

Why has the Wording changed?

As part of our ongoing commitment to improving our products, we have replaced policy POL911GT 08/21 with this new version POL911GT 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 | |
| Summary of the available covers | Section 1 - Taxi Motor - amended to replace 'a monetary amount' with 'Market Value' |
| Cooling Off Period | Definition simplified |
| Complaints - Internal and external | Amended |
| Terrorism Insurance Act | Amended to read 'Terrorism and Cyclone Insurance Act' |
| Economic Sanctions | Added |
| Conduct of Others | Added |
| General Exclusions | Section 9. Prohibited cover or payments (Sanctions) deleted |
| Definitions | |
| Airfield, Airport | Extended to include ', or any area that has been designated as the airside of an airfield or airport' |
| Part A – Additional Benefits applicable to Section 1 Part A | |
| 1. Dash cameras - added | Added – excess reduces where a forward-facing dash camera is installed and where footage is provided |
| 2. Delivery expenses | Amended - Limit per Event increased from \$2,500 to \$5,000 |
| 4. Keys and locks | Amended - Limit per Event increased from \$3,000 to \$12,500 |
| 5. Recovery Expenses | Amended – 'the nearest repairer approved by Us' changed to 'a repairer You have chosen and We agree to, acting reasonably. Limit per Event increased from \$5,000 to \$10,000 |
| 6. Repatriation/Accommodation expenses | Amended - Limit per Event increased from \$1,000 to \$5,000 |
| Part B - Liability to third parties | |
| Limit of Indemnity applicable to Section 1 Part B | b) Amended – dangerous goods limit increased from \$1,000,000 to \$2,500,000 |
| Part B - Additional Benefits | |
| 2. Emergency, fire and police authorities | Amended - Limit per Event increased from \$25,000 to \$50,000 |
| Specific Exclusions applicable to Section 1 | |
| 1. Driving under the influence of alcohol or drugs | b) amended to read 'who is convicted or found guilty of driving under the influence of intoxicating liquor or drug; |

| Specific Claims procedures applicable to Section 1 | |
|--|---|
| 1. Choice of Repairer | Updated and expanded |
| 2. When You are at fault | 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. |
| 3. Guarantee and warranty | Amended to change 'authorise' to 'indemnify under this Policy' |
| 6. Spare parts, extras and accessories | Amended |
| 7. Sublet repairs | Amended |