


Suncorp Comprehensive Car Insurance

Product Overview



SUNCORP  *Effective 3rd of December 2019 Version 2.3*



Suncorp

The Suncorp Advantage

- The largest General Insurer in Australia
- Insuring Australians for over 100 years
- Over 9 Million valued customers
- Fast claims
- 24/7 claims service
- Life time guarantee on authorised repairs
- Flood cover as standard
- Choice of repairer
- Multi Award Winner



Comprehensive

Regular cover

Accidental loss or damage to your car from incidents such as:

- ✓ Hail, Storm and flood
- ✓ Fire
- ✓ Theft or attempted theft
- ✓ Malicious damage or vandalism
- ✓ Collision and impact

Additional Features including:

- ✓ Hire Car After Theft up to 21 days
- ✓ Hire Car following a not-at-fault accident *when the responsible party is identifiable
- ✓ Policy extends to cover the hire we arrange
- ✓ New for old car replacement up to 2 years (from the date of first registration) *new and demonstrator cars only
- ✓ After claim expenses up to \$1000 for personal property & for emergency repairs, accommodation (more than 100kms from home)

- ✓ Tool of Trade Cover up to \$1500
- ✓ Baby capsules and child seats up to \$750 per item
- ✓ Two-wheel trailer cover up to \$1000
- ✓ Towing and storage costs after an incident
- ✓ Transport cover up to \$250 after an incident
- ✓ Cover available for Ridesharing usage
- ✓ Choice of repairer
- ✓ 24/7 Claims Service
- ✓ Life time guarantee on repairs that Suncorp authorises
- ✓ Flexible excess options
- ✓ Suncorp Roadside Assist (optional cover for approx. \$95 per year)
- ✓ Claims free driver rewards
- ✓ Legal liability for damage to other peoples property up to \$20 million

Comprehensive Extras

Optional add-ons

All the features of our Comprehensive cover, plus the choice to add on one or both of:

- ✓ Windscreen and window glass cover (one excess free glass claim plus one excess free chip repair).
- ✓ Hire car after an at-fault accident for up to 21 days (similar make and model up to \$75 per day)

Comprehensive Advantages

Our highest cover

All features of our Comprehensive cover, plus the automatic inclusion of:

- ✓ **Lifetime new for old car replacement** *New & Ex-Demonstrator vehicles
- ✓ Windscreen and window glass cover (one excess free glass claim plus one excess free chip repair).
- ✓ Hire car after an insured incident for unlimited days (similar make and model up to \$100 per day)

Features

Life Time New for Old Car Replacement

If you continuously insure your car with Suncorp with Comprehensive Advantages from within the first 13 months of your car's purchase and you are the first registered owner, if its ever written off (declared a total loss) , we'll replace your car with a new one.



Ex-Demonstrator vehicles are eligible for 'life time new for old' cover where the dealer is the first registered owner

Features

Ways to Save



Adjust the Excess

The range of voluntary excess we offer for our comprehensive levels of cover is between \$100 and \$900. Choosing a higher excess can help reduce the premium.

Combine 3 or more policies and save

15%



Multi Policy Discount

Combine any 3 or more eligible policies with Suncorp Insurance and we'll give you a 15% Multi Policy Discount. Eligible policies are Suncorp Home, Contents, Landlord, Car, Motorcycle, Caravan (including trailer), Motorhome and Boat. Suncorp CTP counts as an eligible policy, but can't be discounted due to Queensland legislation.



Specify Age of Drivers

If the driver is listed on the certificate of insurance, the age excess (if under 25) is \$400. If the driver is not listed on the certificate of insurance, the age excess is \$1,400.



10% Family Discount

Under 25s who have a parent who has comprehensive car insurance with Suncorp, will receive 10% discount on their own comprehensive premium.



Low Kilometre Savings

Applicants who drive fewer than 10,000kms a year may be eligible for a reduced premium.



Rewarding Good Drivers

Claims free Driver Rewards recognises the years of good driving experience with us. See table below.

1 Year	2-3 Years	4-8 Years	9-13 Years	14+ Years
Save 2.5%	Save 5%	Save 7.5%	Save 10%	Save 15%

Why Suncorp



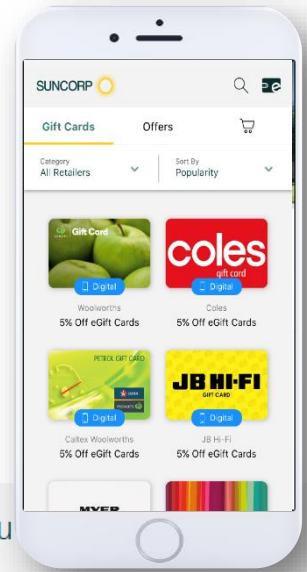
Canstar 2018 Car Insurance Claims Service Award

The Outstanding Claims Service Award recognizes insurers for a combination of product features specifically related to claims and customer claims satisfaction. The claims satisfaction score takes into account customer retention, speed & quality of repairs, overall claims process, ease of claiming and level of quality of communication with the insurer.

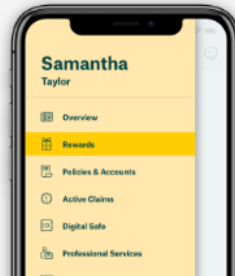


Mozo: Insurer of the Year 2018 Winner Suncorp

Scoping the awards for both Exceptional Value and Exceptional Quality in Car insurance. The winning combination of quality cover, choice and competitive pricing offered should make Suncorp an option worth considering for your insurance needs.



Here's how the Suncorp App can help you



Eligible customers can enjoy discounts and rewards.

Easy-to-access discounted eCards, right on your smartphone. Get up to 15% off at over 100 retailers with Suncorp Benefits. From everyday items like fuel and groceries, to bigger purchases like whitegoods, furniture and electronics, we can help you save.



Value Add

Roadside Assist



- Cost from less than \$95 per year
- No additional joining fee
- 24/7 support, regardless of who's driving
- Unlimited service call-outs across Australia
- Towing to nearest accredited repairer up to 20kms. If there are no accredited repairers within 20kms, we will tow up to 100kms to the nearest accredited repairer
- Towing of your caravan or trailer to the same location as your car or to the nearest place of safety
- Flat tyre assist
- Battery restart and replacement assistance
- Emergency fuel
- Lost or locked keys, up to \$250 to help arrange for the spare key to be delivered or arrange to gain access to your car.
- Coverage starts from 24 hours of you purchasing or adding Roadside Assist to your insurance policy

Word Tracks

We partner with Suncorp to be able to offer all of our customers a complimentary Comprehensive Insurance quote. Have you got 2 minutes to run through that now?

I can provide you a quote from Suncorp which may help you compare with other insurers. Because I already have your car details the quote will only take a few minutes.

Do you know what your current insurer covers you for?

It would allow you to compare the quotes and level of cover you may have from other insurers.

If you have two other policies with Suncorp, including CTP, Home, Contents or any other vehicles, you will receive a multi policy discount on this quote.

Where would you like to set your Excess, or how much damage would there have to be for you to make a claim? \$800, \$1000 ? Bear in mind the higher you set your excess, the cheaper the premium becomes.

Suncorp Comprehensive Car Insurance

Compliance – your responsibilities

PDS & DDD

You **MUST** provide the customer a copy of the Product Disclosure Statement (PDS) and Distributor Disclosure Document (DDD) as soon as it becomes apparent the customer will be proceeding with the cover.

The system will automatically generate and email the DDD with the policy documents to you for distribution. It is your responsibility to provide either a hard or a soft copy of both the DDD and PDS to the customer. The DDD can also be found on the initial login page under the Privacy Statement – please note that if you use this version you will need to fill in your distributor details: company name, ABN and phone number.

Customers Contact details

When buying a policy, ensure you enter the customer's correct email. **Do NOT enter your email address or a false email address. N.B You are required to provide the customer with the policy documents, Certificate of Insurance, the Distributor Disclosure Document and the PDS (if not already provided).**

No Advice

Suncorp Comprehensive Insurance operates under a 'No Advice' business model. 'No Advice' means to provide factual information about the financial product. This is where you provide the customer with **just the facts** about a general insurance product (as per the PDS) **without** expressing any opinions or giving any recommendations.

As a representative you should communicate to the customer that you are only providing factual information and cannot provide any recommendations.

Under a 'no advice business model' **you are not permitted to provide personal or general advice.**

Car Insurance

Product Disclosure Statement

Distributor Disclosure Document

Important Information

About us and who we act for

Name: [Redacted]
ABN: [Redacted]
Telephone: [Redacted]

We are authorised to provide a selection of leading financial products on behalf of:

All Linked ABN 48 002 207 807 trading as Suncorp Insurance
100 Collins St, Melbourne VIC 3000
Phone: 13 11 11

How we are paid

From the amount that you pay the insurer, we will receive remuneration at the rates disclosed in the table below. From the amount that you pay the insurer, we will receive remuneration at the rates disclosed in the table below. We will usually receive the amount of the cost of the month following payment of the premium. Any remuneration we receive is not brought directly to you.

Product	Commission rate % to Distributor
Motor insurance issued by the insurer	Up to 31.5% of the insurer premium

There may be other ways you receive remuneration and different amounts from competitors and providers.

Remuneration or other benefits received by our staff or contractors

Our staff and contractors do not receive remuneration or other benefits from competitors and providers. Our remuneration and benefits are based on the financial services they provide. Staff may also receive non-monetary benefits, such as gift vouchers.

If you have a complaint

Please see the Complaints and our services, please call us. Alternatively you can contact the insurer in any of the following ways:

Phone: 1800 002 762
Fax: 1300 767 227
Email: customer.feedback@suncorp.com.au
Mail: Policy Mail 1402
Customer Relations Line 1800 8 07 000
Melbourne QLD 4001

If you do not contact the insurer to make a complaint, the insurer may not be able to resolve the complaint for your complaint which will allow you to file a claim with the Complaints Resolution Service (CRS) website. The CRS is a free service to help resolve complaints between you and the insurer. The insurer will not be able to accept a CRS decision however you have the right to take legal action if you do not accept the decision.

The PDS will tell you if they can help you, as their services are not available to all customers.

You can contact PDS:

By phone: 1800 367 287 (tue-fri call)
By fax: 612 021 2808
By email: PDS@pds.org.au
By writing: Financial Ombudsman Service Limited
CPO Box 3
Melbourne VIC 3001
By visiting: www.fos.org.au

2019/01/01 10:00:00

'Our policy covers you for accidental loss or damage to the insured vehicle. I can take you through some of the benefits of the policy'

15% Staff Discounts for all Authorised Representatives

- ✓ Car – renewals
- ✓ Home
- ✓ Contents
- ✓ Landlord,
- ✓ Caravan
- ✓ Trailer
- ✓ Motor Home
- ✓ Boat

New Business – Home, Landlord, Car & Motorcycle

Complete a new policy application via Suncorp Insurance website utilising the 'pay later' functionality (the online discount will not be honoured in this transaction, only the offline price)

Email the policy number with your U number to: consumerhelpdesk@suncorp.com.au and request the staff discount. Within 48hrs the Specialist Support team will email the new business paperwork back to you.

New Business – Caravan & Trailer, Boat & Motorhome

Contact 13 11 55 and complete policy application with Customer Value Specialist, they will contact the Specialist Support team to request the discount. Your paperwork will be emailed back to you.

Renewals – All products

Once you receive your renewal, email policy number to: consumerhelpdesk@suncorp.com.au with their U number to request staff discount. Specialist Support team will email new renewal paperwork back to you.

Suncorp Comprehensive Car Insurance

Features

- ✓ 2 Years New For Old Car Replacement
*New and Ex Demonstrator vehicles
- ✓ Lifetime New for old Replacement
Option *New and Ex Demonstrator vehicles
- ✓ 3 levels of cover to choose from
- ✓ Unlimited Hire Car following Not-at-fault accident as standard
*where the responsible part can be identified
- ✓ Coverage for Ride sharing e.g Uber & Taxify *No cover available for car sharing
- ✓ Claims free driver rewards
- ✓ Lifetime Guarantee on repairs that we authorise for the life of the car
- ✓ Towing & Storage
- ✓ Flexible excess options
- ✓ Choice of repairer (at no additional cost)
- ✓ Two-wheel trailer cover up to \$1000
- ✓ Hire Car After Theft – 21 days
- ✓ 24/7 Claims Service
- ✓ Up to \$1000 for emergency repairs, emergency accommodation and accidental loss or damage to personal property
- ✓ Cover for damage caused by uninsured drivers
- ✓ Baby capsules and child seats up to \$750 per item
- ✓ Policy extends to cover the hire car (when eligible for a hire car)
- ✓ Flood cover as standard
- ✓ Transport costs up to \$250 per claim
- ✓ No limits to keys that are damaged or stolen (applicable excess will apply)
- ✓ Discounts for low kilometre usage
- ✓ Tool of Trade Cover up to \$1500 per claim for business use polices where the insured is registered for GST
- ✓ Windscreen and window glass option includes one excess free chip repair
- ✓ Option of roadside assist approx. \$95
- ✓ Third Party Property damage for caravans and trailers up to \$20million