

Why has the Wording changed?

As part of our ongoing commitment to improving our products, we have replaced policy POL554GT 02/21 with this new version POL554GT 12/23.

This document provides a brief outline of some of the policy changes, however, to ensure you understand the new cover provided and the full impact of the changes made please carefully read the Product Disclosure Statement and Policy Document.

This wording is effective from 01 February 2024 inceptions for all relevant business.

Area Affected	Change
PDS Accident Assist Cooling off period Cancellation rights under the Policy Complaints Terrorism Insurance Act Economic Sanctions Conduct of Others Specific Claims procedures for Section 1	Updated to include 'to assist You in selecting a repairer' Definition simplified Amended - 'The Insured' changed to 'You' Amended Amended to read 'Terrorism and Cyclone Insurance Act' Added Added Amended to clarify our procedures for claims, including how we determine fault in the event of an accident.
General Exclusions 5. Prohibited cover or payments (Sanctions)	Deleted
Definitions Airfield, Airport Facial Recognition Unit Flood Mobile Plant Motor Vehicle(s)	Definition extended to incorporate ' , or any area that has been designated as the airside of an airfield or airport' Added - Facial Recognition Unit means inwards facing cameras that are specifically designed to detect driver distraction and/or fatigue and provide real time in-cabin alerts. They must be designed for the type of vehicle they are installed in, be fit for purpose, and be operational at the time of Accident. Added - Flood means the covering normally dry land by water that has escaped or been released from the normal confines of any of the following: a) a lake (whether or not it has been altered or modified); b) a river (whether or not it has been altered or modified); c) a creek (whether or not it has been altered or modified); d) another natural watercourse (whether or not it has been altered or modified); e) a reservoir; f) a canal; or g) a dam. Amended b) updated to include Facial Recognition Unit d) Ramps, ropes, binders, chains, chain dogs, pogo sticks, tarpaulins, gates; and e) fixed unspecified accessories - Limit per Event increased from \$10,000 to \$15,000

	Definition extended to include hired in or non-owned Motor Vehicles as covered by Optional Benefits D-EC130 and D-EC131
Excess	
Age or Inexperience Driver's Excess	<p>b) (i) simplified to 'aged under 21 years'</p> <p>b) (ii) simplified to 'aged 21 years to 24 years inclusive'</p> <p>c) (i) amended to (i) aged 21 years to 22 years of age inclusive - \$5,000; or</p> <p>(ii) aged 23 years and over but with less than two years of experience - \$5,000.</p>
Harvester Terrain Excess	Renamed 'Terrain Excess' and updated
Additive Excess	Renamed 'Incorrect administering of an approved additive Excess', 'a correct additive' changed to 'an approved additive', P/Mover amended to Prime mover.
Non-owned Trailer Excess	<p>Excess applicable to Sedans, SUVs, 4WDs or goods carrying vehicles under 4.5 tonne GVM excess increased from \$500 to \$2,500.</p> <p>a) Amended to Parts A & B 1. Non-Owned Trailer (Comprehensive)</p> <p>b) EC104 amended to D-EC104</p> <p>c) EC112 amended to D-EC112</p>
Faultless Excess Waiver	<p>Amended to read;</p> <p>Faultless Excess Waiver</p> <p>If Your Motor Vehicle was involved in an Accident with another vehicle and the amount of the claim exceeds the cumulative amount of the applicable Excesses You will not be required to pay any Excess for a claim if:</p> <p>a) We determine that the Accident which gave rise to the claim was completely the fault of the driver of the other vehicle; and</p> <p>b) You have supplied the name and address of that driver; and</p> <p>c) the registration number of the other vehicle; or</p> <p>d) any other information that would reasonably allow Us to identify the person so that We can exercise Our rights of recovery.</p> <p>This Excess waiver provision will not apply where We reasonably believe there is any dispute or disagreement as to the party liable for the Accident.</p>
Windscreen Excess Waiver	Amended to include ', or a bus with a maximum passenger load of 15 or less persons'

<p>Part A – Additional Benefits</p> <p>2. Appreciation in Market Value</p> <p>4. Delivery expenses</p> <p>5. Difference in Excess for rental vehicles</p> <p>6. Disablement modification</p> <p>9. Employees personal property</p> <p>10. Employee professional counselling</p> <p>12. Facial Recognition Technology</p>	<p>EC122 amended to D-EC122</p> <p>Amended - Limit per Event increased from \$35,000 to \$50,000</p> <p>Amended - \$10,000 Limit noted to apply per Event and to note 'We will pay this Additional Benefit whether or not We have accepted a claim under Section 1 Part A of this Policy'.</p> <p>Amended - Limit per Event increased from \$10,000 to \$15,000</p> <p>Amended - Limit per Event increased from \$3,500 to \$5,000</p> <p>Amended - Limit per Event increased from \$5,000 to \$10,000</p> <p>Added</p> <p>Facial Recognition Technology - The following benefits apply to Your Motor Vehicles that are fitted with operating Facial Recognition Units, and are covered under this Policy at the time of an Accident.</p> <p>The following benefits do not apply to Motor Vehicles, and the trailers coupled to them at the time of an Accident, that are not fitted with Facial Recognition Units. Further, the following benefits do not apply to loss or Damage caused directly or indirectly by theft and/or fire, other than fire resulting from impact Damage.</p> <p>GT also reserves the right to view the Facial Recognition Units footage in the event of a claim.</p> <p>a) Driver Restriction</p> <p>If Your Motor Vehicle is fitted with a Facial Recognition Unit it is hereby agreed that General Exclusion, 3. Driver Restriction is deleted. Further, it is agreed Age or Inexperienced Driver's Excess parts c) (i) and (ii) are amended to read "aged 18 or over".</p> <p>b) Hire of Replacement Vehicle</p> <p>If Your Motor Vehicle is fitted with a Facial Recognition Unit it is hereby agreed that Additional Benefit applicable to Part A, 16. Hire of Replacement Vehicle, is extended to include Motor Vehicles owned by You and that are covered under this Policy.</p> <p>c) Excess Reduction</p> <p>If Your Motor Vehicle is fitted with a Facial Recognition Unit it is hereby agreed that We will reduce Your Excess for on-road accidents for Your Motor Vehicle, and any trailers coupled to Your Motor Vehicle at the time of the Accident, provided the Facial Recognition Unit was operating at the time of the accident. We will reduce the Excess by \$2,500 or to \$0 if Your Excess is less than \$2,500.</p> <p>d) Trailer in Control</p> <p>If Your Motor Vehicle is fitted with a Facial Recognition Unit it is agreed that Additional Benefit Applicable to Part B, 6. Non-owned Trailer (Liability) is increased to \$200,000 maximum per Event for any single trailer or combination of trailers.</p>
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13. Family expenses during driver hospitalisation	Limit per Event increased from \$4,000 to \$5,000
15. Funeral expenses	Limit per Event increased from \$10,000 to \$15,000
17. Hire vehicle following theft	<p>Amended to read;</p> <p>If Your Insured Item is stolen We will reimburse You for the cost of hiring a vehicle until:</p> <ul style="list-style-type: none"> • Your Insured Item is recovered undamaged, and You have been told of its location; • Your Insured Item is recovered Damaged and the Damage is repaired; or • We settle Your claim by paying the Market Value or replace the Insured Item after a Total Loss, whichever happens first. <p>The maximum We will pay is limited to \$12,500 per Event.</p> <p>The benefits payable under this Additional Benefit and Additional Benefit 16 Hire of replacement vehicle (bus or coach), are not cumulative and cannot be claimed in succession in relation to the same Event.</p>
18. Incorrect administering of a correct additive extension	Renamed 'Incorrect administering of an approved additive', minor wording change
19. Keys and locks	Limit per Event increased from \$10,000 to \$12,500
21. Passengers baggage (bus or coach)	Limit per passenger, per Event (less excess) increases from \$1,000 to \$1,250 and further increases from \$20,000 to \$25,000 any one Period of Insurance.
22. Recovery expenses - Motor Vehicle	Amended - remove 'the nearest repairer approved by Us' and replace with 'a repairer You have chosen and We agree to, acting reasonably'
24. Removal of load	Limit per Event increased from \$50,000 to \$100,000
27. Reward costs	Limit increases from \$5,000 to \$10,000
28.3 Total Loss benefits - Sum Insured payout or replacement Vehicle	<p>Amended - Sum Insured payout or replacement vehicle period increases from 2 years to 3 years</p> <p>(ii) Option B – Amended to read; The maximum We will pay is a 120% of the purchase price of Your Insured Item or 120% of the Sum Insured shown in the Schedule, whichever is the lesser, inclusive of delivery charges and stamp duty only.</p>
Part A - Specific Exclusions	
1. Breakage of blades and other working surfaces	Renamed 'Blades and other working surfaces'
2. Deterioration	<p>Amended to exclude incorrect additives and not correct additives</p> <p>Amended to clarify rust and corrosion</p>
14. Underground	<p>Added</p> <p>14. Underground</p> <p>the costs of recovering Your Insured Item if it is abandoned, whether damaged or not, in an underground excavation, tunnel or mine.</p>

<p>Specific Claims procedures applicable to Section 1</p> <p>1. Choice of Repairer</p> <p>2. When You are at fault</p> <p>3. Guarantee and warranty</p> <p>6. Spare parts, extras and accessories</p> <p>7. Sublet repairs</p>	<p>Updated and expanded</p> <p>Expanded to note our sole responsibility in determining whether the Insured is at fault, at all times taking into consideration the road rules of the jurisdiction and acting reasonably.</p> <p>Amended to change 'authorise' to 'indemnify under this Policy'</p> <p>Amended</p> <p>Amended</p>
<p>Limit of Indemnity applicable to Part B</p> <p>b) Transportation of Dangerous Goods</p>	<p>Limit of Indemnity increases from \$1,000,000 to \$2,500,000 The maximum We will pay in respect of all claims arising from one Accident or series of Accidents resulting from the one original cause will not exceed: b) \$2,500,000 for all claims inclusive of any Additional Benefits or applied Optional Benefits and arising from the transportation of Dangerous Goods (as defined by the Australian Dangerous Goods Code) or diesel including clean-up, contamination or restitution of any land or waterway.</p>
<p>Part B - Additional Benefits</p> <p>1. Emergency, fire and police authorities</p> <p>6. Non-owned Trailer (Liability)</p> <p>6, (New #) Substitute or non-owned vehicle</p>	<p>Amended - Limit per Event increased from \$25,000 to \$50,000</p> <p>Deleted</p> <p>Amended to include 'non-owned vehicle' under Clause a)</p>
<p>Part B - Additional Benefits</p> <p>1. Emergency, fire and police authorities</p> <p>6. Non-owned Trailer (Liability)</p> <p>6, (New #) Substitute or non-owned vehicle</p>	<p>Amended - Limit per Event increased from \$25,000 to \$50,000</p> <p>Deleted</p> <p>Amended to include 'non-owned vehicle' under Clause a)</p>
<p>Part B - Specific Exclusions</p> <p>4. Property possession, custody or control</p>	<p>Amended to remove reference to Part B 6. Non-owned Trailers (Liability) and replace with Parts A & B 1. Non-owned Trailer (Comprehensive)</p>