Seniors Car Insurance



AUSTRALIAN Seniors

Product Disclosure Statement
Issue date: 1 July 2026

Welcome to Australian Seniors

Seniors Car Insurance

Product Disclosure Statement (PDS)

This document prepared on 1 July 2026 contains details of your cover (your policy), your responsibilities, the claims process and how and when to get in touch with us.

This PDS uses words that have special meaning. For the definition of these words, refer to pages 52-54.

When we agree to enter into your policy, we will issue you with a Certificate of Insurance.

Your Certificate of Insurance gives you specific, detailed information about your policy cover and may vary the standard terms and conditions of this PDS depending on your specific circumstances.

Carefully read this PDS and your Certificate of Insurance together to understand the cover, your obligations and to compare and consider whether this product is right for you.

By entering into your policy, you confirm that you have read or will read this PDS and your Certificate of Insurance when provided to you.

Keep these documents in a safe place for future reference.

It is very important that you comply with:

- 'Your duty to answer honestly' (see pages 24-25); and
- the terms and conditions of your policy.

If you do not, we may refuse to pay your claim or reduce the amount we pay you. By law, we may also in some circumstances cancel your policy.

Your conduct and behaviour

You must ensure that, in any dealings in relation to this insurance, you do not engage in conduct which is unreasonable or inappropriate and act in accordance with our Customer Engagement Charter. Examples of unreasonable or inappropriate behaviour include (but are not limited to) when you:

- act in a threatening, harassing or violent manner towards our staff or representatives; or
- engage in conduct which in our opinion is harassing, offensive, threatening, intimidating, abusive or caused or encourages physical or mental harm to another person or promotes violence against any person; or
- in our opinion, have used our products to perpetrate family violence/financial abuse on another person.

Where unreasonable or inappropriate conduct occurs, Hollard may take steps that require communications with our people through third parties only or through a limited channel. In extreme cases we may involve the police or take steps to cancel your policy.

Reasons for cancelling your policy

In addition to any other reasons set out in your agreement with us, we can cancel your policy if we believe that any of the following have occurred:

- in our opinion your behaviour is unreasonable or improper (please see our Customer Engagement Charter for examples); or
- in our opinion you have used our products to perpetrate financial abuse on another person.

For more information about our Pledge to Respect and Protect, visit the website **www.respectandprotect.au**

Who we are and what we do

This insurance is issued by The Hollard Insurance Company Pty Ltd, ABN 78 090 584 473 Australian Financial Services Licence (AFSL) 241436, of Level 5, 100 Mount St, North Sydney NSW 2060.

Hollard is responsible for this PDS, policy issuance and the assessment and payment of claims. In this wording "we", "us", or "our" relates to Hollard.

This insurance is distributed and promoted by Australian Seniors Insurance Agency (Australian Seniors), a trading name of Greenstone Financial Services Pty Ltd, ABN 53 128 692 884 AFSL 343079, of 50 Norwest Blvd, Norwest NSW 2153. Australian Seniors operates under an arrangement with Hollard that allows Australian Seniors to issue certain general insurance products on behalf of Hollard.

Hollard may appoint other Authorised Representatives to provide some financial services, including providing general advice, arranging the insurance issue, and cancelling the insurance on our behalf in relation to this product.

Disclosure documents for our Authorised Representatives are available at **exlservice.com** or on our website **hollard.com.au** or by calling **13 13 43** to request a printed copy to be sent to you. You agree to receive and access their disclosure documents.

It is important to note that any advice that we or our agents may provide is general only and does not take into account your individual circumstances. You will need to read this PDS and any other relevant policy documentation to determine if this product is right for you.

We, Australian Seniors and our Authorised Representatives do not act on your behalf in providing these services. If you require personal advice, you need to obtain the services of a suitably qualified adviser.

14 day cooling off period

If you decide that this policy is not for you and you have not made a claim or an event has not occurred that could give rise to a claim on this policy, you may cancel this policy within 14 days of it starting (this also applies to each renewal).

If you cancel within the cooling off period, we will refund any premiums you have paid for the policy less any government levies, taxes or duties that we cannot recover. Even after this cooling off period ends, you still have cancellation rights – see pages 45-46.

Who is this product for?

This product is designed for people who own and can legally drive a private car registered in Australia. You can choose from three levels of cover:

- **Comprehensive –** for customers who want to insure their car against accidental loss or damage caused by accident, collision, natural event, fire, theft, attempted theft or malicious damage by others, and for liability for loss or damage to other people's property caused by the car if the driver is at fault.

  If your car is driven no more than 15,000km per year, you may be eligible for Comprehensive cover at a lower cost with Pay As You Drive.

- **Third Party Property, Fire & Theft –** for customers who only want to insure their car against loss or damage caused by fire, theft, or attempted theft, and for liability for loss or damage to other people's property caused by the car if the driver is at fault. This does not cover loss or damage to your car from an accident, collision, malicious damage or natural event. The target market for this level of cover is customers who own a private car which is worth more than the premium plus the likely applicable excesses but not more than $10,000, and who do not want or cannot get Comprehensive or Third Party Property Damage cover. This level of cover is not likely to be suitable if your car secures a loan or other finance.

- **Third Party Property Damage –** for customers who only want to insure against liability for loss or damage to other people's property caused by the car if the driver is at fault. This does not cover loss or damage to your car. The target market for this level of cover is customers who do not want or cannot get Comprehensive and/or Third Party Property, Fire & Theft cover. This level of cover is not likely to be suitable if your car secures a loan or other finance.

Full details of the cover and applicable exclusions and limitations are set out in this PDS.

You can view full details of our Target Market Determination by visiting **seniors.com.au**

This information does not take your personal circumstances into account. Even if you are in the target market and we offer the product to you, that does not mean that this product is in fact appropriate for you in your particular circumstances. No one knows your situation better than you, so before you make any decisions about this product, you should read this PDS to decide if this product is right for you.

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Learn more about what is covered and what is not. No insurance covers everything, so it is important to understand the exclusions of your policy.

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If you need to make a claim, there are some specific steps you should take, and details you will need at hand, so it is good to understand how this process works.

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You will find information about contacting us if you need to change your cover, renew or cancel your policy, or lodge a complaint.

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You will find more details about your policy, including definitions and how we protect your privacy.

Cover explained

You can choose from 3 types of cover. You are only covered for insured events that occur during the period of insurance. The cover is subject to the terms and conditions including the limits and excess(es) in the policy.

Comprehensive

Accidental loss or damage cover

We cover your car for accidental loss or damage resulting from events such as:

- accidents
- collision
- theft or attempted theft
- malicious damage
- fire (including bushfire)
- natural events

up to the agreed value or market value (refer to your Certificate of Insurance).

Legal liability cover
We cover you for your legal liability for damage to other people's property (for details see page 12).

You may be eligible for Pay As You Drive
If your car is driven no more than 15,000km per year (for further details see pages 12-15).

We cover you for 11 additional benefits
These benefits are automatically included (for details see pages 16-19).

You can choose to select from 2 optional insurance cover extras for an additional cost.

You can also choose to purchase the optional Hollard Roadside Assistance Service separately. For additional details see page 22.

Third Party Property, Fire & Theft

We cover your car for loss or damage resulting from:

- theft or attempted theft
- fire (including bushfire)

up to the lesser of:

- $10,000; or
- market value.

Legal liability cover
We cover you for your legal liability for damage to other people's property (for details see page 12).

We cover you for 11 additional benefits
These benefits are automatically included (for details see pages 17-20).

You can choose to select from 2 optional insurance cover extras for an additional cost.

You can also choose to purchase the optional Hollard Roadside Assistance Service separately. For additional details see page 22.

Third Party Property Damage

Legal liability cover
We cover you for your legal liability for damage to other people's property (for details see page 12).

We cover you for 2 additional benefits
These benefits are automatically included (for details see page 20).

You can also choose to purchase the optional Hollard Roadside Assistance Service separately. For additional details see page 22.

Cover type summary guide

The table below is only a summary of what is covered under our 3 types of cover.

Types of cover		Comprehensive (including Pay As You Drive)	Third Party Property, Fire & Theft	Third Party Property Damage
We cover your car for accidental loss or damage resulting from: (see pages 8-9 and pages 12-15 if Pay As You Drive is applicable)	Accidents	✓	N/A	N/A
	Collision	✓	N/A	N/A
	Theft or attempted theft	✓	✓	N/A
	Malicious damage	✓	N/A	N/A
	Fire (including bushfire)	✓	✓	N/A
	Natural events	✓	N/A	N/A
Legal liability (see page 12)	Damage to other people's property	✓	✓	✓
Additional benefits (see pages 16-20)	New for old replacement – 24 months	✓	N/A	N/A
	Hire car after theft – up to $50 per day up to 14 days	✓	✓	N/A
	Trailer and caravan cover – up to $1,000	✓	✓	N/A
	Essential repairs – up to $500	✓	✓	N/A
	Transit cover	✓	✓	N/A
	Personal property – up to $500	✓	✓	N/A
	Child safety seats and prams – up to $500	✓	✓	N/A
	Emergency travel and accommodation costs – up to $500	✓	✓	N/A
	Locks and keys – up to $1,000	✓	✓	N/A
	Towing costs – reasonable costs	✓	✓	N/A
	Uninsured motorist extension benefit – up to $3,000	N/A	✓	✓
	Substitute car – legal liability cover	✓	✓	✓
Optional extras (see page 21)	Excess free windscreen cover	Optional	Optional	N/A
	Hire car cover	Optional	Optional	N/A
Optional services (see page 22)	Roadside Assistance	Optional	Optional	Optional

Legal liability cover

We will pay for amounts you are legally liable to pay as compensation for damage to other people's property that:

- results from an accident that is your fault; and
- was caused by or arises out of the use of your car, or your trailer or caravan attached to your car at the time of the accident.

This cover is extended to apply to any person who is driving, using or in charge of your car with your permission or any passenger getting into or out of your car. This does not increase the maximum amount we pay under the policy shown below.

We will also pay legal costs and expenses reasonably incurred in relation to a demand to pay compensation which would be covered under this legal liability cover. Let us know if you expect to incur legal costs and expenses before doing so, so that we can inform you whether we agree that they are reasonable.

The most that we will pay for any legal liability from an accident is $20 million. This amount includes all legal costs and expenses covered by the policy.

Pay As You Drive cover

If your car is driven no more than 15,000 kilometres per year, Pay As You Drive cover offers you the security of Comprehensive cover for a discounted premium. Your premium is based on the distance you estimate you will drive during the period of insurance.

Your start and end odometer readings

When you choose Pay As You Drive cover, we will show in your Certificate of Insurance:

- your start odometer reading – this is your car's odometer reading that you advise to us before you enter into your period of insurance; and

- your end odometer reading – this represents the maximum odometer reading for your car during the period of insurance. You can choose the amount by which your end odometer reading increases each year (however, your end odometer reading cannot increase by more than 15,000km per period of insurance).

Your car's start odometer reading will only be shown in your Certificate of Insurance for your first period of insurance. You have an obligation to ensure that the start odometer reading disclosed immediately before entry into the first period of your insurance policy was/is accurate. If you renew your policy with us, the start odometer reading will not be shown in your renewal Certificate of Insurance.

Outside odometer excess

The Outside odometer excess will apply, in addition to your basic excess and any other applicable excess(es) if an incident happens, and:

- your car's odometer reading is either higher than the end odometer reading, or below the start odometer reading (if you are in your first period of insurance), as shown in your Certificate of Insurance; and/or
- your car's odometer is faulty or non-functional and you have not had it repaired; and/or
- your car's odometer has been replaced and your odometer reading has changed as a result, and you have not contacted us to update your policy details.

The Outside odometer excess will be shown in your Certificate of Insurance.

Kilometre grace distance

If you have a claim and your car's odometer reading exceeds the end odometer reading by no more than the Kilometre grace distance (as set out in your Certificate of Insurance), the Outside odometer excess will be waived.

Pay As You Drive rights and responsibilities

When you choose Pay As You Drive cover, the following responsibilities and rights will apply.

Your responsibilities

You are responsible for:

- providing an accurate start odometer reading before your policy commences and if we ask when we vary your policy or if you lodge a claim;
- checking that your end odometer reading as shown in your Certificate of Insurance provides you with sufficient kilometres to meet your needs. If you need to vary this, please contact us on **13 13 43**;
- regularly checking your car's odometer reading to make sure you have not reached your end odometer reading. If the end odometer reading has been exceeded, you need to contact us on **13 13 43** to apply to update your end odometer reading. We may vary the policy terms or charge an additional premium; and
- if your car's odometer has been replaced you will need to contact us to update your policy.

Remember: The obligations that apply to all Seniors Car Insurance policies also apply to Pay As You Drive cover. See pages 23-25 under 'Your responsibilities'.

Our rights

We have the right to check the odometer reading you provide by:

- inspecting your car;
- asking you to take your car to an appropriate agent of ours;
- asking you for relevant documents, such as photographs, your car's service records or registration inspection certificates.

We will not pay any claim where your car's odometer has been tampered with, replaced or manipulated to alter the odometer reading.

Common questions – Pay As You Drive cover

Q: Can I increase my end odometer reading?

You can contact us on **13 13 43** to increase your end odometer reading, unless an insured event has already occurred. If we agree to this change, you may need to pay an additional premium. In some cases, we may not be able to vary your policy, so it is important to think carefully about how many kilometres you will need when you apply.

Q: Can I reduce my end odometer reading?

Once cover has started, you cannot reduce your end odometer reading during that period of insurance. On renewal of your policy, you can apply to reduce it for the renewal policy period.

Q: How do I confirm how many kilometres I need when I renew?

When you receive your renewal Certificate of Insurance, a new end odometer reading will be shown. This end odometer reading is an estimate of what your end odometer reading could be for your renewal period. You need to check this end odometer reading. If you are comfortable with that reading, you do not need to do anything. However, if you would like to either increase or decrease your end odometer reading for the renewal period, you need to contact us on **13 13 43** to vary the reading before the policy renews.

Additional benefits

– Comprehensive

What you are covered for

New for old car replacement — 24 months

If your claim is payable for theft of or damage to your car and it is a total loss within the first 24 months of the starting date of its original registration, we will, provided that you are the first registered owner or the car was a dealer demonstrator model when you bought it:

- replace your car with a new car of the same make and the same or most similar specification if available in Australia;
- include the same or similar additional accessories shown in your Certificate of Insurance; and
- pay the applicable on road costs (transfer fees, stamp duty, dealer delivery costs, registration and Compulsory Third Party insurance) of the new car.

Where your car is financed, we will require written consent from your financier in order to provide a replacement car.

We are not responsible for any delays in delivery of your replacement car.

If we are unable to replace your car with the same new car or, you decide you do not want your vehicle replaced refer to, 'If your car is a total loss' (see page 35).

We do not cover the cost of replacing or purchasing an extended warranty or any other insurance.

Substitute car — legal liability cover

If your car cannot be driven due to a valid claim and you are involved in an accident while using an uninsured registered substitute car which you have legal use of, we will provide legal liability cover in relation to the substitute car while your car is being repaired.

This benefit does not cover any loss of or damage to the substitute car.

We do not cover accidents where the substitute car is the subject of a hire agreement or is owned by you.

Additional benefits

– Comprehensive
– Third Party Property, Fire & Theft

For the following additional benefits to apply:

- you must have a valid claim for accidental loss or damage to your car under Comprehensive or Third Party Property, Fire & Theft cover; and
- your claim for the additional benefit results from the above valid claim (other than for 'Locks and keys').

What you are covered for
Hire car after theft — up to $50 per day for up to 14 days If your claim for the theft of your car is payable, we will organise the hire of a car for you or reimburse you the reasonable cost of hiring a car of a similar make and model. For us to reimburse this cost, you will need to submit a copy of the invoice. Our payment will be limited to a daily hire amount of up to $50 and a maximum hire period of 14 days. Cover will cease the earlier of when your car is recovered (and repaired if necessary) or replaced, the maximum hire period is reached or when we pay your claim. We will not pay any: ■ running costs of the hired car; ■ additional hire car costs; or ■ loss or damage to the hired car.
Trailer and caravan cover — up to $1,000 We will pay up to $1,000 to cover the costs of any accidental loss or damage to a trailer or caravan that occurs while it was attached to your car.
Essential repairs — up to $500 We will pay up to $500 for essential repairs to restore your car to a roadworthy and safe condition so that you may drive to your intended destination.
Transit cover We will pay for loss or damage to your car caused whilst it is being transported (including loading and unloading, and by road, rail, ship or air) between any places in Australia. We will also pay your contributions towards any general average and shipping charges where maritime conditions apply.

What you are covered for

Personal property — up to $500

We will pay up to $500 for accidental loss, theft or damage to personal property.

This benefit only covers loss or damage to personal items which are designed to be worn or carried, such as clothing, a handbag or sports-bag, that are in your car at the time of an event.

We do not cover:

- mobile devices such as mobile phones, laptops, tablets, portable game machines, musical and photographic devices, equipment, tools and/or items or goods used in connection with any business, trade or occupation;
- cash, credit cards or cheques;
- negotiable documents connected with business use, including any trade, business or occupation; or
- property being carried in or on a trailer or caravan.

Child safety seats and prams — up to $500

We will pay up to $500 for the cost of replacing child seats, baby capsules and prams that were in the car and were damaged or stolen.

Emergency travel and accommodation — up to $500

We will pay up to $500 for your accommodation and travel if you are more than 200 kilometres from your home and your car cannot be driven.

What you are covered for

Locks and keys — up to $1,000

If your car keys are stolen, we will pay up to $1,000 to replace or recode your car's locks and keys. Your policy's Basic excess will apply to any claim submitted for this benefit. For example, if it costs $2,000 to replace or recode your locks and keys and your Basic excess is $800, we will pay $1,000 (the maximum benefit amount).

This benefit is only payable if the theft has been reported to the police and the keys were not stolen by a family member, invitee or person who normally resides with you. This exclusion does not apply if the loss or damage was caused or contributed to by family violence affecting you and/or your family. However, any person who:

- caused or contributed to the loss or damage; or
- encouraged, assisted, or consented to the conduct which caused the loss or damage,

is not entitled to make a claim or benefit from the claim. Where this term applies, we will assess and grant indemnity or pay an amount that is fair and reasonable in the circumstances.

Your policy's basic excess will apply to any claim submitted for this benefit. For example, if it costs $2,000 to replace or recode your locks and keys and your basic excess is $800 we will pay $1,000 (the maximum benefit amount).

Towing costs — reasonable costs

This additional benefit covers the reasonable costs of towing a damaged car to the nearest safe and secure place. It also covers the reasonable costs of towing your damaged car to an approved repairer.

Additional benefits

– Third Party Property, Fire & Theft
– Third Party Property Damage

The following additional benefits apply to Third Party Property, Fire & Theft and Third Party Property Damage cover.

What you are covered for

Uninsured motorist extension benefit — up to $3,000

Applies when:

- your car has been damaged in an accident caused by another person;
- the other person does not have insurance cover for damage caused to third party property;
- you did not cause or contribute to the accident; and
- the other car and/or person can be identified (you should obtain the name and address of the person who caused the accident and the registration number of the other car involved to meet this requirement).

We will cover you for the lesser of; up to $3,000 or the market value of your car for:

- damage to your car;
- essential repairs to damage caused in the accident, being the reasonable costs incurred by you for essential repairs to restore your car to a roadworthy and safe condition so that you may drive it to your intended destination; and
- towing, being the reasonable costs of removing your car to the nearest safe or secure place, if necessary. It also covers the reasonable costs of towing your damaged car to an approved repairer.

We will only pay the damage that was apportioned to the uninsured third party's negligence.

Substitute car — legal liability cover

If your car cannot be driven due to a valid claim and you are involved in an accident while using an uninsured registered substitute car which you have legal use of, we will provide legal liability cover in relation to the substitute car while your car is being repaired.

This benefit does not cover any loss of or damage to the substitute car.

We do not cover accidents where the substitute car is the subject of a hire agreement or is owned by you.

Optional extras

– not applicable to Third Party Property Damage

You can choose to add optional extras to your policy for an additional cost. The optional extras chosen will be shown in your Certificate of Insurance.

Excess free windscreen cover

We will pay the cost of replacing or repairing the front windscreen of your car if it is accidentally broken or damaged. We will not apply the agreed excess(es) (set out in your Certificate of Insurance) to the first front windscreen claim made in any one period of insurance. For the replacement of windscreens, we might use glass that was not produced by the original manufacturer — but will always meet Australian Design Rules.

This optional extra is not applicable where your covered claim includes damage to your car which is in addition to the front windscreen glass breakage.

Hire car cover

If your claim for damage to, or loss of, your car is payable, we will organise the hire of a car for you or reimburse you the reasonable cost of hiring a car of a similar make and model. For us to reimburse this cost, you will need to submit a copy of the invoice.

Our payment will be limited to a daily hire rate of up to $50 per day and the maximum hire period shown in your Certificate of Insurance.

Hire car cover will:

- commence on the latter of:
  - the date of the insured event if your car is not driveable;
  - the date your car is taken to the repairer in the case of an insured event where your car is still driveable; or
  - if your car is stolen, the date any cover you are entitled to under the included benefit 'Hire car after theft' ceases, and
- cease from the earlier of when the car is repaired, replaced, the maximum hire period shown in your Certificate of Insurance is reached or when we pay your claim.

We will not pay any:

- running costs of the hired car;
- additional hire car costs; or
- loss or damage to the hired car.

Optional services

– available for all cover types

Hollard Roadside Assistance

If you elect to purchase Hollard Roadside Assistance you are purchasing a separate service that is provided to you by Digicall Assist. We are not responsible for this service, and we are not liable to you for any loss, damage or liability arising from or connected with the service.

You will pay an additional fee for Hollard Roadside Assistance, which we will collect on behalf of Digicall Assist. We will also collect the additional fee for this service on renewal unless you tell us otherwise.

There are separate Terms and Conditions that apply to Hollard Roadside Assistance. Full details are available free of charge by calling **13 13 43** or you can view them at **seniors.com.au** You should also receive the Terms and Conditions from Digicall Assist after your purchase.

Premiums explained

What is your premium?

Your premium is the amount of money you agree to pay us for your policy.

How much do I pay?

When you apply and we agree to provide you with cover, or we renew your cover, we will advise you of the premium amount, which we will confirm in your Certificate of Insurance.

How do we calculate your premium?

Your premium is calculated based on a number of criteria, such as:

- the cover you choose;
- the type of car you own;
- where you park your car overnight;
- your car's accessories (shown in your Certificate of Insurance) or accepted modifications included in your cover; and
- factors relating to the drivers of your car such as their age and driving history.

We will also look at the value of your car, other factors that increase or decrease the risk of a claim and factors that affect our business costs.

Minimum premiums apply which could reduce any discount you may be entitled to.

Your premium will also include amounts covering government charges, taxes or levies we are responsible for, such as GST and Stamp Duty. This information will be shown in your Certificate of Insurance.

Our Premium, Excess and Discount Guide has more information about how we calculate your premium, the excesses that apply to your policy, any discounts or other entitlements and how we settle claims. You can download a copy at **seniors.com.au** or call us on **13 13 43** to request a copy at no charge.

Your responsibilities

Paying your premium

You need to make sure your premium payment(s) are up to date. If they are not, we may cancel your policy in accordance with the law. We may also refuse to renew your policy.

If any premium instalment remains unpaid for 14 days or more, we may also refuse to pay a claim.

It is important that you contact us if your bank or credit card details change.

In the event of a total loss claim and where you pay your premium by instalments, we will deduct any unpaid premium for the period of insurance from the claim settlement.

For more information on ways you can pay your premium, please refer to the Premium, Excess and Discount Guide which can be found at at **seniors.com.au** or by calling us on **13 13 43** to request a copy at no charge.

Your duty to answer honestly

Before you enter into, vary or renew this insurance policy with us, you have a duty to answer honestly and take reasonable care not to make any misrepresentations.

What that means is that you need to take reasonable care to provide honest, accurate and complete answers to any questions that we ask. This includes checking the information we provide to you when you apply for, renew or vary this policy, and informing us if anything has changed or is inaccurate or incomplete. If you do not correct the information, we will take it that you agree with the information and that your answers are current, accurate and complete.

We rely on your answers and information to decide whether we can insure you, on what terms and for what premium.

It is also important to understand that, in answering the questions, you are answering for yourself and anyone else to whom the questions apply. If you are not sure about the answers or the accuracy or completeness of the information, you should take the time to find out before providing a response.

If you do not take reasonable care in answering our questions or correcting the information, you may breach your duty. If that happens, your policy may be cancelled, or treated as if it never existed, and any claim may be denied or not paid in full.

If any question or information is not clear to you and you need help, you can contact us on **13 13 43**.

Looking after your car

You must ensure your car is kept in good repair and you need to take all reasonable precautions to protect your car from loss or damage.

If you do not maintain and protect your car, we may decline your claim or reduce what we pay for a claim.

Notify us when things change

During the period of insurance, you must tell us of any change that may increase the chances of a claim or if any information provided by you to us is not accurate. If you do not do this, we may refuse to pay a claim where permitted by law.

These changes can include but are not limited to:

- if you add any accessories to your car;
- if your car is modified from the manufacturer's specifications;
- if you change from using your car for private use to business use; and/or
- if you replace or sell your car.

Where things change we will review the policy. We may propose a variation to the policy terms, charge an additional premium, or in some cases cancel the policy.

Your insurance cover ceases if you sell or dispose of your car. You will need to contact us to discuss insuring any replacement car or cancellation of your policy.

More than one insured person

One policyholder may request that we vary or cancel your policy. Where possible, we will notify each policyholder. In some circumstances of family violence, where we in our absolute discretion consider that a variation or cancellation may not be in the best interest of a policyholder, we may communicate with that policyholder separately.

Each named policyholder must co-operate with us in relation to a claim and our assessment of the claim.

Paperless correspondence

You agree that we can send you communications electronically, which includes informing you that the communication (or a document forming part of the communication) can be accessed via a web address, hyperlink or other electronic means. You also agree to save or print the communication or document and store it in a safe place for future reference. You can also ask us for a paper copy.

If you do not want to receive communications electronically, let us know.

We will consider any communication or documents we send or make available to you electronically to have been received by you 24 hours from when we sent them or informed you that they are available.

You are responsible for making sure we have your correct and up-to-date postal address, email address and other contact details at all times.

General exclusions

No insurance covers everything, so it is important to understand the exclusions of your policy. These exclusions apply to your chosen cover.

Driver exclusions

Your policy does not cover you if at the time of a claim the driver or supervising driver (in the case of a learner driver) of your car:

- is younger than any age restriction shown in your Certificate of Insurance;
- is a learner driver not accompanied by a fully licensed driver;
- is not legally licensed to drive your car or is not complying with the conditions of their licence;
- is under the influence of any drug, alcohol and/or whose blood alcohol level is over the legal limit; or
- refused to undertake any alcohol or drug tests when asked to do so by the police.

However, exclusions relating to drug and/or alcohol use or testing will not apply if you can prove that you had no reason to suspect, and a reasonable person in your situation would have had no reason to suspect that the driver of your car was affected by alcohol or any drug. These exclusions also will not apply if the loss or damage was caused or contributed to by family violence affecting you and/or your family.

However, any person who:

- caused or contributed to the event; or
- encouraged, assisted, or consented to the conduct which caused the event,

  is not entitled to make or benefit from a claim.

If we do settle a claim, we may decide to recover what we have paid from the person who was driving or in charge of your car when the accident happened.

Usage exclusions

Your policy does not cover you for an event where your car was used:

- while in an unsafe or unroadworthy condition unless this did not cause or contribute to the event;
- to move, in quantities greater than that used for domestic purposes, dangerous goods or substances that could pollute or contaminate;
- for a fee or reward (including but not limited to carrying passengers, as a hire car, courtesy car or delivery car, and/or for driving lessons);
- for any motor sport or motor sport trial, or driven on a motor sporting circuit, except as part of a defensive driver training course;
- by any motor trade for experiments, tests, trials or demonstration;
- to carry more passengers or tow a load greater than your car was designed for, unless this did not cause or contribute to the accident; or
- outside Australia.

Vehicle condition, repairs and maintenance exclusions

Your policy does not cover you for:

- loss or damage to your car caused by using the wrong fuel;
- any repairs that we did not approve except for essential repairs to restore your car to a roadworthy and safe condition so that you may drive it to your intended destination (see page 17) or needed to minimise or prevent further loss or damage to your car;
- routine repairs and servicing not relating to the claim;
- loss of or damage to your car after an accident, theft, incident or breakdown where you have not taken reasonable steps to protect your car;
- any pre-existing damage, faulty workmanship or incomplete repairs before the claimed loss;
- mechanical damage arising from you knowingly driving your car in a damaged condition;
- tyre damage caused by braking, punctures, cuts or bursts;
- damage to your car arising from wear and tear, rust or corrosion;
- reduction in value or depreciation;
- mechanical, electrical or computer breakdowns, failures or breakages, or where a component fails to perform to its intended design specification; or
- any costs claimed for damage, replacement or repairs to modifications or non-standard accessories on the car, or claims caused by or contributed to by modifications or non-standard accessories on the car, to the extent permitted by law, where these were not notified to us and the policy was not varied to cover them beforehand (refer to 'Notify us when things change' on page 25).

Financial and non-financial exclusions

Your policy does not cover you for:

- loss or damage to your car for any amount over the agreed value or the market value of your car as shown in your Certificate of Insurance;
- any limitation that applies to your cover that is shown in your Certificate of Insurance;
- any claim amount below any excess(es) that you must pay or bear;
- any costs associated with the hire of a car unless your car has been stolen or you have the optional extra 'Hire car cover';
- loss or damage to any property such as tools of trade, machinery, equipment or parts that we did not agree in writing to cover;
- any loss you suffer because you cannot use your car; or
- compensation for distress, inconvenience or any other non-financial losses.

Other exclusions

We will not pay any claim for loss, damage, liability or cost or expenses caused by or connected with:

- fines or penalties for criminal acts or breaches of road traffic rules or statutes by you or the driver, or the costs of dealing with or defending against any such allegations, charges, prosecutions or penalties;
- damage to property belonging to you or any other person covered by the policy, any family member or person who usually lives with you. This exclusion does not apply to the cover expressly provided by this policy for your car, accidental damage covered by legal liability cover, or under the additional benefit 'Personal property' (see page 18);

- damage to property or premises in the care, custody or control of you or any other person covered by this policy unless you are leasing or renting the premises. This exclusion does not apply to the cover expressly provided by this policy for your car, accidental damage covered by legal liability cover, or under the additional benefit 'Personal property' (see page 18);
- any legal fines, penalties or awards, or compensatory damages;
- your legal liability caused by an agreement or contract that you or any person covered entered into (unless you or they would have been liable despite the agreement or contract);
- any legal liability you have accepted without getting our agreement first;
- any claim where you or a third party with your knowledge have deliberately misled us. This exclusion does not apply if the loss or damage was caused or contributed to by family violence affecting you and/or your family. However, any person who:
  - caused or contributed to the loss or damage; or
  - encouraged, assisted, or consented to the conduct which caused the loss or damage,

  is not entitled to make a claim or benefit from the claim.
- any impounding or loss of or damage to your car caused by its lawful seizure;
- a deliberate, intentional or malicious act (including theft, conversion or misappropriation) or criminal act that you cause or give implied or actual consent to someone else to carry out. This exclusion does not apply if the loss or damage was caused or contributed to by family violence affecting you and/or your family. However, any person who:
  - caused or contributed to the loss or damage; or
  - encouraged, assisted, or consented to the conduct which caused the loss or damage,

  is not entitled to make a claim or benefit from the claim.

- war, invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolution, insurrection or military or usurped power or contamination or pollution by chemical, biological or nuclear agents from an act of terrorism, or any action in response to such acts;
- ionising radiation or contamination by radioactivity from any nuclear fuel, nuclear waste, and the combustion of nuclear fuel or nuclear weapons material;
- highly pathogenic avian influenza, rabies, cholera, human diseases listed under the Bio Security Act 2015 (Cth) (or any amendment, replacement, successor or delegated legislation), or any mutation of such disease, including any:
  - fear or threat of such disease (whether actual or perceived);
  - action taken by a competent public authority in controlling, preventing or suppressing such disease; or
  - cost or expense to clean-up, decontaminate, disinfect, remove, replace, monitor or test for any such diseases or any property insured under this policy that is affected by or suspected to be affected by such disease; or
- asbestos in any way, including any materials containing asbestos in any form or quantity.

For specific conditions of Pay As You Drive cover see pages 12-15.

See also your Certificate of Insurance which may contain special exclusions.

Making a claim

In the event of a claim it is good to understand the process so you know what to do and what to expect. Our claims team will support and guide you through the claim process.

What to do in the event of a claim

1	**Secure your car** Make sure your car is safe and secure so it will not be damaged further. This may mean having it towed.
2	**Get details** You will need to get these details from anyone else involved: ■ full name and address; ■ registration number; ■ telephone number; and ■ driver's licence number.
3	**Report the incident** Report the incident or loss to the police if the law requires it to be reported.
4	**Call us** Call our claims team on **13 13 43** and report the incident.

Do not:

- admit guilt, fault or liability except to the police;
- offer or negotiate to pay any claim; or
- approve any repairs, except essential repairs needed to minimise or prevent further loss or damage to your car.

Assessing your claim

After you have lodged a claim with us, we will assess it. Where an exclusion does not apply because the loss or damage was caused or contributed to by family violence affecting you and/or your family, we will assess and grant indemnity or pay an amount that is fair and reasonable in the circumstances.

When we are doing this, we may ask you or the driver for reasonable information and assistance to help with the process, including as set out below.

We may ask you for:

- a face-to-face or telephone interview;
- information including the name and address of the person who caused the accident and the registration number of the other car involved;
- written statements under oath;
- relevant documents;
- odometer readings;
- proof of ownership of the car and any damaged or lost property, such as receipts, invoices, bank or credit card statements, contracts of sale or original photographs;
- details of any other insurance that relates to the claim.

We will require you to:

- let us see or take possession of any damaged property;
- let us or our agent inspect your car;
- send us any communication you receive about the claim from anyone else (including letters of demand and communication about court proceedings);
- do everything you can to help us to negotiate, defend or settle your claim or to recover costs from another party responsible for damaging your car.

If an authorised third party is not acting in the best interests of the policyholder, we reserve the right to override any authorisation to contact the policyholder directly.

What we pay

If you have a claim under the policy we will, depending on what approach is more reasonably practicable in the circumstances:

- repair your car if it is safe and economically viable to do so;
- pay you the reasonable cost for you to repair your car;
- replace your car; or
- pay you the agreed or market value of your car (depending on which cover you have selected or any other limit shown in your Certificate of Insurance) if it is a total loss.

In determining the approach to take, regard will be had to all relevant circumstances, including but not limited to your preference and the relevant legislation that applies in the state or territory where your car is being assessed to determine if your car is a total loss.

If your car is a total loss

The maximum amount we will pay for the total loss of your car will be based on the sum insured shown in your Certificate of Insurance, less any excess(es).

Insurance cover for the car and this policy will cease as soon as we accept or pay the claim.

If your car is declared a total loss, we will deduct any unexpired portion of your registration and Compulsory Third Party insurance premium from the settlement amount paid. No premium refund is due if you have paid your premium annually. If you are paying your premium monthly, we will deduct the balance of the yearly premium owing from the claim settlement.

You will need to contact us if you want to apply for new insurance cover for your replacement car.

Rights under this policy

A person may have rights under this policy, including the right to make a claim and to receive a benefit from the claim, although the person is not a policyholder. These rights arise in circumstances including where the person:

- is a third party beneficiary under the Insurance Contracts Act 1984;
- is specified or referred in this policy as a person to whom the benefit of this policy extends; or
- has an interest (usually a pecuniary or economic interest) in your car.

These rights are subject to the terms and conditions of this policy and the provisions of relevant legislation.

Under this policy, these persons may include:

- a family member; and/or
- credit providers.

Salvage rights

If your car is declared a total loss, the car, along with any salvage rights will become our property. If you would like to keep your vehicle, where reasonable we will agree and will let you know the terms that would apply. Should we agree, the car and associated salvage rights will no longer be our property.

Repairs and replacements

What do we guarantee?

We guarantee materials and workmanship of repairs to your car completed by a repairer appointed or authorised by us. This guarantee is for as long as you own your car and is not transferable.

Note: If we pay you the reasonable cost of repairing your car, we will not guarantee materials and workmanship of repairs to your car.

Who does the repairs?

This policy does not offer a choice of repairer option. An appropriate qualified repairer appointed or approved by us will do the repairs.

What might you need to pay for?

We will repair your car to the condition that it was in immediately before the event leading to the claim. You may have to contribute to the cost of repairing or replacing items such as tyres, accessories, paintwork, bodywork, mechanical components, batteries or interior trims that have been affected by wear and tear or rust and corrosion or damage unrelated to the event leading to the claim. We will not incur any repair or replacement costs on your behalf without your agreement and will not expect you to pay these costs upfront in order for your claim to be approved.

What you pay will depend on the condition of the car at the time of the claim.

Replacement parts

Our parts policy

We will only authorise and use quality parts that are consistent with the age and condition of your car at the time of the event. These parts may include new genuine or manufacturer approved parts, non-genuine, parallel, reconditioned and/or recycled parts. We will only use new or reconditioned mechanical parts.

When we authorise repairs to your car, all parts used will:

- comply with the manufacturer's specifications;
- meet Australian Design Rules;
- preserve or improve the safety and structural integrity of your car; and
- not void the manufacturer's warranty.

Damaged parts of a set

We will only pay for the replacement of the actual part(s) damaged.

Parts or accessories no longer available in Australia

If a part or accessory is not reasonably available, we will only pay the cost of an equivalent part or accessory or its last known Australian list price or value. We will not pay for any unreasonable extra costs to get any parts or accessories faster, and we will not take any responsibility for losses arising from any delay in their supply.

Damage to your car's identification

If your car's identification, such as VIN plate or label, has been damaged and we cannot source a replacement from its manufacturer we will try to get written confirmation of your car's identity from the manufacturer. We will then repair your car without replacing any damaged identification, unless the law says we have to.

Understanding your excess

An excess is the amount(s) of money you pay or must contribute towards the cost of any claim. All excess amounts relevant to your cover will be shown in your Certificate of Insurance. When an excess applies you have to pay your basic excess plus any applicable additional excess(es).

Excess types

There are different types of excesses, depending on what your claim relates to, who was driving your car and the type of cover you have chosen.

The table over the page outlines the different types of excesses and the situations in which they may apply. If more than one excess applies to a claim, the excess for that claim is the sum of the applicable excesses. You will also find the amount of each excess in your Certificate of Insurance.

Type of Excess	
Basic excess* Between $500 and $5,000	The amount you pay on each claim made under your policy. You choose your basic excess from the options offered when you purchase or renew your policy, and the amount you chose will be shown in your Certificate of Insurance.
Learner driver excess* $800	This applies if the driver is a learner driver.
Age excess* Under 21 years: $1,200 21 – 24 years: $800	This applies if the driver is under 25. This excess does not apply to a learner driver. If you chose to exclude cover for drivers under the age of 25 when you purchased the policy, there will be no cover if the driver is under 25.
Undeclared young driver excess* $800	This applies if the driver is under 25 and has not been declared as a driver in your Certificate of Insurance. This excess does not apply to a learner driver. This excess applies in addition to an applicable Age excess. If you chose to exclude cover for drivers under the age of 25 when you purchased the policy, there will be no cover if the driver is under 25.
Inexperienced driver excess* $800	This excess applies if the driver is 25 years of age or over and has not held a valid licence to drive in Australia (excluding learner's licences and permits) for the last 2 years or longer. This excess does not apply to a learner driver.

Type of Excess	
Outside odometer excess* $1,000	This excess only applies if our Pay As You Drive cover option is shown in your Certificate of Insurance, and at the time of an incident or claim: ■ your car's odometer reading is below the start odometer reading or above the end odometer reading as shown in your Certificate of Insurance; and/or ■ your car's odometer is faulty or non-functional and you have not had it repaired; and/or ■ your car's odometer has been replaced and your odometer reading has changed as a result, and you have not contacted us to update your policy details.
Special excess*	This excess will only be applied if shown in your Certificate of Insurance and may be based on things such as the car, its use, your driving record, or the insurance history of the drivers of your car. If a special excess will be applicable, the amount will be disclosed on your quote.

* There are some claims for which an excess does not apply. See "When will you not have to pay your excess(es)?" on page 42

When will you not have to pay your excess(es)?

You will not have to pay an excess if:

- the damage to your car was caused by a third party driving another vehicle, the driver of your car was not at fault and did not cause or contribute to the damage, and the third party who is legally liable for the damage can be identified (to help meet this requirement, you should obtain the name and address of the third party or the owner of the vehicle, and the registration number of the other vehicle);
- the damage to your car did not involve another car and the responsible party who is legally liable can be identified (you should always obtain the name and address of that person to help meet this requirement); or
- you have taken the optional cover for 'Excess free windscreen cover' and you are only claiming for the breakage of your front windscreen.

For claims involving fire, theft, malicious damage, damage sustained while your car is parked, or where the only damage is a broken windscreen:

- the following excesses will not apply:
  - Age;
  - Undeclared young driver;
  - Learner driver;
  - Inexperienced driver.
- all other applicable excesses apply.

How do you pay your excess(es)?

We will ask you to pay your excess(es):

- to the repairer when you pick up your car; or
- directly to us before you pick up your car; or
- directly to us when we settle a claim on your behalf with a third party.

Alternatively, we may deduct the excess(es) from the amount we pay you.

For more information about how we calculate excesses or examples of how we may settle claims, please refer to the Premium, Excess and Discount Guide which can be found at **seniors.com.au** or by calling us on **13 13 43** to request a copy at no charge.

When to contact us

Changing your cover

We understand that your circumstances may change. If this occurs, we need you to contact us promptly to apply to amend cover during the period of insurance. It is important to note that if you make a request to amend your cover this may affect your premium.

You must also comply with 'Ýour duty to answer honestly' (see pages 24-25).

Any proposed changes to your cover will be subject to acceptance.

Renewing your policy

1	To ensure continuing protection, we will normally send you a renewal offer at least 14 days prior to the renewal date of the policy. It will set out information such as the premium and excess for the new period, any fees that may apply, information you have previously told us, and it may also include notice of any proposed changes to the terms of the policy to be renewed. In some cases, we may offer to renew your policy with a different level of cover.
2	Where you receive a renewal offer, you must tell us if the information contained in it is incorrect or incomplete and you must comply with 'Your duty to answer honestly' (see pages 24-25). If you do not, we may reduce or refuse to pay a claim or cancel the renewed policy.
3	If you do not wish to proceed with a renewal, or if you need to disclose any further information to us, please just call us at least 2 business days before the renewal date. Unless you tell us you do not wish to proceed with renewal, we will automatically deduct/charge the renewal premium from your nominated account/credit card. You also have a 14 day cooling off period following the renewal of your policy that allows you to cancel your policy and receive a refund of the premium paid (see the 14 day cooling off period for further information). You can also cancel after the 14 day cooling off period (see Cancelling your policy for further information).
4	If we do not offer to renew your policy we will send you a notice telling you this.

Alternatively, if you have opted out of automatic renewal, we will send you a notice advising you whether we will offer renewal, and if so, asking you to contact us if you would like to continue your cover. If you do not contact us, your policy will lapse. You can opt-out by calling us on **13 13 43**.

Each renewal is a separate policy, not an extension of the prior policy.

If you have an agreed value policy, we will review your sum insured as part of your renewal offer. The updated amount will be stated on the renewal we send you.

This PDS (together with any amendments, updates or endorsements) also applies to any offer of renewal we make, unless we tell you otherwise or issue you with a new updated PDS or Supplementary PDS amending the PDS terms.

Cancelling your policy

If you want to cancel

You may cancel your policy by contacting us.

If you paid an annual premium, we will refund the full amount, less:

- the amount covering the period you were insured for;
- government or statutory charges we are unable to recover.

If you pay your premium by monthly instalments we will not provide a refund.

When we may cancel your policy

We may cancel your policy where permitted by and in accordance with the law. For example, if you:

- do not comply with the policy terms and conditions;
- do not pay your premium as agreed;
- make a fraudulent claim;
- did not comply with 'Your duty to answer honestly'; or
- misrepresented information when you entered into your policy.

If we pay a claim for a total loss, your policy comes to an end and there is no refund of premium.

How to make a complaint

If you have a complaint or dispute, we are committed to work with you to resolve it as quickly as possible. These steps are a part of our complaint resolution procedure:

Get in touch with us on **13 13 43** about your concerns, and we will do our best to resolve them straight away. If we are unable to or if you are still not satisfied, our Customer Resolution Team will review your complaint and provide you with a response. You will be provided with the contact details of the person looking after your complaint and you will receive regular progress updates.

When you make a complaint, please provide us with as much information as possible.

To make a complaint please contact us on:

Post:	Australian Seniors Locked Bag 2010 St Leonards, NSW, 1590
Email:	resolution@hollard.com.au
Phone:	1300 368 979
Website:	hollard.com.au

If we cannot resolve your complaint:

If you are not happy with our decision, or we have taken more than 30 days to respond to you from the date you first made your complaint, you may contact the Australian Financial Complaints Authority (AFCA) at:

Phone:	1800 931 678
Post:	GPO Box 3 Melbourne VIC 3001
Website:	afca.org.au
Email:	info@afca.org.au

The AFCA service is provided to you free of charge. A decision by AFCA is binding on us but is not binding on you. You have the right to seek legal assistance.

Other important information

How we protect your privacy

We and our agents (referred to in this privacy provision as "we", "us" and "our") will at various times or stages during our communication with you collect some of your personal information.

We collect personal information to provide, offer and administer our various products and services, or otherwise as permitted by law.

We may collect your personal information so that we or our related entities or other third parties with whom we have a relationship can develop or offer you services or products which we believe may be of interest to you, however we will not do so if you tell us not to.

Collection can take place by websites, email, telephone or in writing. If you do not consent to us collecting and using the personal information we request, we may not be able to provide you with our services or products.

We may at times also disclose your personal information to our related companies or third parties who provide services on our behalf; however we will never sell, rent or trade your personal information. It may happen that we disclose personal information to related companies or service providers located in countries other than Australia. These details can change from time to time and you should contact us for further details to see if this applies to you.

Your consent applies when you apply for insurance, or become or remain insured with us. You can read more about how we collect, use and disclose your personal information or our complaints process regarding a breach of the Australian Privacy Principles in our Privacy Policy which is available on our website or you can request a free copy.

If you wish to update or gain access to your personal information or raise a complaint about a breach of your privacy please contact the Privacy Officer at:

Hollard

Phone: 02 9253 6600
Email: privacy@hollard.com.au
Post: Privacy Officer
Locked Bag 2010
St Leonards NSW 1590
Website: hollard.com.au

Australian Seniors

Phone: 13 13 43
Email: mail@seniors.com.au
Post: Privacy Officer
50 Norwest Blvd
Norwest NSW 2153
Website: seniors.com.au

Claim payments and Goods and Services Tax (GST)

Any claim payments made under this policy will be based on GST inclusive costs, up to the relevant amount covered, or maximum amount that we pay. However, if you are, or would be, entitled to claim any input tax credit for the repair or replacement of insured property or for other things covered, we will reduce any claim under the insurance by the amount of such input tax credit.

You are required to tell us your entitlement to an input tax credit. If you fail to disclose or understate your entitlement, you may be liable for GST on a claim we pay.

Governing law

Any disputes arising out of or under this policy shall be determined by the courts, and subject to the laws of the state or territory in Australia where the insured vehicle is kept.

Financial Claims Scheme

Should Hollard become no longer able to meet its obligations to you under the policy, you may be entitled to a payment under the Financial Claims Scheme. Access to the Scheme is subject to eligibility criteria. Further information about the Scheme can be obtained from **fcs.gov.au** or on their hotline **1300 558 849**.

General Insurance Code of Practice

Hollard is a signatory to the General Insurance Code of Practice. The objectives of this Code are to:

- commit insurers to high standards of service;
- promote better, more informed relations between insurers and customers;
- maintain and promote trust and confidence in the general insurance industry;
- provide fair and effective mechanisms for resolving customer complaints; and
- promote continuous improvement of the general insurance industry through education and training.

The Code Governance Committee (CGC) is the independent body that monitors and enforces our compliance with the Code. It also aims to drive better Code compliance, helping the insurance industry to improve its service to consumers.

For more information about the CGC, or to obtain a copy of the Code please visit **insurancecode.org.au** or phone **1800 931 678**.

Extra Care Process

We recognise that our customers may find themselves in difficult circumstances, particularly when a claimable event occurs. We have developed an Extra Care Process to provide additional support to our customers who may be experiencing vulnerability due to their circumstances, including personal circumstances that are not directly related to insurance.
The Code provides the following examples that may contribute to someone needing extra care:

- age;
- disability;
- mental health conditions;
- physical health conditions;
- family violence;
- language barriers;
- literacy barriers;
- cultural background;
- Aboriginal or Torres Strait Islander status;
- remote location; or
- financial distress.

More information about the extra care we can offer and how we support customers is available on our website.

Updating this PDS

We may change this PDS at any time. Changes will apply to quotes and renewal notices issued after the date of the change. For the latest changes, visit **seniors.com.au** or call **13 13 43** to request a printed copy to be sent to you at no cost.

If the change is relatively minor and would not affect a decision to buy or renew the policy, we will set out the details at **seniors.com.au** For other changes, we will issue a Supplementary PDS or a new PDS, and if they will apply to your policy, we will let you know about them before you purchase and/or renew the product.

Definitions

Some words and phrases used in this PDS and our other policy documents have the following specific meanings:

accessories	items that are added to your car that do not come standard with the car when the car is new and which we have agreed to cover.
accident	an unintentional and unexpected event.
agreed value	the amount we agree to insure your car for. The agreed value for your car is shown on your current Certificate of Insurance, where applicable. This amount may change with each renewal. In the event of a claim, this amount may also be considered the fair market value when deciding whether to repair or replace your car or determining whether your car may be a total loss.
business use	when your car is either registered for business use or you use it as part of your full time, part time or casual business or employment.
caravan	a registered caravan that is not motorised and is designed to be towed by a car.
Certificate of Insurance	the document we send you that sets out details of your car insurance particular to you and any variations to the standard terms and conditions of this PDS. It forms part of your contract with us.
driver	you or another person driving or in control of your car with your permission.
end odometer reading	the end odometer reading, as shown in your Certificate of Insurance if you have Pay As You Drive cover, which indicates the maximum odometer reading for your car during the period of insurance.
event	a single occurrence resulting in loss or damage.

excess(es)	the amount(s) you need to pay or bear when you make a claim under your policy (see pages 39-43). If you make a claim, you might need to pay more than one excess. We will list any excess(es) for your policy in your Certificate of Insurance.
family violence	violence, threats, abuse or coercion (including deliberate financial harm) used to control a person in a family or to make a person in a family fearful. Our assessment of a family violence circumstance will be guided by, but not limited to, relevant legislation and guidance from experts and survivor service providers.
insured event	an event that is insured under your policy subject to its terms and conditions.
market value	the reasonable market-related value that the market would pay for your car immediately before its loss or damage, taking into account the age, make, model, conditions and kilometres travelled by your car and having regard to relevant industry publications and data sources to help determine the amount. The amount does not include any registration costs, stamp duty or transfer fees or allowance for dealer delivery. Market value includes an allowance for accessories. The market value may be subject to a limit, which if applicable will be shown in your Certificate of Insurance.
modifications	any changes made to your car that differ from the manufacturer's specifications.
period of insurance	the period of your policy with us, which starts at the date and time we tell you the policy is entered into and continuing, unless ending sooner in accordance with the policy or relevant law, until the expiry date and time as specified in your Certificate of Insurance. If your policy is cancelled, the period of insurance terminates when the cancellation becomes effective.

private use	using your car for reasons other than business use.
start odometer reading	the start odometer reading provided by you before the start of your period of insurance and as shown on your first Certificate of Insurance if you have Pay As You Drive cover. The start odometer reading is not applicable to renewal periods of insurance.
sum insured	the amount your car is insured for as shown in your Certificate of Insurance.
terrorism	any act to further a political, religious, ideological aim or to intimidate or influence a government or any section of the public, which could involve the use or threat of force or violence.
total loss	damage sustained to your car which in our opinion makes your car unsafe or uneconomical to repair when compared to the market value or agreed value shown in your Certificate of Insurance, or where your car has been stolen and not recovered.
trailer	a registered trailer that is not motorised and is designed to be towed by a car.
we, us or our	The Hollard Insurance Company Pty Ltd.
you, your	the person(s) named in the Certificate of Insurance as the insured.
your car	the registered vehicle shown in your Certificate of Insurance. It includes the manufacturer's standard options, and any other accessories or modifications made to your car that you have told us about and that we have agreed to cover. These will be listed in your Certificate of Insurance.

Notes

For more information call 13 13 43 or visit seniors.com.au

Did you know you can register an account to access and update your policy details anytime?
selfservice.seniors.com.au

The over 50s specialists

AS-C-02072026