding tools of trade used in Your business or occupation; or
3. Sporting equipment; or

4. Other items of a personal nature not including cash, credit cards, jewellery or mobile telephones and accessories.

Private Purposes

When Your Car is used by You or by any person with Your consent:

1. For private, social and pleasure purposes; or
2. In connection with Your business or occupation, provided that the business or occupation is not as a taxi, courier or delivery driver or driving instructor.

Replacement Car

A Car You purchase if it meets the requirements specified on page 17.

Schedule

The Schedule of Insurance or Adjustment Note issued by Us that forms part of Your insurance contract and shows Your Policy number together with details of Your Cover and premium.

Substitute Car

A registered Car that You do not own that You are driving due to Your Car not being able to be driven (but does not include a hire Car).

Terrorism

Means any threat or use of force by any person or group of people which is done for, or in connection with, political, religious, ideological or similar purposes to influence any government and/or put any section of the public in fear.

Total Loss

When the costs to repair Your Car together with the salvage value exceed the Agreed Value.

Trailer

Means a single axle box trailer. When Your Policy Schedule states that Your type of Cover is caravan and Trailer and the premium is paid. Your Trailer means the Trailer as described on page 22 and Your Policy Schedule.

Undeclared Driver

A driver whose details do not appear in Your Policy Schedule.

Variations

Any Variation(s) to this Policy that We have agreed to.

We, Us or Our

HBF Insurance Pty Ltd
ABN 11 009 268 277.

You or Your

The insured named in the Schedule.



Telephone Enquiries

133 423

Monday to Friday: 8am to 6pm

Saturday: 9am to 12pm

hbf.com.au

Head Office

GPO Box C101 Perth 6809

HBF Branch Hours

Monday to Friday: 9am to 5pm

*Saturday: 9am to 12.30pm

Regional Branches

Albany

21 Albany Highway
Telephone 9845 7000

Bunbury

12 Arthur Street
Telephone 9722 6300

Busselton

2/90-92 Queen Street
Telephone 9781 1800

Geraldton

Northgate Shopping Centre
Telephone 9920 8200

Metropolitan Branches

Perth

96 William Street

Belmont

Belmont Forum Shopping Centre

Booragoon

Garden City Shopping Centre*

Cannington

Carousel Shopping Centre*

Fremantle

82 High Street

Hillarys

Whitford City Shopping Centre

Innaloo

Innaloo Shopping Centre

Joondalup

115 Grand Boulevard

Karrinyup

Karrinyup Shopping Centre*

Mandurah

32 Pinjarra Road

Midland

18/53 The Crescent

Morley

Galleria Shopping Centre*

Rockingham

Rockingham Shopping Centre

Subiaco

513 Hay Street

Success

Cockburn Gateway Shopping Centre

HBF Insurance Pty Limited: Supplementary Product Disclosure Statement



This Supplementary Product Disclosure Statement (Supplementary PDS) is dated 1 July 2011 and applies to new policies or policies with a renewal effective date on or after 1 July 2011

The information in this Supplementary PDS updates and should be read with the last Product Disclosure Statement (PDS) you received for the policy and any other applicable Supplementary PDS.

CHANGES TO YOUR PDS

The Corporations Act 2001 now requires the terms and conditions of an insurance policy (that are not part of the policy schedule) to be in the PDS for that policy. This Supplementary PDS amends your PDS to meet this requirement.

Your PDS booklet contains your policy terms and conditions or policy wording in a separate section or part or under a separate heading. The PDS is amended, and should now be read so that the policy terms and conditions or policy wording, that is included in your PDS booklet, is part of the PDS.

Any statement in your PDS to the effect that the policy terms or conditions, or policy wording, is not part of the PDS, is deleted.

If you have any questions, or would like another copy of the PDS, please contact HBF on 133 423 or visit any HBF branch.

FINANCIAL CLAIMS SCHEME

You may be entitled to payment under the financial claims scheme in the event that HBF Insurance Pty Ltd becomes insolvent. Access to the scheme is subject to eligibility criteria. Information about the scheme can be obtained from the Australian Prudential Regulation Authority (APRA) website at <http://www.apra.gov.au> and the APRA hotline on 1300 13 10 60.

PDS UPDATES

Information in this PDS may need to be updated from time to time where required and permitted by law. You can obtain a paper copy of any updated information without charge by calling us on 133 423 or visiting any branch. If the update is to correct a misleading or deceptive statement or an omission that is materially adverse from the point of view of a reasonable person deciding whether to acquire the Policy, we will provide you with a new PDS or a Supplementary PDS.

PRIVACY STATEMENT

The Privacy Statement or Privacy Policy Overview in your PDS is deleted and replaced with the following:

How we handle your personal information

We are committed to handling your personal information in accordance with the Privacy Act.

PLEASE TURN OVER

We need to collect, use and disclose your personal information in order to consider your application and to provide the cover you have chosen. You can choose not to give us some or all of your personal information, but this may affect our ability to provide you with cover.

When you provide your personal information to us

You acknowledge and consent to us collecting and using your information to:

- consider your insurance application and any subsequent application for insurance
- underwrite and price any policy issued by us
- calculate and offer discounts
- issue you with a policy
- administer the policy, and
- investigate, assess and pay any claim made by or against you.

For these purposes, you acknowledge and consent to us collecting your personal information from, and disclosing it on a confidential basis to other insurers, insurance reference bureaus, law enforcement agencies, investigators and recovery agents, lawyers, any credit provider that has security over your property, assessors, repairers, our related companies, suppliers retained by us to supply goods or services to us, advisers, and/or the agents of any of these.

When you provide personal information to us about another person

You must be authorised to do so, and you must inform that person, unless informing them would pose a serious threat to the life or health of any individual:

- who we are
- how we use and disclose their information, and
- that they can gain access to that information.

Privacy of your personal information – for marketing purposes

In order to enhance our relationship with you, we may use your personal information that you have provided us to offer you other products and services, which may be of benefit to you.

When you provide your personal information to us – for marketing purposes

You acknowledge and consent to your personal information being used on a confidential basis by us to contact you by mail, phone, or email to provide you information on offers, products and services or for planning, market research and product development. In using your personal information for these marketing purposes, we may use and disclose your personal information to offer you our products and services, or the products and services of others, directly or to any other organisation to carry out the above marketing purposes on our behalf. However:

- we will not use your information in this way if you have already told us not to
- you must inform us if you do not want your personal information disclosed or used for these marketing purposes

OUR GENERAL INSURANCE HEAD OFFICE ADDRESS HAS CHANGED

As of 1 July 2011, our General Insurance head office has moved. The new head office address and our new contact details are:

HBF Insurance Pty Ltd

181 William Street
Melbourne VIC 3000
Phone: 133 423 or visit www.hbf.com.au

Insurer

HBF Insurance Pty Ltd
ABN 11 009 268 277
AFSL 229190