



TOYOTA INSURANCE

Here for you

MOTOR VEHICLE INSURANCE

Policy and Product Disclosure Statement



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Thank you for choosing Toyota Insurance

We're here for you, providing reliable and cost effective protection for the important things in life – such as the vehicle you've purchased from your Toyota dealer.

This Motor Vehicle Insurance policy has been designed to provide a range of innovative benefits and services for Toyota Insurance customers.

Should your vehicle suffer accidental damage or be stolen, or if someone is claiming against you, please call us immediately and we'll take away the stress and inconvenience by looking after everything for you. And, of course we'll ensure your claim is handled quickly and efficiently.

If there is anything you're unsure of, or to find out more about our other insurance and financial products, simply call Toyota Insurance on **137 200** or visit **www.toyotainsurance.com.au**

Whatever your insurance or financial needs, we're here for you.

Product Disclosure Statement

This Product Disclosure Statement is also your policy document. It provides information about the product we offer, the Toyota Insurance Motor Vehicle policy, and it is designed to help you make an informed decision about this product. Please read this document carefully to make sure it provides you with the insurance cover you require. If you do not understand the protection this insurance provides, please contact us. Our contact details are provided on the last page of this document.

This Product Disclosure Statement was completed on the date shown on the last page of this document. We may issue a supplementary or replacement document if changes are made to your policy.

This Product Disclosure Statement and policy wording is an important document and should be retained by you in a safe place, along with the policy schedule which comprises the information you have given us and the individual details of your policy.



Toyota Insurance is a division of Aioi Insurance Co., Ltd ("Aioi")
ABN 39 096 302 466, AFSL Number 254489
Aioi is a member of the Toyota Group of Companies. The Insurer is Aioi.

Important Information

For full details of the policy cover, benefits and conditions, you must read the entire policy.

See page

The privacy of your personal information	We are committed to protecting the privacy of your personal information. That commitment is reflected in our compliance with the National Privacy Principles.	6
Your promise to us	You must provide honest, correct and complete answers to the specific questions we ask to enable us to decide whether to insure you or pay your claim.	6
When we will not pay your claim	You need to be aware of the risks that you are not covered for under this Policy. Please carefully read the Section "When we will not pay your claim."	12
Making a claim	Please contact us as soon as possible by calling the number listed on the last page of this document.	13
GST	The amounts covered for your car and legal liability include GST, unless expressed otherwise. Any amounts we pay will include GST.	
How we calculate your premium	When we calculate your premium for insuring your vehicle we consider many factors. These include: your choice of cover, where you live, the vehicle being insured and its usage and the age, driving and insurance history of each regular driver of your vehicle. Any government taxes and charges are included in the premium we quote.	
Renewing your policy	We will write to you before your policy expires and either invite you to renew your policy and pay the premium set out in the notice, or inform you we cannot continue to cover you.	16
Paying for your insurance	To be covered by this policy, your premium must be paid on or before the date we require payment. If your premium is paid by instalments, we may cancel cover if an instalment becomes overdue by at least one month. If the instalment is overdue by 14 days, we may refuse to pay any claim made by you.	16
21 Day "Cooling Off"	You will receive a full refund if you cancel your policy within 21 days of its purchase date, provided you have not lodged a claim. You may also cancel your policy at other times.	16
Our Service Commitment to you	We're committed to providing you with the highest standard of service. If you're ever dissatisfied with the outcome of any of your dealings with us, we invite you to use our internal dispute resolution service. If you don't agree with our final internal decision, you can appeal to the Insurance Ombudsman Service Ltd (IOS), an external independent dispute resolution scheme, of which we are a member. There is no charge to you for either service.	18

Key Features and Benefits

The table below summarises the cover, additional benefits and optional covers available, depending on the cover option you have selected. **This table is a guide only. For a full explanation of the cover available please carefully read each section of this document.**

Features and Benefits	Comprehensive	Third Party Fire and Theft	See Page
Choice of agreed value or market value – total loss	✓	This cover option provides market value cover only	8
Accidental loss or damage to your vehicle	✓	This only applies to comprehensive cover	8
Accidental loss or damage caused by fire or theft	✓	✓	8 & 11
Accidental loss or damage to other people's property	✓	✓	8 & 11
Replacement by new vehicle after total loss • Toyota up to 3 yrs/100,000 kilometres • Other makes up to 1 yr from original registration	✓	This only applies to comprehensive cover	8-9
Legal costs	✓	✓	9 & 11
Rental car following theft	✓	✓	9 & 11
Towing and storage cover	✓	✓	9 & 11
Trailer, boat and caravan cover	✓	This only applies to comprehensive cover	9
Personal items	✓	This only applies to comprehensive cover	9
Baby capsules and child seats	✓	This only applies to comprehensive cover	9
Emergency repairs and trip continuation	✓	This only applies to comprehensive cover	9-10
No fault excess	✓	✓	13
Choice of repairer	✓	✓	15
Genuine parts & lifetime repair guarantee	✓	✓	15
No claims bonus – not at fault accidents	✓	✓	16
No claims bonus protection and Lifetime no claims bonus protection	✓	This only applies to comprehensive cover	16
Temporary cover when replacing vehicles	✓	✓	17
Optional covers			
Windscreen cover	OPTIONAL (extra premium)	This only applies to comprehensive cover	10
Voluntary excess	OPTIONAL (extra premium)	This only applies to comprehensive cover	13

Your Policy

Your policy consists of:

- this policy document; and
- your most recent policy schedule comprising the notices we give you from time to time, which show the particular details and current status of your policy.

We will send you an updated policy schedule whenever you inform us of a change in this information or these details, which may also contain variations to the terms of your policy.

Our agreement with you

We will insure you and your vehicle against accidental loss or damage (including theft), or legal liability subject to:

- the type of cover and options you have selected as detailed in your policy schedule;
- the terms, conditions and limits as detailed in this document;
- the premium being paid; and
- the event occurring in Australia.

The privacy of your personal information

We are committed to protecting the privacy of your personal information. That commitment is reflected in our compliance with the National Privacy Principles.

We will, with your help, keep your personal information accurate, complete and up-to-date. Personal information includes your name, address, age, occupation, insurance profile or driving record. We collect this information for the purposes of communicating with customers, setting premiums appropriately, assessing and paying claims, compiling statistics and providing products and services.

We will provide your personal information to a third party if required by law. If necessary, we may also disclose your personal information to a third party when processing a claim, confirming information, administering this policy and where customer research is conducted by us or on our behalf. Third parties include Toyota Financial Services, other insurance companies, claims assessors, the insurance reference bureau, consumer research organisations, the Insurance Ombudsman Service Limited, and finance companies.

In order to keep you informed of special offers, including new products and services, we may share your personal information with the person who arranged this policy for you and the Toyota Group of companies. If you do not wish to receive this information you may contact us by calling the number listed on the last page of this document.

For further information, please visit our website www.toyotainsurance.com.au or call us on the number listed on the last page of this document for a copy of our privacy policy.

Your promise to us

When we agree to insure you, to renew or vary your policy, or to pay your claim, our decision relies on the accuracy of the information you give us. You must provide honest, correct and complete answers to the questions we ask you.

It is important that you tell us immediately of any changes that have occurred since your policy started or since the last renewal, and if any of the information shown on your renewal notice or any other notices you may receive from us from time to time is incorrect or incomplete.

If the information you provide us is not honest, correct and complete, we may reduce or deny any claim you make, cancel your policy or treat your policy as never having begun.

Some of the words in this policy have specific meanings. These words and meanings follow:

Agreed Value

means the amount which we agree to insure your vehicle for as shown in your most recent policy schedule.

Accident or accidental

means a mishap or series of mishaps that was unintended or unexpected by you or the driver of your vehicle, which involves your vehicle and arises from a single event.

Business use

means the vehicle is either registered as a business vehicle or used for income earning but does not include goods carrying or courier use vehicles.

Courier use

means the vehicle is used for business purposes and for the collection or delivery of goods upon no fixed route.

Driver(s)

means any person other than you who is driving or in control of your vehicle with your express consent.

Excess

means the amount you must pay towards the cost of any claim under your policy.

Goods carrying use

means the vehicle is used for business purposes and for the collection or delivery of goods upon a fixed route, but does not include courier use vehicles.

Market Value

means our determination of the value of your vehicle immediately prior to the event that leads to a claim under the policy. Our determination will take into account such things as your vehicle's age, condition and kilometres travelled.

Policy schedule

means the most recent of your policy schedule and or renewal notice that shows the particular details and current status of your policy. This includes any other notices we may give you from time to time.

Private use

means the vehicle is used solely for private, domestic and pleasure purposes.

Substitute vehicle

means a vehicle which is similar to the vehicle insured under this policy and which you are using temporarily because your vehicle is not being used due to mechanical repair, service or breakdown.

Total loss

means in our opinion the vehicle is unable to be repaired economically or it has been stolen and not found.

Your vehicle

means the registered vehicle described in the policy schedule including:

- its standard tools, modifications and accessories as supplied by the manufacturer, providing they are in or attached to your vehicle; and
- any accessories and modifications described on the current schedule, providing they are fixed to your vehicle.

We, us, our, or "Toyota Insurance"

means Aioi Insurance Co., Ltd ("Aioi") ABN number 39 096 302 466 AFSL number 254489.

You or Your

means the person or persons named as the insured on the current policy schedule.

YOUR COVER OPTIONS

Toyota Insurance Motor Vehicle policy offers a range of cover options. The type of cover chosen will be shown on your policy schedule.

If you choose Comprehensive Cover

You may choose to insure your vehicle for agreed value or market value.

Cover for accidental loss or damage to your vehicle

We will cover you for accidental loss or damage (including fire and theft) to your vehicle.

At our choice we will:

- a. repair your vehicle;
- b. pay you the cost of repairing your vehicle; or
- c. pay you the agreed value or market value, depending on the cover option selected and shown on your policy schedule.

Cover for damage to other people's property

We will cover your legal liability to pay compensation for loss or damage to someone else's property caused by an accident involving:

- your vehicle or a substitute vehicle; and
- a boat, caravan or trailer whilst attached to, or accidentally detached from your vehicle or substitute vehicle.

We will also cover the legal liability of:

- any driver, provided that person was not covered by another insurance contract at the time of the accident;
- passengers who are in, or getting into or out of your vehicle, with your permission; and
- your employer, principal or partner arising out of your use of the vehicle.

We will not cover legal liability:

- when the loss or damage occurs to your own property or to property which is in your possession, custody or control, or is owned by the person driving or in custody of your vehicle or any person ordinarily living with you;
- if your vehicle was being used without your permission at the time of the accident;
- which is insurable under a statutory or compulsory insurance or compensation scheme or another policy covering such liability; or
- for any liability you agree to accept without our express written consent, and where such liability would not have existed without your agreement.

The maximum amount we will pay for legal liability arising out of any one motor vehicle accident is \$20,000,000.

Other things we will pay for if you choose Comprehensive Cover

If we agree to pay your claim, we will also pay for the following additional benefits where applicable:

Replacement with new vehicle after a total loss

If you purchased your vehicle within 3 months since its first registration as new, and your vehicle becomes a total loss, you will be eligible for a replacement vehicle on the following terms, provided there is agreement between you and us.

A. Toyota vehicles – If your Toyota vehicle becomes a total loss, is less than 3 years old, has travelled less than 100,000 kilometres since first registration, and is still covered by the original Toyota new vehicle warranty, we will replace the vehicle with a new Toyota of the same make, model and series provided such vehicle is available in Australia.

B. Non-Toyota vehicles – If your vehicle is not a Toyota and becomes a total loss within 1 year since first registration, we will replace the vehicle with a new vehicle of the same make, model and series provided such a vehicle is available in Australia.

If we replace your vehicle we will also pay for the on-road costs of the new vehicle, except the cost of registration, compulsory third party insurance and any other insurances.

If a replacement vehicle is unavailable, we will pay you either the agreed value or market value depending on the cover you have chosen as shown on your policy schedule.

If your vehicle is subject to a finance agreement, we will also require the financier's written consent before replacing your vehicle.

Legal costs

If we agree in writing, we will pay for all legal costs and expenses which may be incurred in respect of any claim or action we have defended in your name in respect of this policy.

Rental car following theft

If your vehicle is stolen, and the theft has been reported to the police, we will arrange for or reimburse you for the cost of a rental car, subject to our prior approval, up to a maximum value of \$75 per day. This benefit will cease the earlier of:

- 14 days from the date you hired the vehicle;
- the date your vehicle has been found and is able to be driven; or
- the date that we settle your claim.

Towing and storage

Following accidental loss or damage to your vehicle, we will pay the reasonable cost of protection, removal and towing of your vehicle to the nearest repairer or place of safety approved by us.

Trailer, boat and caravan cover

We will also pay for accidental loss or damage (including theft) to your registered trailer, boat or caravan which at the time of the accident was attached to your vehicle, or which became accidentally detached from your vehicle as a result of the accident provided:

- the trailer, boat or caravan was not otherwise insured against such loss or damage; and
- we have accepted the claim for loss or damage occurring at the same time to your vehicle.

The maximum we will pay for your trailer, caravan or boat is either its market value or up to \$1,000 in total.

Personal items

We will also pay up to \$500 if personal property belonging to you, your spouse or dependent children, is stolen from inside your locked vehicle, or stolen with your vehicle, or damaged in a collision involving your vehicle.

At our choice we may:

- repair the item;
- pay you the cost of repairing the item; or
- pay you an amount that we believe represents a fair market value for the item at the date of the accident.

We will not pay for items recovered in the condition they were in at the time of being stolen.

No cover is provided for cash, cheques, negotiable items, credit cards, jewellery or items used for earning income.

Baby capsules and child seats

We will also pay up to \$500 for accidental loss or damage to baby capsules or child seats fitted to your vehicle which are stolen from inside your locked vehicle, or stolen with your vehicle, or damaged as a result of an accident involving your vehicle.

We may choose to pay the value of the loss or damage directly to you, or repair or replace the items.

We will not pay for items recovered in the condition they were in at the time of being stolen.

Emergency repairs

We will reimburse you for up to \$500 in emergency repairs to your vehicle, which may be necessary to enable you to continue your journey safely following an accident.

Emergency trip continuation

If you have an accident more than 200 kilometres from your usual place of residence and your vehicle is not able to be driven, we will reimburse up to \$100 per day to a maximum of \$500 per claim toward the cost incurred by you, to continue your journey safely or to return to your usual place of residence.

Windscreen cover (Optional)

This benefit only applies if you choose it, and you have paid an additional premium, and it is shown on your policy schedule.

Where your windscreen or vehicle window is accidentally damaged, we will repair or replace the windscreen or window glass, or pay you the cost of the repair or replacement.

In addition you will not be required to pay any excess, nor will your entitlement to a No Claims Bonus be reduced, provided only one claim for this damage occurs in any 12 month period.

This benefit only applies where the damage to the windscreen or window glass extends through the entire thickness of the glass or through all layers of laminated windscreens.

If you choose Third Party Fire and Theft Cover only

Cover for fire and theft damage to your vehicle

We will pay for accidental loss or damage to your vehicle caused by fire or theft (not including attempted theft).

At our option we will:

- a. repair your vehicle;
- b. pay you the cost of repairing your vehicle; or
- c. pay you the market value of your vehicle.

Cover for damage to other people's property

We will cover your legal liability to pay compensation for loss or damage to someone else's property caused by an accident involving:

- your vehicle or a substitute vehicle; and
- a boat, caravan or trailer whilst attached to, or accidentally detached from your vehicle or substitute vehicle.

We will also cover the legal liability of:

- any driver, provided that person was not covered by another insurance contract at the time of the accident;
- passengers who are in, or getting into or out of your vehicle, with your permission; and
- your employer, principal or partner arising out of your use of the vehicle.

We will not cover legal liability:

- when the loss or damage occurs to your own property or to property which is in your possession, custody or control, or is owned by the person driving or in custody of your vehicle or any person ordinarily living with you;
- if your vehicle was being used without your permission at the time of the accident;
- which is insurable under a statutory or compulsory insurance or compensation scheme or policy covering such liability; or
- for any liability you agree to accept without our express written consent, and where such liability would not have existed without your agreement.

The maximum amount we will pay for legal liability arising out of any one motor vehicle accident is \$20,000,000.

Other things we will pay for if you choose Third Party Fire and Theft Cover

Rental car following theft

If your vehicle is stolen, and the theft has been reported to the police, we will arrange for or reimburse you for the cost of a rental car, subject to our prior approval, up to a maximum value of \$75 per day.

This benefit will cease the earlier of:

- 14 days from the date you hired the vehicle;
- the date your vehicle has been found and is able to be driven; or
- the date that we settle your claim.

Legal costs

If we agree in writing, we will pay for all legal costs and expenses which may be incurred in respect of any claim or action we have defended in your name in respect of this policy.

Towing and storage

Following accidental loss or damage caused by fire or the theft of your vehicle, we will pay the reasonable cost of protection, removal and towing of your vehicle to the nearest repairer or place of safety approved by us.

When we will not pay your claim

1. We will not pay your claim if your vehicle (including a substitute vehicle) or trailer, caravan or boat attached to your vehicle was:

- a) being driven by you, or any driver, who was **not licensed** to drive the vehicle, unless you can prove that your vehicle was being driven without your knowledge or consent;
- b) being driven by or last under the control of you, or any other driver with your consent:
 - I. whilst under the influence of **alcohol or drugs**;
 - II. who had a blood alcohol level in excess of the limit permitted by law in the State or Territory where the loss or damage occurred; or
 - III. who refused to take a test for alcohol or drug content;
- c) being used for any **unlawful purpose**, including the carrying of hazardous or inflammable goods in excess of that permitted by government regulation, unless you can prove that such use was without your knowledge or consent;
- d) in an **unsafe or unroadworthy** condition, or was carrying passengers or a load including towing in excess of that recommended by the vehicle manufacturer and this contributed to the loss or damage;
- e) being hired out or **used for fare or reward**, other than under a private pooling arrangement or where such reward is only a travelling allowance paid by your employer and your vehicle is not used for business use;
- f) being used or prepared for use in any form of **motor sport or contest**, experiments, tests, trials or demonstration purposes;
- g) altered by **modifications** from the original manufacturer's specifications, unless you have told us of those modifications and we have agreed in writing to cover them; or
- h) in the custody of a motor dealer or prospective purchaser for the purpose of sale.

2. We will not pay any claim caused by or arising out of:

- a) any **war, act of terrorism**, hostilities or warlike activities, invasion, act of foreign enemy (whether war is declared or not), rebellion, civil war, revolution, insurrection, military or usurped power;
- b) biological, chemical, radioactive or **nuclear pollution**, contamination or explosion;
- c) **depreciation**, wear and tear, rust or corrosion;
- d) mechanical, structural, electrical, or electronic **breakdown** or malfunction, or damage resultant from any software virus or computer chip failure;
- e) **damage to tyres** caused by brake application, punctures, bursting, or cuts except where damage is as a result of an accident;
- f) any **loss**, whether financial or otherwise, because you cannot **use** your vehicle, except for the cover provided under "Rental car following theft";
- g) any **reduced value** of your vehicle after your vehicle has been damaged and repaired in accordance with this policy;
- h) your failure to **safeguard your vehicle** by securing and protecting your vehicle following an accident, fire or breakdown, or when your vehicle has been located after theft;
- i) **lawful seizure** or taking possession of your vehicle by any person or organisation lawfully entitled to do so;
- j) the lack of **availability of parts or accessories** from within Australia necessitating special fabrication, air freighting costs or importation not normally included in the current manufacturers Australian price list. Where parts or accessories are not readily available our claims cost will be limited to the current Australian price list of the nearest equivalent part;
- k) **costs incurred** due to an unreasonable delay in you notifying us of a claim, or of a demand upon you that may lead to a claim, fines, penalties or liquidated damages;
- l) you or any other person driving your vehicle with your consent **assuming liability** or entering a contract, warranty or agreement, unless such liability would have existed if you had not entered into such contract, warranty or agreement; or
- m) **intentional loss or damage** caused by you or a person acting with your express or implied consent.

To make a claim on this policy

- Please ensure that you take all reasonable steps to secure or recover your property, and to minimise any risk of further loss, damage or liability.
- Call Toyota Insurance as soon as possible on the number listed on the last page of this document.
- When you call, a claims officer will be appointed to assist you through the claims process.
- Provide us with all the information that we request from you, so that we can properly assess your claim.
- You should refer any communication from other parties to us so that we can respond on your behalf.

Contact the Police

If your vehicle is stolen or maliciously damaged, you must immediately report the matter to the police and complete a police report. We will need a copy of this report to process your claim. You may also need to report certain accidents to the police, depending on the laws of the state or territory in which the accident happened. An example of this would include where people are injured in an accident.

What you must not do

- Do not admit liability, admit guilt or make a promise or offer to settle or partly settle the matter or defend the matter.
- Do not have your vehicle repaired, or authorise repairs, unless we have given our express written consent (except for emergency repairs as otherwise authorised in this policy).

What you must pay in the event of a claim

Unpaid premiums

If your vehicle is determined by us to be a total loss following a claim, and your premium is paid by instalments or you have not paid the full premium due for the period of cover in which the claim occurred, you will be required to pay the balance of any remaining premium owing for the period of cover.

Excess

An excess is an amount you may have to pay toward the cost of a claim on this policy. The amount and types of excesses applicable to your policy are shown on your policy schedule.

There are five types of excesses, which are listed below. The excess payable for any claim will be the total of all excesses applicable depending on the circumstances of the claim. You may have to pay the excess before we agree to provide any benefits under the policy.

Basic Excess	The basic excess is the standard excess which applies to your vehicle and varies depending on the state or territory in which you normally reside at the time of a claim.
Age Excess	The age excess applies if the driver is under 25 years old at the time of an accident. You do not have to pay an age excess if claiming for loss or damage caused by theft, or attempted theft, fire, flood, hail, storm or malicious damage.
Licence Excess	The licence excess applies for claims made where at the time of an accident the driver does not hold a full Australian drivers licence or is the holder of a probationary or provisional licence or learners permit. You do not have to pay a licence excess if claiming for loss or damage caused by theft, or attempted theft, fire, flood, hail, storm or malicious damage.
Special Excess	The special excess is an excess imposed by us, and is payable in addition to the basic excess. It is usually imposed where you have modified the vehicle, or added non standard accessories to the vehicle which may increase the cost of repairs following a claim, or because of your driving or insurance history.
Voluntary Excess	The voluntary excess is an optional excess that you may choose to reduce the amount of premium you pay to us. This excess is payable in addition to the basic excess in the event of a claim.

When an excess is not payable by you

No fault excess

You will not be required to pay any excess for any claims under this policy if we determine that the loss or damage was the fault of another person, and you provide us with the names, drivers licence numbers, addresses of all persons at fault and the registration numbers of all vehicles involved.

Optional Windscreen Cover claims

You will not be required to pay any excess for any claims under this policy if your claim is for a windscreen or window glass claim which is covered under the optional windscreen cover benefit otherwise contained in this policy.

If you have Comprehensive Cover

If we agree to pay your claim under this policy we will decide whether to:

- arrange for the repair of your vehicle;
- pay you the repair cost instead of repairing your vehicle; or
- pay you the agreed value or market value, depending upon the cover option you have chosen, as shown on your schedule.

If you have Third Party Fire and Theft Cover only

If we agree to pay your claim under this policy we will decide whether to:

- arrange for the repair of damage resulting from fire or theft to your vehicle; or
- pay you the market value of your vehicle.

Total Loss Claims

In the event that we consider your vehicle to be a total loss, we will settle your claim by either replacing your vehicle or by paying you the agreed value or market value. This will depend upon the option you have chosen, as shown by the sum insured type on your policy schedule.

If you have selected the agreed value option and we do not replace your vehicle following a total loss, we will pay you the greater of the agreed value or the market value. If you have selected the market value option and we do not replace your vehicle, we will pay you the market value.

In the event of a total loss, your vehicle wreckage, including any options, accessories and unexpired registration will become our property, and we will retain the proceeds of any sale. Furthermore the cover provided under this policy ceases with no refund of premium.

If your vehicle is determined by us to be a total loss following a claim and your premium is paid by instalments and/or has not been paid in full for the period of cover in which the claim occurred, you will be required to pay the balance of any remaining premium owing for that period of cover.

Credit providers' rights

Where a credit provider has a financial interest by way of security or ownership over your vehicle in respect of your finance contract, we will settle any amount which remains payable under your claim directly to them. We will then pay you the balance of the claim. The total of all payments is limited by the amount you are entitled to under the claim.

Claim recovery

If you make a claim on this policy for an event that in our opinion was not your fault, we reserve the right of take action to recover any 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.

Goods and services tax (GST)

If you are registered for GST, you are required to tell us your entitlement to any input tax credits on the premium you pay us.

Where we make a payment under this insurance for the acquisition of goods and 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 or would have been, entitled to under GST legislation, whether or not that acquisition is actually made.

Where we make a payment under this insurance to an individual rather than 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.

Choice of repairer

We understand that on some occasions you may wish to have your vehicle repaired by a repairer of your choice.

If we accept your claim and your vehicle is repairable, we will suggest one of our Toyota Insurance approved repairers. You may still use your preferred repairer provided:

- they have all the necessary licences and authorisations required by law;
- we believe they are capable of carrying out the repair to a reasonable standard;
- the vehicle is made available for inspection when required by us; and
- repairs are not commenced prior to authorisation by us.

Please take particular notice of the following repair guarantees applying to repairs authorised by us and performed by our approved repairers when deciding whether to use our approved repairers or your preferred repairer.

Genuine parts guarantee

A. **Toyota vehicles** – If your Toyota is less than 5 years old since the date of first registration at the time of accidental loss or damage covered by this policy, we will use genuine new Toyota parts to repair your vehicle.

B. **Non-Toyota vehicles** – Vehicles not manufactured or imported by Toyota may be repaired using parts not made by the manufacturer, but they will be compatible with the age and condition of the vehicle at the time of the loss.

Lifetime repair guarantee

Where you choose to use a Toyota Insurance approved repairer we will guarantee the quality of workmanship on the repairs for as long as the vehicle is owned by you.

This guarantee covers:

- the effectiveness of all repairs to restore the vehicle as near as possible to its pre-accident condition;
- the cost of rectifying any defect in parts or materials supplied; and
- the cost of rectifying any faulty workmanship.

It does not cover:

- defects caused by natural wear and tear of repaired surfaces;
- rust or corrosion or normal deterioration, including paintwork, unless directly attributable to the repair; or
- rectification work not authorised by us.

No Claims Bonus – not at fault accidents

If we determine that you or the driver or person in charge of your vehicle was not at fault at the time of an event occurring that you wish to claim upon this policy for, and you can provide the name and address of the person responsible to us, your current entitlement to any No Claims Bonus premium discount will not be reduced.

No Claims Bonus Protection

If you are entitled to receive our maximum no claims bonus premium discount, you are entitled to have one claim during each 12 month period of insurance without your discount entitlement being reduced. This protection applies in addition to the No Claims Bonus – not at fault accidents benefit.

Lifetime No Claims Bonus Protection

Once you've been insured with us under this policy for 3 consecutive years or more and have been entitled to our maximum no claims bonus for a minimum of 3 years, we will protect your No Claims Bonus whilst you are insured with Toyota Insurance, regardless of the number of claims you have made.

We reserve the right to alter the terms of cover including any excess, premiums and our acceptance of cover in accordance with our standard underwriting criteria.

Renewing your policy

Before the expiry of your insurance cover we will write to you at your last known address that we have recorded, and set out the terms on which we offer renewal, or advise you that we are unable to continue the cover.

It is important you check that the information set out is correct, and advise us immediately of any changes to your information or details. If the information you provide to us is not honest, correct and complete, we may reduce or deny any claim you make, cancel your policy or treat your policy as never having begun.

If you accept our offer and renew your policy, cover will commence from the later of the "from date" on your most recent policy schedule or renewal notice, or the date we receive your premium, provided that your premium is received within 14 days of the due date.

Paying for your insurance

We will tell you when your payment is due. Your premium must be paid on or before the due date to continue the cover provided by this policy.

If we do not receive full payment of the amount due, we will reduce the term of the cover in line with the amount paid and advise you of this.

If your premium is paid by instalments, we may cancel cover if an instalment becomes overdue by at least one month. If the instalment is overdue by 14 days, we may refuse to pay any claim made by you.

Cancelling your policy

21 day "Cooling Off" period

If you cancel your policy within 21 days of its purchase date you will receive a full refund, provided you have not lodged a claim. To cancel your policy in this way, simply write to us.

Cancellation after 21 days

By you

You may also cancel this policy at any time after 21 days of its purchase date by requesting us to do so in writing. We will refund the balance of premium in respect of any unexpired period of insurance less any processing charge to cover our reasonable administrative and transaction costs. If you have had a total loss claim, no refund will be payable.

By us

We can only cancel your policy by giving you written notice in accordance with relevant Insurance Law. If we do this, we will refund the balance of premium in respect of any unexpired period of insurance, less any processing charge to cover our reasonable administrative and transaction costs. If you have had a total loss claim, no refund will be payable.

Replacing your vehicle

If you replace your vehicle

If you purchase a replacement vehicle valued at \$100,000 or less, we will provide temporary cover for the replacement vehicle from the date of purchase for a maximum of 14 days.

Within that time you must:

- give us full details of the replacement vehicle;
- obtain our agreement to cover your replacement vehicle; and
- pay any extra premium we require.

If you do not dispose of the vehicle described on the policy schedule when you purchase a replacement vehicle, we will provide cover for both the vehicle described on the policy schedule and the replacement vehicle until the earliest of your disposal of either vehicle or 14 days.

If you intend to retain both vehicles beyond 14 days you will need to take out another policy.

If you purchase a replacement vehicle valued at more than \$100,000, no temporary cover will be provided for the replacement vehicle, unless you notify us of the details and we agree to provide cover.

If you dispose of your vehicle and don't tell us, this policy will cease without notice to you.

General Insurance Code of Practice

Toyota Insurance proudly supports, and complies with, the General Insurance Code of Practice ("Code").

The objectives of the Code are:

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

You can obtain more information about the Code by contacting us or the person who arranged this insurance for you.

How to tell us when you are not satisfied, for whatever reason

Talk to us first

We're committed to providing you with the highest standard of service. If you are not satisfied with the service you have received, please contact us by writing, emailing or calling the number on the last page of this document. You will be immediately referred to a person who has the authority to deal with your concern.

Our Consumer Advocate

If the matter is not resolved to your satisfaction, you can ring, write to or email our Consumer Advocate. Our Consumer Advocate has the authority to act independently in dealing with your concern and will contact you within 5 business days of receiving your contact. You will be sent a final decision in writing within 15 business days of your contact if we have all the necessary information to make that decision.

If our internal process has not worked for you

If you disagree with the decision of our Consumer Advocate, you can appeal to the Insurance Ombudsman Service (IOS). We will help you do this.

The IOS is an independent external dispute resolution scheme and there is no charge for this service, however you must contact the IOS within 3 months of receiving our final decision.

Any decision made by our Consumer Advocate or the IOS is binding on us, however you are not bound by their decision.

The Insurance Ombudsman Service can be contacted by:

Telephone: 1300 780 808

Mail: Insurance Ombudsman Service Limited
PO Box 561 Collins St West
Melbourne VIC 8007

Fax: (03) 9621 2060

Email: ios@insuranceombudsman.com.au

Website: www.insuranceombudsman.com.au

For information regarding any of our products
call us on

 **137 200**

or email us on

insurance@toyota.com.au

or visit our website at

www.toyotainsurance.com.au

or if you have an enquiry about this policy, wish to lodge a claim
or speak to our Consumer Advocate

 **1300 658 027**

 **(03) 9867 3640**

consumeradvocate@aioi.com.au

 **TOYOTA INSURANCE**
Here for you

Toyota Insurance
PO Box 7212, Melbourne VIC 8004

Toyota Insurance is a division of Aioi Insurance Co., Ltd ("Aioi")
ABN number 39 096 302 466, AFSL number 254489
Aioi is a member of the Toyota Group of Companies. The Insurer is Aioi.