

# Drivesure 5 Star Platinum Extended Warranty

Thank you for choosing Drivesure 5 Star Platinum Extended Warranty. This insurance is a Contract of General Insurance underwritten by Swann Insurance (Aust) Pty Ltd, ABN 80 000 886 680, AFS Licence No. 238292 (Swann).

This document sets out the terms, conditions and limits that apply to this insurance. Before completing the application, please spend a few minutes to read this document to gain a full understanding of what this insurance covers.

This insurance provides you with benefits that are in addition to your rights and remedies under consumer protection laws. In summary, these additional benefits include:

- ◆ Ease of claims lodgement – simply return the Vehicle to the selling dealer (or an Authorised service facility), provide them with your policy details and the claim lodgement will be taken care of for you. No claim form is required.
- ◆ Speed of claim approval – over 90% of reported claims are assessed on the same day the claim is reported, so approved repairs are acted on quickly and you get your Vehicle back on the road as soon as possible.
- ◆ Additional benefits – cover is provided for costs relating to towing, car rental, and accommodation.
- ◆ Transfer of policy – we may approve transfer of this policy to the new owner upon private sale of your Vehicle.
- ◆ Complaints and dispute handling process – if you are not satisfied in any way with this policy, the quality of repairs or our service, we have an easy to follow process to help with your complaint, please contact us on 1800 806 601.

All of our staff and authorised representatives are fully trained, and can assist you in relation to this product. We strive to provide our customers with peace of mind protection backed by dependable service.

Please keep this document together with your Policy schedule in a safe place.

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## Introduction

### Who is the insurer

Swann Insurance (Aust) Pty Ltd is the insurer, Australian Business Number 80 000 886 680, Australian Financial Services Licence Number 238292. In this document the insurer is called 'we', 'us', 'our', or 'Swann Insurance'.

### Who is insured

The person or persons named as the insured when you applied for this insurance and named on the Policy schedule. In this document that person or persons are called 'you' or 'your'.

### The purpose of this document

This document has been prepared to assist you in understanding this insurance and making an informed choice about your insurance requirements.

### How to apply for insurance

Complete our application. If we accept your application for insurance, you will receive a Policy schedule that confirms cover and sets out details of the insurance you have taken out.

### General Insurance Code of Practice

Swann Insurance has adopted the General Insurance Code of Practice. The purpose of the code is to raise the standards of practice and service in the general insurance industry.

The objectives of the code are:

- ◆ to promote better, more informed relations between insurers and their customers,
- ◆ to improve consumer confidence in the general insurance industry,
- ◆ to provide better mechanisms for the resolution of complaints and disputes between insurers and their customers, and
- ◆ to commit insurers and the professionals they rely upon to higher standards of customer service.

If you would like more information about the code, please contact us.

## Your duty of disclosure

### What you need to tell us

You must tell us anything that you know, or should know, which could affect our decision to insure you and/or the terms on which to insure you. You must do this when you apply for insurance, renew your insurance or when you change or reinstate your insurance. When we ask you specific questions, you must answer these questions truthfully and in a way that a reasonable person in the circumstances would answer them. It is important that every person who will be insured by this insurance answers all questions in this way. These are requirements of the Insurance Contracts Act 1984.

### What you do not need to tell us

You do not need to tell us anything that:

- ◆ reduces our risk,
- ◆ is of common knowledge,
- ◆ we know, or as an insurer should know, or
- ◆ we indicate that we do not want to know.

### What will happen if you do not tell us

If you withhold any relevant information or you do not answer our questions in the way we have described, we can reduce the amount we pay you for your claim, or we can cancel your insurance. If your failure to tell us is fraudulent, or your answers are untruthful, we can treat your insurance as if it never existed.

### If you do not understand

If you do not understand your duty, please contact us.

## Important information

### The way we handle your personal information

We collect personal information from you for the purpose of providing you with insurance products, services, and processing and assessing claims.

You can choose not to provide this information, however, we may not be able to process your requests.

We may disclose information we hold about you to:

- ◆ authorised representatives or other intermediaries,
- ◆ vehicle manufacturers,
- ◆ insurers,
- ◆ an insurance reference service,
- ◆ our service providers and/or advisers,
- ◆ any third party with whom you have been dealing in respect of this insurance and who referred you to us,
- ◆ any other third party as permitted or required by law.

In the event of a claim, we may disclose information to and/or collect additional information about you from investigators or legal advisers.

When you apply for insurance you can select to receive offers of products and services which may be of benefit to you. During the period of cover we may, or any other organisation we authorise (including the authorised representative selling this insurance) may, provide these offers. You may be contacted in writing, by phone or other electronic means. If you do not wish to receive these offers you can select not to receive them when you apply for this insurance, or you can contact us at any other time.

If you wish to update or access any information, please contact us.

### Cover

The cover provided by your insurance may contain unusual terms. It is therefore important that you read, retain and understand your insurance.

It is your choice as to whether or not you insure with us.

### Authority to act

Swann Insurance has relationships with authorised representatives and other licensees who sell Swann Insurance policies. Swann Insurance may pay remuneration to authorised representatives and other licensees when they sell Swann Insurance policies.

### Cooling-off period

If you decide that you do not wish to continue with this insurance, you have 21 days from the date you purchased this insurance to request cancellation. To do this, you must advise us in writing. We will provide you with a full refund of the Premium paid, providing you have not made a claim under this insurance.

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## Costs

The Premium payable by you will be shown on your Policy schedule.

The key factors that influence the Premium calculations are reflected in the questions asked, and information sought, at the time of your enquiry or application for insurance.

These include factors relating to:

- ◆ the frequency with which claims will occur and the average cost of each claim,
- ◆ the level of cover you have selected,
- ◆ the make, model, and type of your Vehicle,
- ◆ the value of your Vehicle,
- ◆ the type and value of any accessories and modifications fitted or made to your Vehicle, and
- ◆ payment of your Premium by instalments.

Premiums are subject to Commonwealth and State taxes and/or charges. These include the Goods and Services Tax and stamp duty. The amount of these taxes and/or charges will be shown on your Policy schedule.

If we are unable to issue your insurance when we receive your application, we are required to hold your Premium in a trust account on your behalf until your insurance can be issued. We will retain any interest payable by our bank to meet, among other things, bank fees and other bank costs we incur in operating the account.

## Pay your Premium by instalments

You can pay your Premium by instalments to help spread your payment over 12 months (where available).

The full Premium must be paid within the first 12 months from the date you applied for this insurance.

The full Premium will be spread over 12 months.

An administration charge will apply to use this facility. If you do choose to pay your Premium by instalments, your Premium will be more than if you choose to pay by a single payment.

If you are paying by instalments and an instalment is 14 days or more overdue, we may refuse a claim. We may cancel this insurance if the instalment is one month or more overdue. If we cancel your insurance where an instalment is unpaid, your insurance cover will end on the due date of the first unpaid instalment payment.

## Our agreement with you

Provided the Premium has been paid and you have not received a letter of decline, we agree to repair any Covered component of the Vehicle that suffers a Mechanical failure during the period of cover, subject to the terms and conditions of this insurance.

If you are a registered business for GST purposes, you may be entitled to claim an input tax credit of the GST component of your Premium, where it was paid separately by you and was not part of the purchase price of the Vehicle.

We recommend that you obtain independent advice from your professional tax adviser prior to claiming any input tax credit.

## Your contract

Your insurance is a contract between you and us.

Your contract is made up of:

- ◆ the application,
- ◆ this policy wording, and
- ◆ your current Policy schedule.

Together, these documents set out the terms, conditions and limitations of your insurance.

It is your responsibility to ensure that all details shown on your Policy schedule are correct.

## Period of cover

This insurance will commence the later of:

- ◆ 30 days from the date you applied for this insurance, or
- ◆ the date that the Dealer statutory warranty expires, or
- ◆ the date that any part of the Manufacturer's vehicle warranty expires.

This insurance will cease the sooner of:

- ◆ the date that the Term in months has elapsed from the date this insurance commences, or
- ◆ when the Vehicle has travelled a total distance of kilometres, from the date of first registration, as selected on the application and shown on the Policy schedule.

## Words that have a special meaning

Some of the words in this document have special meanings. These words and their meanings are listed below.

### Assist Australia

Assist Australia Pty. Ltd. ABN 59 072 530 217.

### Authorised service facility

A registered mechanical repair business employing at least one (1) fully qualified automotive mechanic.

### Courier use

The Vehicle is used for the transportation of goods for a fee.

### Covered component

Any part of your Vehicle that was originally covered by the Manufacturer's vehicle warranty, but excludes those components described under 'What is not covered' on pages 5 and 6 of this document.

### Dealer statutory warranty

The warranty required by law to be provided to you by the selling dealer.

### Manufacturer's vehicle warranty

The warranty provided by the Vehicle manufacturer covering the mechanical components of your Vehicle excludes rust, corrosion and perforation warranties, and battery or tyre warranties.

### Market value

The pre-Mechanical failure retail value of your Vehicle. We will determine this amount at the time that we assess your claim, having regard to the age and condition of your Vehicle and the kilometres it has travelled.

### Mechanical failure

The sudden or unforeseen failure of a Covered component, excluding failure due to Normal wear.

## Normal wear

The gradual reduction in operating performance of a Covered component, having regard to the age of the Vehicle and the distance the Vehicle has travelled since the date of first registration. This includes corrosion and rust.

## Policy schedule

The most recent schedule we give you describing the terms and conditions that are specific to your insurance. This also includes any amendments we send you in writing.

## Premium

The amount paid for this insurance as shown on your Policy schedule.

## Term in kilometres

The kilometre period for which you have requested this insurance. This is shown on your Policy schedule.

## Term in months

The time period for which you have requested this insurance. This is shown on your Policy schedule.

## Vehicle

The Vehicle described on your Policy schedule.

## What is covered

If your Vehicle suffers a Mechanical failure of a Covered component, we will, during the period of cover, pay the cost of having the Mechanical failure repaired by an Authorised service facility, subject to the terms and conditions of this insurance.

The components covered include any component of your Vehicle that was originally covered by the Manufacturer's vehicle warranty, but excludes those components described under 'What is not covered' (refer to pages 5 and 6).

The most we will pay in relation to any one Mechanical failure is the amount shown as the schedule benefit limit on your Policy schedule, inclusive of Additional benefits and GST.

The most we will pay for the total of all claims during the period of cover is limited to the purchase price of the Vehicle as declared on the Policy schedule, inclusive of Additional benefits and GST.

You may be required to pay the first \$100 (including GST) towards each Mechanical failure (refer to the section entitled 'What you must pay in the event of a claim').

Any amount we pay under this insurance includes GST except as provided in the following two paragraphs.

When we make a payment under this insurance for the acquisition of goods, services or other supply, we will reduce the amount of the payment by the amount of any input tax credit that you are, or will be, entitled to in relation to that acquisition, whether or not you make that acquisition.

Where we make a payment under this insurance as compensation instead of payment for the acquisition of goods, services or other supply, we will reduce the amount of the payment by the amount of any input tax credit that you would have been entitled to had the payment been applied to acquire such goods, services or other supply.

## Additional benefits

If the Vehicle suffers a Mechanical failure during either the period of cover or the Manufacturer's vehicle warranty period, and we or the manufacturer have agreed to pay the claim, we will also reimburse the following costs:

### ◆ Towing

We will pay the reasonable cost of one tow for the Vehicle to be taken to the nearest Authorised service facility or place of safety. The most we will pay for this benefit is \$120 per claim (including GST).

### ◆ Additional car rental benefits

If your Vehicle is immobilised for more than three consecutive days after repair authorisation, and is subject to a valid claim, we will contribute a total of \$75 (including GST) per day for a maximum of 4 days towards the cost of hiring a rental vehicle.

The most we will pay for this benefit during the period of cover is \$300 (including GST).

Any hire car must be arranged through a bona fide rental car operator and prior approval must be obtained from the National Claims Control Centre.

In order to obtain a rental vehicle it will be necessary for you to leave an imprint of a credit card with the rental company. All rental vehicle running costs, i.e. petrol, toll charges, insurance excess reduction and consumables are your responsibility. In the event of an accident, the accident excess is also your responsibility. The hire will be subject to the vehicle rental company's usual terms and conditions.

### ◆ Accommodation

We will reimburse up to \$100 (including GST) per day towards the cost incurred for overnight accommodation up to a maximum of \$300 (including GST) during the period of cover, provided that the Mechanical failure occurs more than 200 kilometres from your current home address and your Vehicle cannot be repaired on the same day.

If the Vehicle suffers a Mechanical failure during the period of cover, we will also provide the following benefits:

### ◆ Quality guarantee

All repairs to Covered components authorised by us prior to the commencement of repairs will be covered by this insurance for the remaining period of cover. To enable us to give you this guarantee, we may also decide which repairer is to repair your Vehicle.

### ◆ Consumable items

Any items that require periodic replacement as part of normal Vehicle maintenance are not covered by this insurance (refer 'What is not covered' A. 13 on page 6). We will however pay to replace such items if they are required in relation to a Mechanical failure.

## Optional benefit - 24 hour roadside assistance

If you have selected and paid for 24 hour roadside assistance, it will be noted on your Policy schedule and will apply during the period of cover. 24 hour roadside assistance is provided by Assist Australia.

The 24 hour roadside assistance package will provide you with the following services and advice:

### ◆ Roadside assistance

If you are immobilised for any reason such as:

- running out of fuel,
- flat battery,
- flat tyre, or
- you have lost your keys or locked them in the Vehicle,

simply call the 24 hour roadside assistance hotline and their roadside assistance personnel will endeavour to get you back on the road as soon as possible, despatching somebody to attend the scene, if necessary.

If your Vehicle is unable to be fixed at the roadside, the 24 hour roadside assistance operator will arrange to have your Vehicle towed to the nearest place of repair or place of safety. 24 hour roadside assistance will also pay for the first eight kilometres of the tow.

### ◆ Accident or stolen car assistance

If your Vehicle is stolen or involved in an accident, 24 hour roadside assistance will provide advice and assistance on a range of issues including:

- details of the nearest Police station, repairer or medical facility,
- organisation of towing if required (24 hour roadside assistance will not pay for towing if required as a result of your Vehicle being stolen or as a result of an accident),
- relay of messages to notify family or colleagues of the reason for your delay, and
- organisation and payment of alternative transport for you and/or your passengers to your destination if your Vehicle is undriveable as a result of the accident or theft of your Vehicle.

The mode of transport will be selected by the 24 hour roadside assistance operator based on the situation.

### ◆ How to use 24 hour roadside assistance

Call the 24 hour roadside assistance hotline on 1800 024 475 any time to:

- discuss your problem with the 24 hour roadside assistance operator,
- call out a suitable local repairer to help solve your problem, or
- arrange and pay for alternative transport, if necessary.

Please have the following information ready when you call:

- the precise location of your Vehicle, including the name of the road you are on, and the nearest cross street,
- the make, model, year, colour and registration number of your Vehicle,
- the nature of your problem, and

- your Policy schedule number and the full name and address of the person covered by the insurance.

### ◆ What 24 hour roadside assistance will not pay for

Any arrangements made that were not authorised and arranged by 24 hour roadside assistance at the time of the request for assistance.

24 hour roadside assistance will not pay for parts and labour needed to repair your Vehicle except for:

- delivery of emergency fuel (you must pay for the fuel),
- starting the Vehicle if the battery is flat,
- changing a flat tyre, or
- helping you enter your Vehicle due to lockouts.

If you call 24 hour roadside assistance more than 4 times in one year for the same problem, you may be requested to ensure that any necessary repairs to your Vehicle are made and until this has been done any further requests for service may be refused.

### Note

The 24 hour roadside assistance package is provided and administered by Assist Australia and does not form part of your insurance policy.

Your selling dealer and Swann Insurance will accept no responsibility for the services, advice or action provided by Assist Australia.

Any provider despatched by Assist Australia will act as your agent and not an agent of Assist Australia. Accordingly Assist Australia takes no responsibility for the actions of any provider once they have arrived on the scene.

Assist Australia will always endeavour to provide the services described above. However, events beyond Assist Australia's reasonable control (such as: industrial disputes, strikes, flood conditions, the absence and/or availability of providers of the services or the inaccessibility of certain parts of Australia) may delay or prevent Assist Australia from being able to provide some or all of the services. Assist Australia will not be held liable in any way if for any such reason Assist Australia is unable to provide any or all of the services when requested to do so.

**24 hour roadside assistance hotline – 1800 024 475**

## What is not covered

### A. This insurance does not cover:

1. any Mechanical failure or costs covered by any other warranty, entitlement or recall campaign including any Manufacturer's vehicle warranty, Dealer statutory warranty and/or repairers guarantee.
2. any Mechanical failure attributable to your failure to comply with the Vehicle servicing requirements.
3. any repairs required as a result of continued operation of the Vehicle once a defect or fault has occurred (including loss of lubricants and coolant).
4. any claim attributable to overheating including (but not limited to) blown head gaskets, cracked or warped cylinder heads.
5. damage attributable to impact or road traffic accident.

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6. any consequential loss, damage or liability incurred as a result of a Mechanical failure (including personal liability).
7. any claims where we have not been contacted prior to the commencement of repairs or repairs where we have not issued a work authorisation number.
8. any claim where the damage to a Covered component was caused by a non-Covered component.
9. any Mechanical failure caused by misuse, neglect, abuse, negligence and/or lack of normal maintenance, improper servicing, and/or any failure caused by the incorrect grade, the contamination of and/or the failure to maintain proper levels of any fluids or lubricants.
10. any claim attributable to failure to follow the Vehicle manufacturer's operating guidelines or Mechanical failure attributable to exceeding the manufacturer's operating limitations.
11. any Mechanical failure that can be attributed to the Vehicle being fitted with an LPG unit other than a unit supplied, fitted and endorsed by the Vehicle manufacturer. Parts expressly excluded for engines running on LPG include (but are not limited to): air flow meters, fuel pumps, injectors, inlet and exhaust valves and/or seats, exhaust systems and all inlet tract components.
12. any claims where the repair was performed by other than an Authorised service facility.
13. any items that require replacement as part of normal Vehicle maintenance. These items include (but are not limited to): spark plugs and leads, glow plugs, belts, filters, hoses, brake and clutch linings, brake pads, disc rotors and/or disc and drum machining, injector servicing, friction materials, batteries and globes.
14. the costs of normal maintenance or service (this includes adjustments to your Vehicle that are part of the standard maintenance recommended by the Vehicle manufacturer as described in the Manufacturer's vehicle warranty and service booklet).
15. wheels, tyres, paintwork, panel and bodywork and their components including (but not limited to) lamps and lamp units, weatherstrips and seals, wiper arms/blades, components made of glass, and/or any trim or decorative components.
16. interior trim components, including (but not limited to) seats and seat mechanisms, seat belts, carpets, cup holders and ashtrays, components made of glass and/or any decorative components.
17. exhaust system components subject to periodical replacement and corrosion including mufflers, pipes and catalytic converters.
18. any Mechanical failure attributable to any modification made to your Vehicle, unless such modification has been endorsed by the Vehicle manufacturer. Modified components must be disclosed on your application and are expressly excluded from coverage.
19. any Mechanical failure caused by detonation, and/or failure caused by poor quality fuel, or the incorrect grade of fuel. This includes damage caused by lead replacement fuel and/or diesel engine low-sulphur fuel.
20. any maintenance, adjustment, upgrade, modification, and/or re-programming required to any Covered component.
21. the cleaning of any component, including the removal of any carbon or sludge.
22. failure caused by corrosion, electrolysis or rust.
23. any tappings, threads, and/or fixing and fastening devices.
24. diagnostic costs, unless accepted as part of an authorised claim.
25. any faults that existed prior to the commencement of cover of which you were aware or ought to have been aware. This includes faults occurring during any Manufacturer's vehicle warranty and/or Dealer statutory warranty.
26. any claim where an instalment of Premium is 14 days or more overdue for payment.
27. any Covered components that fail outside of the period of cover.
28. any claim by war, warlike activities, civil disturbance, nuclear waste or any nuclear material.
29. contamination by chemical and/or biological agents which results from an act of terrorism. Terrorism is any act which may, or may not, involve the use of, or threat of, force or violence where the purpose of the act is to further a political, religious, ideological aim or to intimidate or influence a government (whether lawfully constituted or not) or any section of the public.

## **B. This insurance will cease to operate and no claims will be accepted where your Vehicle:**

1. has been modified from the manufacturer's original specifications unless endorsed by the National Claims Control Centre.
2. is being or has been used or tested in preparation for or participation in any form of motor sport.
3. is being used for hire, driver instruction or conveyance of passengers, for fare or reward (this includes car rental). This exclusion does not apply to private car pooling arrangements.
4. is being used as a Police or other emergency vehicle.
5. is being used outside Australia.
6. was not imported into Australia by the Vehicle manufacturer or their authorised Australian distributor.
7. is being used for a purpose for which it was not designed.
8. has not been serviced in accordance with the service requirements detailed under 'Vehicle servicing' (see below).
9. odometer reading cannot be determined as accurate by virtue of it having been inoperative, tampered with or removed from the Vehicle.
10. is being used for courier purposes, on mining sites and/or mail delivery.
11. is unroadworthy or unregistered.
12. has had the Manufacturer's vehicle warranty cancelled or voided.

## **Vehicle servicing**

It is a condition of this insurance that you have the Vehicle properly, regularly and punctually serviced in accordance with the Vehicle manufacturer's specified service intervals. The Vehicle must be serviced within a specified time or distance travelled, whichever occurs first.

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All Vehicle servicing should be carried out by the selling dealer or an Authorised service facility holding a franchise for vehicles of the same make as your Vehicle.

Once a service has been completed, you must make sure that the Authorised service facility completes and stamps the service records contained in this document at the time of the service.

You must also retain all documentation, invoices, etc. relating to your Vehicle servicing. This information will be required in the event of a claim.

If you do not fully comply with these servicing requirements, we may refuse a claim and this insurance may cease to operate.

## How to make a claim

To make a claim on this insurance, you must:

- ◆ Return the Vehicle to the selling dealer. If this is not convenient, you may take the Vehicle to any Authorised service facility.
- ◆ Provide details of this insurance when delivering the Vehicle to the repairer and ask the repairer to lodge a claim on your behalf.
- ◆ Contact the National Claims Control Centre if you experience any difficulties. We will contact the Authorised service facility.

You are responsible to make sure that the Authorised service facility contacts us before repairs are commenced.

In some instances, we will require you to complete a claim form and we may also require other documentation such as proof of servicing, invoices, etc. We will ask for this documentation if required. If you require a claim form, please contact the National Claims Control Centre.

If you need to contact the National Claims Control Centre, the contact details are as follows:

**National Claims Control Centre**  
**Swann Insurance (Aust) Pty Ltd**  
**PO Box 14459 Melbourne VIC 8001**  
**Telephone: 1800 806 601**

## What you must pay in the event of a claim

### Excess

If you have selected this option, it will be shown on your Policy schedule and you will be required to pay the first \$100 of any claim.

### Contribution

You may also be asked to contribute toward the repair costs if the type of repair being performed will restore the Vehicle to a better condition than that prior to the Mechanical failure.

### Important note:

There will be some instances where repairs cannot be authorised until the Vehicle has been dismantled. In this case, we will need your authority to dismantle the Vehicle for proper diagnosis prior to commencing any repairs.

Provided that the problem is covered by this insurance, repairs will be authorised. In instances where the problem is not covered by this insurance, you will be responsible for all costs associated with dismantling the Vehicle.

Parts used in repairing your Vehicle may be manufactured by other than the Vehicle's manufacturer and will be compatible with the age and condition of your Vehicle.

## Claim recovery

If you make a claim on this insurance for an incident where we believe costs could be recovered from another party, we reserve the right to take action to recover money paid by us. When we do this, we may need to take such action in your name and therefore you must cooperate with us and give us any information we may require. We will pay for any legal expenses.

All displaced parts become the property of the National Claims Control Centre.

## Transferring this insurance

Only you are entitled to make a claim or receive a benefit from this insurance. At our sole discretion, we may permit transfer to a new owner if you sell the Vehicle privately. Transfer must be received and accepted by us within 30 days of the Vehicle sale.

To request transfer, please complete the Transfer of ownership request form contained in this document and send it to the National Claims Control Centre, accompanied by copies of each of the following:

- ◆ vehicle service records,
- ◆ purchase receipt or bill of sale,
- ◆ the transfer fee of \$60 (including GST), and
- ◆ a roadworthy certificate or vehicle inspection report. If a roadworthy certificate is not required in your state, please contact us and we can provide you with a vehicle inspection report which must be completed by an Authorised service facility.

If we accept the transfer, a confirmation will be forwarded to the new owner.

Transfer of ownership is only available where the Premium has been paid in full by you, and the Vehicle is not sold to or through a motor dealer or trader.

## Cancelling this insurance

### Cancellation by you

You may cancel this insurance at any time by requesting us to do so in writing.

If you do request cancellation, we will retain an amount from the Premium you have paid to cover the time that the insurance had been in force and our cancellation fee of \$50. We will refund the balance to you.

If we receive your cancellation request within 21 days from the insurance start date and you have not made a claim on this insurance, we will refund your Premium in full.

If your Vehicle is subject to a finance agreement, we will need the financier's permission before we can cancel your insurance.

### Cancellation by us

We may cancel this insurance where circumstances described in insurance legislation allow us to do so.

If we cancel this insurance, we will retain an amount from the Premium that you have paid to cover the time that the insurance had been in force. We will refund the balance to you.

## Complaint and dispute handling process

Swann Insurance has a well-deserved reputation for providing quality products, good customer service and settling claims promptly and equitably.

However, if you are not satisfied with:

- ◆ one of our products,
- ◆ our service,
- ◆ our sales and marketing,
- ◆ changes made to your Premium,
- ◆ declined insurance,
- ◆ the service of our representatives or service providers,
- ◆ your claim,
- ◆ our handling of your personal information, or
- ◆ any other matter,

we have a process to help if you wish to make a complaint.

### The process

The first thing you should do is call us on 1800 806 601. If you let us know what the complaint is we may be able to resolve the complaint for you. If the staff member you speak to is unable to resolve the complaint for you, they will refer you to a manager.

The manager will review and respond to your complaint.

A response will usually be provided within 15 days from when you made your complaint.

If the manager cannot resolve your complaint you can request the complaint be referred to an internal Dispute Resolution Officer (DRO). The DRO will treat your complaint as a dispute. They will conduct a review of your dispute and provide you with a decision usually within 15 business days. Our Dispute Resolution Procedure is completely free of charge to all of our customers.

If you do not agree with the DRO's decision, you may wish to seek an external review of the decision. The DRO's letter outlining their decision will provide you with information on external review option(s), including, if appropriate, referring you to the dispute resolution scheme run by the Financial Ombudsman Service (FOS). The FOS is administered by the Financial Ombudsman Service Limited ABN 67 131 124 448. The FOS is an external body that is independent of Swann Insurance. Your complaint should be put in writing and addressed to:

Financial Ombudsman Service  
GPO Box 3  
Melbourne VIC 3001  
Telephone: 1300 780 808  
Email: [info@fos.org.au](mailto:info@fos.org.au)

It will deal with all enquiries and disputes and make its decision at no cost to you.

If your dispute is about our collection, use, disclosure of, or access to your personal information, you may refer the matter to the Australian Privacy Commissioner who will investigate your concerns and make a decision at no cost to you.

Contact us if you need any help in understanding how our complaint and dispute handling procedure operates. Swann Insurance also has brochures available explaining the dispute resolution process in more detail.

## How to contact us

For any enquiry you have regarding this insurance, please contact us on 1800 806 601.

Alternatively, please address any correspondence to:

**National Claims Control Centre**  
**Swann Insurance**  
**PO Box 14459**  
**Melbourne VIC 8001**

### Fax numbers:

Claims: (03) 8804 9352

Policy enquiries: (03) 8804 9204

### Email:

Policy enquiries: [swann.warranty@swanninsurance.com.au](mailto:swann.warranty@swanninsurance.com.au)

# Drivesure 5 Star Platinum Extended Warranty

## Transfer of ownership request

POLICY SCHEDULE NO. \_\_\_\_\_

Should you sell your Vehicle privately while your policy is still current, we will transfer the policy to the new owner subject to the policy conditions and approval.

Transfer must be received and accepted by us within 30 days of the Vehicle sale.

Please complete the details below and return this form accompanied by copies of each of the following:

- ◆ vehicle service records,
- ◆ vehicle registration transfer papers,
- ◆ purchase receipt or bill of sale,
- ◆ the transfer fee of \$60 (including GST) (**Do not send cash**), and
- ◆ a roadworthy certificate or vehicle inspection report. If a roadworthy certificate is not required in your state, please contact us and we can provide you with a vehicle inspection report which must be completed by an Authorised service facility.

**(PLEASE USE BLOCK LETTERS)**

### CURRENT OWNER'S DETAILS

Name of current owner  
(include ABN if company) \_\_\_\_\_

Address \_\_\_\_\_

Postcode \_\_\_\_\_ Phone \_\_\_\_\_

Vehicle Registration No. \_\_\_\_\_ Odometer reading at date of transfer \_\_\_\_\_ kms

Date sold            /        /

### NEW OWNER'S DETAILS

Name of new owner  
(include ABN if company) \_\_\_\_\_

Address \_\_\_\_\_

Postcode \_\_\_\_\_ Phone \_\_\_\_\_

Signature of current owner ..... Date .....

Signature of new owner ..... Date .....

Transfer fee \$60.00  
(including GST)

**Transfer of ownership is only available where the Premium has been paid in full by you and the Vehicle is not sold to or through a motor dealer or motor trader.**

Please return this form with accompanied documents and transfer fee of \$60 to:

**National Claims Control Centre  
Swann Insurance (Aust) Pty Ltd  
PO Box 14459 Melbourne VIC 8001**

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# Drivesure 5 Star Platinum Extended Warranty

## Scheduled maintenance service records

### POLICY SCHEDULE NO.

This record will be required in the event of a claim.

<b>1st Service</b> Date of Service      km at service      Vehicle Registration No. /   / <input type="text"/> kms _____ Servicing Dealer Name      R.O./Invoice No. _____ Service Adviser Name      Service Adviser Signature _____ Dealer Stamp <input type="text"/>	<b>2nd Service</b> Date of Service      km at service      Vehicle Registration No. /   / <input type="text"/> kms _____ Servicing Dealer Name      R.O./Invoice No. _____ Service Adviser Name      Service Adviser Signature _____ Dealer Stamp <input type="text"/>
<b>3rd Service</b> Date of Service      km at service      Vehicle Registration No. /   / <input type="text"/> kms _____ Servicing Dealer Name      R.O./Invoice No. _____ Service Adviser Name      Service Adviser Signature _____ Dealer Stamp <input type="text"/>	<b>4th Service</b> Date of Service      km at service      Vehicle Registration No. /   / <input type="text"/> kms _____ Servicing Dealer Name      R.O./Invoice No. _____ Service Adviser Name      Service Adviser Signature _____ Dealer Stamp <input type="text"/>
<b>5th Service</b> Date of Service      km at service      Vehicle Registration No. /   / <input type="text"/> kms _____ Servicing Dealer Name      R.O./Invoice No. _____ Service Adviser Name      Service Adviser Signature _____ Dealer Stamp <input type="text"/>	<b>6th Service</b> Date of Service      km at service      Vehicle Registration No. /   / <input type="text"/> kms _____ Servicing Dealer Name      R.O./Invoice No. _____ Service Adviser Name      Service Adviser Signature _____ Dealer Stamp <input type="text"/>

**IMPORTANT:** For your own protection, ensure that your servicing dealer enters details and stamps each service.

# Drivesure 5 Star Platinum Extended Warranty

## Scheduled maintenance service records

### POLICY SCHEDULE NO.

This record will be required in the event of a claim.

<b>7th Service</b> Date of Service      km at service      Vehicle Registration No.  /   /   / <input type="text"/> kms <hr/> Servicing Dealer Name      R.O./Invoice No. <hr/> Service Adviser Name      Service Adviser Signature <hr/> Dealer Stamp <input type="text"/>	<b>8th Service</b> Date of service      km at service      Vehicle Registration No.  /   /   / <input type="text"/> kms <hr/> Servicing Dealer Name      R.O./Invoice No. <hr/> Service Adviser Name      Service Adviser Signature <hr/> Dealer Stamp <input type="text"/>
<b>9th Service</b> Date of Service      km at service      Vehicle Registration No.  /   /   / <input type="text"/> kms <hr/> Servicing Dealer Name      R.O./Invoice No. <hr/> Service Adviser Name      Service Adviser Signature <hr/> Dealer Stamp <input type="text"/>	<b>10th Service</b> Date of Service      km at service      Vehicle Registration No.  /   /   / <input type="text"/> kms <hr/> Servicing Dealer Name      R.O./Invoice No. <hr/> Service Adviser Name      Service Adviser Signature <hr/> Dealer Stamp <input type="text"/>
<b>11th Service</b> Date of Service      km at service      Vehicle Registration No.  /   /   / <input type="text"/> kms <hr/> Servicing Dealer Name      R.O./Invoice No. <hr/> Service Adviser Name      Service Adviser Signature <hr/> Dealer Stamp <input type="text"/>	<b>12th Service</b> Date of Service      km at service      Vehicle Registration No.  /   /   / <input type="text"/> kms <hr/> Servicing Dealer Name      R.O./Invoice No. <hr/> Service Adviser Name      Service Adviser Signature <hr/> Dealer Stamp <input type="text"/>

**IMPORTANT:** For your own protection, ensure that your servicing dealer enters details and stamps each service.