



These are the things you should know.

Supplementary Product Disclosure Statement

Car Insurance Policy
General Terms and Conditions

This document prepared on 28 September 2020
Product Issuer: Auto & General Insurance Company Limited
ABN 42 111 586 353 AFS Licence No. 285571
Registered Office: Level 13, 9 Sherwood Road, Toowong, QLD 4066



Supplementary Product Disclosure Statement

This Supplementary Product Disclosure Statement (SPDS) is issued by Auto & General Insurance Company Limited ABN 42 111 586 353, AFS Licence No 285571 and prepared on 28 September 2020.

This SPDS supplements your Car Insurance PDS Part A and PDS Part B which all have the prepared date of 5th November 2018.

This SPDS must be read in conjunction with the PDS Part A and PDS Part B that you hold and any other SPDS we have given you or may give you.

The purpose of this SPDS is to introduce changes to the:

- availability of the No Claim Discount (NCD) Protection optional benefit, and
- cover provided by the Hire Car Following a No Fault Accident and Hire Car Following Theft policy benefits and Accident Hire Car optional cover.

The Changes

1. Car Insurance PDS Part A

Policy Benefits and Options

Replace the **Policy Options** table with the following:

Policy Options	Comprehensive	Third Party Property, Fire and Theft	Third Party Property Only
Accident Hire Car	Optional	×	×
Reduced Window Glass Excess	Optional	×	×
Choice of Repairer	Optional	×	×
No Claim Discount Protection**	Optional	×	×

*Eligibility criteria apply

**Eligibility criteria apply. No Claim Discount Protection is not available from 28 September 2020.

2. Car Insurance PDS Part A

Words With Special Meanings

Remove **Compact Hire Car** from **Words With Special Meaning** and add the following:

A Hire Car That Meets Your Needs – a car that will reasonably fulfill your usual day to day mobility requirements. It may not be the same make and/or model and may not offer the same features and/or prestige as the car.

3. Car Insurance PDS Part A

Cover Part 1 – Cover for the Car

Replace the wording under **Hire Car Following a No Fault Accident** with the following:

Hire Car Following a No Fault Accident – If we agree to pay your claim for a no fault accident, we will arrange for a hire car that meets your needs, for you to use until the car is repaired or your claim is paid, whichever occurs first (No Fault Accident hire period).

Where the car is safe to drive, the hire car will only become available from the date the authorised repairs are due to commence or the date we assess the car to be a total loss.

This benefit is subject to availability of a hire car and covers the daily cost of a hire car that meets your needs during the No Fault Accident hire period. We will only pay costs for a hire car arranged and authorised by us. We will not pay any additional costs of hiring, including but not limited to fuel, insurance or damage to the hire car.

You need to agree to the hire car company hiring conditions (including paying a rental bond, insurance and any excess if you damage the car) and collect and return the hire car.

If we receive additional information regarding the accident that results in us deciding that the driver of the car was partially or entirely at fault, we will not pay for the hire car under this benefit from the date the information is received.

This policy benefit does not provide you with a hire car following:

- an at fault claim – you need to have taken the Accident Hire Car option for a hire car following this type of claim, or
- theft – the Hire Car Following Theft policy benefit provides reimbursement for a hire car following this type of claim.

4. Car Insurance PDS Part A

Cover Part 3 – Fire and Theft Cover For the Car

Replace the wording under **Hire Car Following Theft** with the following:

If we agree to pay your claim for the theft of the car, we will reimburse you the reasonable cost of a hire car that meets your needs from the date you lodge a claim with us:

- until the car is recovered undamaged or any necessary repairs have been completed,
- until your claim is paid, or
- up to a maximum period of 14 days,

whichever occurs first (Theft hire period).

This benefit covers the daily cost of a hire car that meets your needs during the Theft hire period. The maximum payable under this benefit is the amount shown in PDS Part B. We will only pay costs for a hire car authorised by us. We will not pay any additional costs of hiring, including but not limited to fuel, insurance or damage to the hire car.

You need to agree to the hire car company hiring conditions (including paying a rental bond, insurance and any excess if you damage the car) and collect and return the hire car.

5. Car Insurance PDS Part B

No Claims Discount Protection (optional)

Replace the wording under **No Claims Discount Protection (optional)** with the following:

This optional benefit applies only if shown as included on your Insurance Certificate

You are entitled to make 1 claim during the current period of insurance, or 2 claims in a 3-year period without affecting your NCD. For additional claims, your NCD will be reduced on renewal.

However, if 'Rating 1 for Life' is shown on your Insurance Certificate, you will keep your maximum NCD (Rating 1) for life, as long as you continue your policy with this NCD Protection.

If 'Rating 1 for Life' is not shown on your Insurance Certificate, you will qualify for this extra benefit after holding this policy for 2 years continuously with NCD Protection and without making any claim.

For more information about NCD, please refer to our Premium, Excess and Discount (PED) Guide which is available on our website or by calling us.

IMPORTANT: No Claim Discount Protection is not available from 28 September 2020. If 'NCD Protection' is shown as included on your Insurance Certificate after this date, it will continue to form part of your policy until it is removed.

6. Car Insurance PDS Part B

Accident Hire Car (optional)

Replace the wording under **Accident Hire Car (optional)** with the following:

This optional benefit is only available with Comprehensive cover and applies only if shown as included on your Insurance Certificate.

If we agree to pay your at fault claim we will arrange for a hire car that meets your needs, for you to use until the car is repaired, your claim paid, or for a maximum period of 14 days, whichever occurs first (Accident hire period).

Where the car is safe to drive, the hire car will only become available from the date the authorised repairs are due to commence or the date we assess the car to be a total loss.

This benefit is subject to availability of a hire car and covers the daily cost of a hire car that meets your needs during the Accident hire period. We will only pay costs for a hire car arranged and authorised by us. We will not pay any additional costs of hiring, including but not limited to fuel, insurance or damage to the hire car. You need to agree to the hire car company hiring conditions (including paying a rental bond, insurance and any excess if you damage the car) and collect and return the hire car.

Note: Hire Car Following a No Fault Accident and Hire Car Following Theft are standard policy benefits (refer to PDS Part A).

For the curious: ING Car Insurance is issued by Auto & General Insurance Company Limited (AGIC) ABN 42 111 586 353 AFSL No 285571 as insurer. It is distributed by Auto & General Services Pty Ltd (AGS) ABN 61 003 617 909 AFSL 241411 and by ING Bank (Australia) Limited ABN 24 000 893 292 (ING) as an Authorised Representative AR 1247634 of AGS. ING is a business name of ING Bank (Australia) Limited. An ING Car Insurance policy does not represent a deposit with or liability of, and is not guaranteed or otherwise supported by, ING Bank (Australia) Limited or any of its related bodies corporate. ING INS0018 | 09/20