

Motor Vehicle Insurance

Your guide to Premiums, Excesses,
Discounts and Claim Payments

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The purpose of this guide is to provide further detail about the amount you pay for this insurance and the excesses that may apply if you make a claim. It also includes information about how we calculate and pay claims under your policy. This guide is part of the Suncorp Motor Vehicle Insurance Product Disclosure Statement (PDS) dated 28 May 2010. This date is shown on the back cover of the PDS in the format "PDS dated". This guide is relevant to you if your policy has a commencement or renewal effective date on or after 13 September 2010.

About your premium

The premium is the amount you pay us for this insurance. It reflects what we consider is the likelihood of you making a claim together with other factors related to our cost of doing business. You also pay stamp duty, Goods & Services Tax (GST), any additional government charges and Fire Services Levy (FSL) if applicable. These charges are applied as the final step in the premium calculation. Your certificate of insurance will show how much you have to pay.

When we calculate your premium, there are a range of factors we take into account, we call these premium factors. Some of the key factors that affect your premium are the type of cover, optional covers you choose and any discounts you are eligible for, together with any government charges. For example, selecting the optional windscreen cover will always attract a higher premium than not selecting this option.

The amount of premium you pay also depends on information you give us, particularly the information you give us about your vehicle, you and the drivers of your vehicle and the decisions you make in relation to your policy such as your choice of basic/flexible excess.

It is very important that all the information you give us is accurate and precise. For instance, the address where your vehicle is kept has an impact on your premium. If you live in a unit this would mean giving us the exact unit number and street number of the unit building. If you do not give us this information it could have an impact on your premium, so it is important that you ensure the address information you give us is accurate and precise.

Each year when we calculate your premium we may take into account some or all of the premium factors. The importance we place on the factors we use can change from year to year and how those factors combine to affect your premium will differ from person to person depending on the level of cover you select and the type of vehicle you are insuring. The following is a guide to the most significant premium factors we use to calculate your premium:

Comprehensive cover

Comprehensive cover										
	Cars* Manufactured 1976 – present	Motorcycle Manufactured 1976 – present	Caravan & Trailer Campers	Trailer 2 to 6 wheels	Mobile Homes and Campervans	Cars* and Motorcycles Manufactured 1900 – 1942	Cars* and Motorcycles Manufactured 1943 – 1975	Unregistered On site Caravan	Motorised Golf buggies	Motorised Wheelchair/ Mobility scooter
Address and or locality where vehicle kept	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Age of drivers/rider	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗
Gender of drivers	✓	✗	✗	✗	✗	✗	✗	✗	✗	✗
Vehicle use: Private or Business	✓	✗	✗	✗	✗	✗	✗	✗	✗	✗
Level of basic excess	✓	✗	✗	✗	✗	✓ For Concessional registered cars only e.g. Clubs ✗ For Non Concessional registered cars	✓	✓	✗	✗
Optional covers							✓ For Concessional registered cars/ motorcycles only e.g. Clubs ✗ For Non Concessional registered cars/ motorcycles			
Registration	✗	✗	✗	✗	✗	✓	✓	✗	✗	✗
Sum Insured/Vehicle value	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗
Type of vehicle	✓	✓	✗	✗	✗	✗	✗	✗	✗	✗
Vehicle age	✓	✓	✗	✗	✗	✗	✗	✗	✗	✗
Vehicle finance	✓	✓	✗	✗	✗	✗	✗	✗	✗	✗
Years Licensed to Drive	✓	✓	✗	✗	✓	✓	✓	✗	✗	✗
Years Licensed Riding (Motorcycles)	✗	✓	✗	✗	✗	✗	✗	✗	✗	✗

✓ Premium Factor used ✗ Premium Factor not used * Car: Any passenger motor vehicle, 4WDs, utilities and vans with a carrying capacity up to 2 tonnes.
Note: Cover for some of these vehicle types may not be sold in all States or regions.

Fire, Theft and Third Party Property Damage/Extra cover				Fire & Theft only
	Cars* Manufactured 1976 – present	Cars* and Motorcycles Manufactured 1943 – 1975	Mobile Homes and Campervans	Unregistered Motorcycle Manufactured 1976 – present
Address and or locality where vehicle kept	✓	✓	✓	✓
Age of drivers/rider	✓	✓	X	✓
Vehicle use: Private or Business	✓	X	X	X
Level of basic excess	✓	X	X	X
Sum Insured	✓	✓	X	✓
Type of vehicle	✓	X	X	✓
Vehicle age	✓	X	X	X
Vehicle finance	✓	X	X	X

Third Party Property Damage cover				Third Party Property Damage cover	Premium	
	Cars* Manufactured 1976 – present	Motorcycle Manufactured 1976 – present	Cars* and Motorcycles Manufactured 1943 – 1975			
Address and or locality where vehicle kept	✓	✓	✓	Cars* and Motorcycles Manufactured 1900 – 1942 Qld postcodes only	Normal registration	\$100.00
					Concessional registration	\$90.48
Age of drivers/rider	✓	✓	X	Cars* and Motorcycles Manufactured 1900 – 1942 Northern NSW postcodes 2415 – 2490	Normal registration	\$120.00
					Concessional registration	\$108.57
Vehicle use: Private or Business	✓	X	X	Mobile Homes/ Campervans Qld postcodes only		\$164.76
Level of basic excess	✓	X	X	Mobile Homes/ Campervans Northern NSW postcodes 2415 – 2490		\$198.10
Type of vehicle	X	✓	X			

✓ Premium Factor used X Premium Factor not used * Car: Any passenger motor vehicle, 4WDs, utilities and vans with a carrying capacity up to 2 tonnes
Note: Cover for some of these vehicle types may not be sold in all States or regions.

In the table below we have provided some general examples to explain the likely effect of these premium factors on your premium.

Premium Factor	Likely effect on premium
Address and or locality where vehicle kept	Low risk areas for a claim attract lower premiums than areas of high risk for a claim.
Age of drivers/riders	Young drivers attract a higher premium than middle aged drivers.
Claims and insurance history	Never making a claim or making a small number of claims might attract a lower premium than making many claims.
Gender of drivers/riders	Male drivers may attract a higher premium than female drivers.
Vehicle use: Private or Business	Vehicles used for business attract a higher premium than a vehicle used for private purposes.
Level of basic excess	Choosing a higher excess will attract a lower premium.
Optional covers	Depending on the optional covers you choose your premium might increase or decrease. Optional covers that decrease the insurance cover will attract a lower premium.
Registration	If the registration is on a concession scheme eg. club for special category vehicles this may attract a lower premium
Sum Insured/Vehicle value	Having a vehicle sum insured of \$30,000 will attract a higher premium than a vehicle sum insured of \$15,000.
Type of vehicle	Standard performance vehicles attract a lower premium than a high performance vehicle.
Vehicle age	Newer vehicles tend to attract lower premiums than older vehicles.
Vehicle finance	Vehicles under finance generally attract a higher premium than vehicles not under finance.
Years licensed to drive	More experienced drivers may attract a lower premium than those who have recently obtained a license.
Years licensed riding (Motorcycles)	More experienced riders may attract a lower premium than those who have recently obtained a motorcycle license.
Payment frequency	If you pay by the month your premium will be higher than if you chose to pay in one annual payment because we charge a monthly fee.

Each time you renew your insurance your premium is likely to change. In addition to any change to the premium factors we use, premiums are also affected by other things including:

- the cost of claims we have paid to other customers and claims we expect to pay in the future
- new and updated data we use to calculate your premium
- changes in our approach to calculating your premium
- automatic adjustments to the sum insured
- our expenses of doing business
- changes in government taxes and any state or territory levies and
- other commercial factors.

When determining your renewal premium, we also consider how much you paid last year. As such we may limit any movements up or down to your premium to avoid large changes in premiums year on year.

Premium discounts

In addition to the premium factors, the discounts you qualify for are also a significant factor affecting your premium. If you qualify for any of our discounts this will attract a lower premium.

These are some of the key discounts we offer:

- No Claim Discount (NCD)/Rating
- Family Discount
- Multi-Policy Discount

At times we may also offer premium discounts to particular customers as part of a promotion or to take account of market conditions.

The amount and type of discounts offered can change or be withdrawn at any time before you take out this policy, or at your next renewal. The premium shown on your certificate of insurance includes any discounts you qualify for and these are applied before adding government charges.

Set out below is an example of how we usually apply our discounts when you are eligible for more than one discount:

Example

You are eligible for 2 discounts. One is a 10% discount and the other is a 5% discount. Using the premium factors we have calculated that your premium, before adding government charges is \$1,000. The discounts are applied to the premium in the following way.

Premium	Discount	Additional Details
\$1,000	- 10%	You are entitled to a discount of 10% (\$100). Once this is applied it means a new premium of \$900.
\$900	- 5%	Your 5% discount is applied to the \$900 premium rather than to the \$1,000 base premium. This gives you a discount of \$45.
\$855		Discounted premium before government charges have been applied.

No Claim Discount (NCD)/Rating

A No Claim Discount (NCD)/Rating is a discount off your Comprehensive premium allowed as a reward for your good driving and insurance history. If you have a NCD/Rating, it is shown on your certificate of insurance.

On each renewal, your discount will increase 1 level providing you haven't made any claims that affect your NCD/Rating. Your NCD/Rating will keep increasing until you reach the maximum discount level.

The tables below set out the NCD/Rating levels and how they differ depending on the level of cover you have chosen, the type of vehicle you are insuring and the state in which your vehicle is garaged:

Comprehensive cover				
Cars, 4WDs, utilities and vans carrying capacity up to 2 tonnes & Motorcycles Manufactured 1976 – present				
All States except VIC			Victoria	
NCD 60%/Rate 1 for Life or Protected rating			NCD 65%/Rate 1 for Life or Protected rating	
NCD 60%/Rate 1 (where NCD is not Protected)			NCD 65%/Rate 1 (where NCD is not Protected)	
NCD 50%/Rate 2			NCD 55%/Rate 2	
NCD 40%/Rate 3			NCD 45%/Rate 3	
NCD 30%/Rate 4			NCD 35%/Rate 4	
NCD 20%/Rate 5			NCD 25%/Rate 5	
NCD 0% (NIL)/Rate 6			NCD 0% (NIL)/Rate 6	
Cars, 4WDs, utilities and vans carrying capacity up to 2 tonnes and Motorcycles Manufactured 1943 – 1975	Caravans and Camper Trailers	Mobile Homes and Campervans	Golf Buggies, Cars, 4WDs, utilities and vans carrying capacity up to 2 tonnes and Motorcycles Manufactured 1900 – 1942	Mobility Scooters, Motorised Wheelchairs, Trailers (2 to 6 wheels) Unregistered Caravans
50% NCD/Rating	N/A	50% NCD/Rating	N/A	N/A
40% NCD/Rating	40% NCD/Rating	40% NCD/Rating	N/A	N/A
30% NCD/Rating	30% NCD/Rating	30% NCD/Rating	N/A	N/A
20% NCD/Rating	20% NCD/Rating	20% NCD/Rating	20% NCD/Rating	N/A
0% NCD/Rating	0% NCD/Rating	0% NCD/Rating	0% NCD/Rating	0% NCD/Rating

Note: Cover for some of these vehicle types may not be sold in all States or regions.

How do claims affect your NCD/Rating

If you make a claim your NCD/Rating will either reduce or remain the same (for more details see page 48 in the PDS). If you make a claim that reduces your NCD/Rating, the following tables show how much the NCD/Rating is reduced by at your next renewal date.

The level your NCD/Rating is reduced to depends on the type of vehicle you are insuring and the state in which your vehicle is garaged:

Comprehensive cover							
Cars, 4WDs, utilities and vans carrying capacity up to 2 tonnes Manufactured 1976 – present				Motorcycles Manufactured 1976 – present			
All States except VIC	All States except VIC	Victoria	Victoria	All States except VIC	All States except VIC	Victoria	Victoria
Your current NCD/Rating	What we reduce your NCD/Rating to on Renewal	Your current NCD/Rating	What we reduce your NCD/Rating to on Renewal	Your current NCD/Rating	What we reduce your NCD/Rating to on Renewal	Your current NCD/Rating	What we reduce your NCD/Rating to on Renewal
60%NCD/ Rate 1 for Life or 60%NCD/ Rate 1 Protected	60%NCD/ Rate 1 for Life or 60%NCD/ Rate 1 Protected	65%NCD/ Rate 1 for Life or 65%NCD/ Rate 1 Protected	65%NCD/ Rate 1 for Life or 65%NCD/ Rate 1 Protected	N/A	N/A	N/A	N/A
60%NCD/ Rate 1 not Protected	50%NCD/ Rate 2	65%NCD/ Rate 1 not Protected	55%NCD/ Rate 2	60%NCD/ Rate 1 not Protected	50%NCD/ Rate 2	65%NCD/ Rate 1 not Protected	55%NCD/ Rate 2
50%NCD/ Rate 2	40%NCD/ Rate 3	55%NCD/ Rate 2	45%NCD/ Rate 3	50%NCD/ Rate 2	40%NCD/ Rate 3	55%NCD/ Rate 2	45%NCD/ Rate 3
40%NCD/ Rate 3	30%NCD/ Rate 4	45%NCD/ Rate 3	35%NCD/ Rate 4	40%NCD/ Rate 3	30%NCD/ Rate 4	45%NCD/ Rate 3	35%NCD/ Rate 4
30%NCD/ Rate 4	20%NCD/ Rate 5	35%NCD/ Rate 4	25%NCD/ Rate 5	30%NCD/ Rate 4	20%NCD/ Rate 5	35%NCD/ Rate 4	25%NCD/ Rate 5
20%NCD/ Rate 5	0%NCD/ Rate 6	25%NCD/ Rate 5	0%NCD/ Rate 6	20%NCD/ Rate 5	0%NCD/ Rate 6	25%NCD/ Rate 5	0%NCD/ Rate 6
0%NCD/ Rate 6	Rate 7 is not a discount	0%NCD/ Rate 6	Rate 7 is not a discount	0%NCD/ Rate 6	0%NCD/ Rate 6	0%NCD/ Rate 6	0%NCD/ Rate 6
Rate 7 is not a discount	Rate 8 is not a discount	Rate 7 is not a discount	Rate 8 is not a discount	0%NCD/ Rate 6	0%NCD/ Rate 6	0%NCD/ Rate 6	NCD 0%/ Rate 6

If you are on a 0% NCD and lodge an at fault claim, on renewal the premium is loaded.

Note: Cover for some of these vehicle types may not be sold in all States or regions.

Comprehensive cover					
Cars, 4WDs, utilities and vans carrying capacity up to 2 tonnes and Motorcycles manufactured 1943 – 1975		Caravans and Camper Trailers		Mobile Homes/ Campervans	
Your current NCD	What we reduce your NCD to on Renewal	Your current NCD	What we reduce your NCD to on Renewal	Your current NCD	What we reduce your NCD to on Renewal
50% NCD/Rate	40% NCD/Rate	N/A	N/A	50% NCD/Rate	40% NCD /Rate
40% NCD /Rate	30% NCD/Rate	40% NCD /Rate	30% NCD/Rate	40% NCD /Rate	30% NCD/Rate
30% NCD/Rate	20% NCD/Rate	30% NCD/Rate	20% NCD/Rate	30% NCD/Rate	20% NCD/Rate
20% NCD/Rate	0% NCD/Rate	20% NCD/Rate	0% NCD/Rate	20% NCD/Rate	0% NCD/Rate
0% NCD/Rate	0% NCD/Rate	0% NCD/Rate	0% NCD/Rate	0% NCD/Rate	0% NCD/Rate

Note: Cover for some of these vehicle types may not be sold in all States or regions.

Comprehensive cover			
Golf Buggies, Cars, 4WDs, utilities and vans carrying capacity up to 2 tonnes and Motorcycles manufactured 1900 – 1942		Mobility Scooters, Motorised Wheelchairs, Trailers (2 to 6 wheels) and Unregistered Caravans	
Your current NCD	What we reduce your NCD to on Renewal	Your current NCD	What we reduce your NCD to on Renewal
20% NCD/Rate	0% NCD/Rate	0% NCD/Rate	0% NCD/Rate
0% NCD/Rate	0% NCD/Rate		

Note: Cover for some of these vehicle types may not be sold in all States or regions.

Family discount

We give you a 60% (65% in Victoria) discount off your comprehensive premium if:

- you, and any listed driver are under 25 years of age, and have not had any 'at fault' claims or accidents in the past 5 years and
- at least one of your parents has a current comprehensive motor vehicle insurance policy with us on a Maximum NCD/Rating with no 'at fault' claims in the past 12 months and
- both your policy and your parents policy cover a car, 4WDs, utility and vans up to 2 tonnes carrying capacity manufactured after 1975.

When you apply for insurance with us, you must tell us your parent's policy number with us so we can verify your parent's policy details. If you do not provide this, we will not be able to consider your eligibility for the family discount.

The family discount will be removed at renewal if you:

- make a claim that would normally reduce a NCD during the period of insurance or
- become eligible for the maximum NCD.

If you have the family discount, you are not eligible for:

- Maximum NCD/Rating 1 for Life,
- NCD Protection option or
- Any other additional discounts as a result of your driving or claims history.

Multi-policy discount

A multi-policy discount rewards you with a discount off your premium for holding multiple policies with us. There must be a common mailing address and the person(s) seeking the discount must be nominated as an insured on each eligible policy. The discount is only applied on Suncorp personal insurance policies. Your policy is a personal insurance policy if your policy number starts with a 'P'.

If you take out a new policy which means you qualify for the multi-policy discount you get the discount on that new policy immediately and on your other existing policies the discount applies from their next renewal date provided you still qualify.

How to qualify	Discount
<p>Hold 3 or more eligible insurance policies with us from the following list:</p> <ul style="list-style-type: none">– Motor Vehicle Comprehensive (including motorcycles, caravans and trailers)– Motor Vehicle Third Party Property Damage– Motor Vehicle Fire, Theft and Third Party Property Damage/ Extra cover– Home Insurance– Contents Insurance– Boat Insurance– Qld Compulsory Third Party (CTP)*	<p>15% off your eligible insurance premiums</p>

*The Qld CTP premium cannot be discounted but it counts towards the multi-policy discount eligibility.

Government taxes & charges

Motor vehicle insurance policies are subject to stamp duty imposed by state and territory governments, 10% GST and Fire Service Levy if applicable. These charges are applied as the final step in the premium calculation. These amounts are shown on your certificate of insurance.

What is an excess

An excess is the amount you have to pay for each incident when you make a claim. For example, if the rear and front of your vehicle have been damaged in two separate incidents, then you have to make 2 claims and pay the excesses that apply for each claim.

The amount and types of excesses are shown on your certificate of insurance. Depending on the circumstances you might have to pay more than one type of excess when you claim (see page 42 in the PDS on 'When does an excess apply?').

The different types of excesses are:

Basic/flexible excess

The amount of the basic/flexible excess is the amount shown in the table below (or any other amount in the range we offer if we allow you to adjust your basic/flexible excess) plus any additional amount we impose.

	Cars, 4WDs, utilities and vans carrying capacity up to 2 tonnes Manufactured 1976 – present	Motorcycles Manufactured 1976 – present	Caravans and Camper Trailers and Golf Buggies	Trailer 2 to 6 wheels	Mobile Homes/ Campervans	Cars, 4WDs, utilities and vans carrying capacity up to 2 tonnes and Motorcycle Manufactured 1900 – 1975	Mobility Scooters/ Motorised Wheelchairs
QLD	\$500	\$400	\$150	\$50	\$500	\$400	\$0
ACT	\$600	N/A	N/A	N/A	N/A	N/A	N/A
NSW	\$600	\$400	\$150	\$50	\$500	\$400	\$0
NT	\$300	N/A	N/A	N/A	N/A	N/A	N/A
SA	\$350	N/A	N/A	N/A	N/A	N/A	N/A
VIC	\$500	\$400	N/A	N/A	N/A	N/A	N/A
WA	\$200	N/A	N/A	N/A	N/A	N/A	N/A
TAS	\$300 or \$500	N/A	N/A	N/A	N/A	N/A	N/A

Fire, Theft and Third party property damage/Extra cover is not available for all vehicle types listed in the table.

Note: Cover for some of these vehicle types may not be sold in all States or regions.

The ability to adjust your basic/flexible excess depends on the type of vehicle you are insuring, the State or Territory where the vehicle is kept, your NCD and how you pay your premium. Your choice of basic/flexible will impact the premium you pay. The range of basic/flexible excess levels that you can choose will usually range between \$0 and \$1,450. A \$0/Nil excess is not available in conjunction with a Rating 1 for Life or on registered caravan policies that are on 'pay by the month'.

We may also impose an additional amount which will form part of your basic/flexible excess. We take into account a number of factors when determining whether to include an additional amount in your basic excess, such as:

- the type of vehicle you are insuring, the accessories fitted and/or modifications made to your vehicle;
- our assessment of your (or a listed driver's) driving and/or overall accident and claim history in the last 5 years.

The total amount of the basic/flexible excess will be shown on your Certificate of insurance.

Age excess

An age excess may apply if a driver under **25** years of age was driving, using or in charge of your vehicle at the time of the incident. The exception to this is if the driver is a learner driver – please refer to the Learner Driver table.

Examples of how age excess is applied:

- Where there is a **listed** driver/rider shown on the certificate of insurance who is **under 25 years of age** and at the time of the incident the person driving, using or in charge of the vehicle is **also under 25 years of age** the following age excess will apply to the person driving or in charge of the vehicle.

	16–19 years of age	20–21 years of age	22–24 years of age
Queensland Cars, 4WDs, utilities and vans carrying capacity up to 2 tonnes and Manufactured after 1975 – present	\$700	\$500	\$300
Other States Cars, 4WDs, utilities and vans carrying capacity up to 2 tonnes and Manufactured after 1975 – present	\$700	\$700	\$300
All other vehicle types	\$700	\$500	\$300

- Where all the **listed** driver/riders shown on the certificate of insurance are **over 25 years of age** and at the time of the incident the person driving, using or in charge of the vehicle is **under 25 years of age**, the following age excess will apply to the person driving, using or in charge of the vehicle.

	16–19 years of age	20–21 years of age	22–24 years of age
Queensland Cars, 4WDs, utilities and vans carrying capacity up to 2 tonnes Manufactured after 1975 – present	\$1,650	\$1,450	\$1,250
Other States Cars, 4WDs, utilities and vans carrying capacity up to 2 tonnes Manufactured after 1975 – present	\$1,650	\$1,650	\$1,650
All other vehicle types	\$1,650	\$1,450	\$1,250

Learner Driver excess

A Learner Driver excess may apply if a learner driver under 25 years of age was driving, using or in charge of your vehicle at the time of the incident.

	Learner Driver 16–19 years of age	Learner Driver 20–21 years of age	Learner Driver 22–24 years of age
Queensland Cars, 4WDs, utilities and vans carrying capacity up to 2 tonnes and Manufactured after 1975 – present	\$700	\$500	\$300
Other States Cars, 4WDs, utilities and vans carrying capacity up to 2 tonnes and Manufactured after 1975 – present	\$700	\$500	\$300
All other vehicle types*	\$700	\$500	\$300

*The Learner driver excesses do not apply to the following vehicle classes: Motorised wheelchairs & Mobility scooters, Trailers and Caravans.

The Learner driver excess will not apply in the following circumstances:

- Driving school vehicles which have been fitted with dual controls and the instructor is 25 years of age or over
- For learner drivers 25 years of age or over, refer to the Inexperienced driver excess.

Additional information:

Once the driver obtains their provisional or open license they must then be listed on the policy and the certificate of insurance, if they are to be a regular driver.

Inexperienced Driver excess

An Inexperienced Driver excess of \$200 may apply to any person who is 25 years of age or over and is driving, using or in charge of the vehicle at the time of the incident and has not held a driver's licence for at least the past 2 consecutive years.

For motorcycles, the rider is the driver.

The Inexperienced Driver Excess will not apply to the following vehicle classes: Motorised wheelchairs and mobility scooters, Trailers and Caravans.

The Inexperienced Driver Excess will not apply in the following circumstances:

If at the time of the incident, the vehicle was not in the control of the listed insured drivers, and the person responsible for the loss or damage was being paid for a service e.g. where the vehicle is being serviced and/or test driven or repaired or used by a car park attendant or a valet.

Claim payments

The following examples are designed to illustrate how a claim payment might typically be calculated. The examples do not cover all scenarios or all benefits and do not form part of your policy terms and conditions. They are a guide only. In each of the examples we assume that you are not registered for GST.

Example 1 – Total loss

Your car is insured for an agreed value \$20,000. The basic excess is \$600 which includes an amount of \$100 due to some modifications made to your car. You are involved in a collision that is your fault and we assess the cost of repairs to your car will be \$18,000. The estimated salvage value of the car is \$3,000. As the combined repair and the salvage values exceed the Agreed value, the vehicle is determined to be a 'total loss'.

How much we pay		Additional information
Sum insured	\$20,000	We decide your car is a total loss if the cost of repairs together with the estimated salvage value exceeds the sum insured shown on your certificate of insurance.
Towing costs	+ \$500	You authorise and pay towing costs on our behalf because your car is unsafe to drive (see page 21 in the PDS for details on towing costs). Your car is towed to our closest assessment centre.
Less excess	– \$600	As you are at fault the basic excess applies. We deduct this from the amount we pay to you unless you have already paid the excess to us for this claim.
Less registration and compulsory third party (CTP) refund	\$0	This example is based on the car being registered in Qld. For vehicles registered in all States & Territories other than NSW – Suncorp retains the unexpired portion of vehicle's registration and Compulsory Third Party (CTP).
Total claim	\$19,900	We would normally pay this directly to you. If a credit provider has a financial interest in the car then we would pay your credit provider what they are owed first, and pay any balance to you.

Once we settle the claim, all cover on the car stops, your policy is cancelled and there is no refund of the unused premium. The salvage becomes our property and we are entitled to keep the proceeds of its sale. This does not affect the amount we pay you.

Example 2 – Total loss

Your car is insured for the market value. The basic excess is \$500. Your car is damaged by hail and we assess the cost of repairs to your car will be \$11,300. We calculate the current market value of your car is \$13,300 which takes into consideration any accessories or modifications we have agreed to insure, the age, make, model, kilometres travelled and condition of your car. The estimated salvage value of the car is \$4,200. As the combined repair and the salvage values exceed the Agreed value, the vehicle is determined to be a 'total loss'.

How much we pay		Additional information
Market value	\$13,300	We decide your car is a total loss if the cost of repairs together with the estimated salvage value exceeds the current market value of your car.
Less excess	– \$500	As your car has been damaged by hail, the basic excess applies. We deduct this from the amount we pay to you unless you have already paid the excess to us for this claim.
Less registration and compulsory third party (CTP) refund	\$0	This example is based on the car being registered in Qld. For vehicles registered in all States & Territories other than NSW – Suncorp retains the unexpired portion of vehicle's registration and Compulsory Third Party (CTP).
Claim so far	\$12,800	We would normally pay this directly to you. If a credit provider has a financial interest in the car then we would normally pay your credit provider what they are owed first and pay any balance to you.

If your insurance was paid through monthly instalments of \$60 per month and there are four remaining monthly payments in the period of insurance when your car is damaged:

Less outstanding premium	– \$240	The 4 x \$60 monthly repayments become due when we decide your car is a total loss. We normally deduct this from the amount we pay to you.
Total Claim	\$12,560	

Once we settle the claim, all cover on the car stops, and your policy is cancelled the salvage becomes our property and we are entitled to keep the proceeds of its sale. This does not affect the amount we pay you.

Example 3 – New vehicle after a total loss

(applies to cars, 4WDs, utilities, vans with a carrying capacity up to 2 tonnes and motorcycles 2 years old or less only – refer to the PDS for full details/conditions)

Your car is insured for an agreed value \$29,800. The basic excess is \$500. Your car is damaged by fire and we decide your car is a total loss. Your car is less than 2 years old and you qualify for the new vehicle after a total loss additional feature (see page 18 in the PDS for full details). The cost to replace your car with a new one of the same make, model and series including all on road costs is \$31,300.

How much we pay		Additional information
Cost to replace your car	\$31,300	We pay \$31,300 because your car is less than 2 years old and you qualify for a new vehicle after a total loss additional feature (see page 18 in the PDS for full details). We pay this amount directly to the car dealership.
Less excess	– \$500	As your car was damaged by fire the basic excess applies. You pay your excess directly to us.
Towing costs	+ \$500	We arranged for your car to be towed to our closest assessment centre as the car was not able to be driven (see page 21 in the PDS for details on towing costs). The towing company have invoiced us. We will pay the towing company.
Total claim	\$31,300	

Your policy will continue to its expiry date if we agree to continue to insure you. The salvage becomes our property and we are entitled to keep the proceeds of its sale. This does not affect how much we pay.

Example 4 – Partial damage

Your car is insured for an agreed value \$12,700 and you have the hire car option (see page 26 in the PDS for full details). The basic/flexible excess is \$500. During a storm a tree branch has fallen and damaged your car. We assess the repairs to your car will cost \$6,000 and estimate it will take 7 days to repair the car.

How much we pay		Additional information
Damage to car	\$6,000	We normally decide a car is repairable if the total cost of repairs together with the estimated salvage value is less than the agreed value.
Less excess	– \$500	As your car was damaged in a storm the basic excess applies. We get you to pay this to the repairer when you pick up your car after it has been repaired unless you have already paid the excess to us for this claim.
Claim so far	\$5,500	We normally pay this directly to the repairer.

We have arranged for you to use a ‘small’ category hire car whilst your car is being repaired.

Plus hire car costs	+ \$350	The hire car company has invoiced us. The cost is \$50 per day for 7 days. We will pay the hire car company.
Total claim	\$5,850	\$5,850 is our total claim cost and includes our payment to the repairer of \$5,500

Example 5 – Partial damage

You have insured an unregistered on-site caravan for a sum of \$12,000 which includes cover for your annexe of \$3,000. You have taken out the increased contents option with a total sum insured of \$2,500. The basic/flexible excess is \$150. Your caravan is broken into, causing damage to the annexe, caravan door, and, your television and DVD player have been stolen and you report this to the police. We assess the repairs to your annexe and caravan door will cost \$1,500 and it will cost us \$800 to replace the stolen items.

How much we pay		Additional information
Damage to annexe and caravan	\$1,500	We normally decide a caravan is repairable if the total cost of repairs is less than the sum insured value less the estimated salvage value. We normally pay this amount directly to the repairer.
Replacement cost of caravan contents	\$800	We decide if we will repair, replace or pay you what it would cost us to repair or replace the items. For this claim we have decided to pay you the amount it would have cost us to replace the stolen items.
Less excess	– \$150	As your claim is a result of your caravan being broken into, the basic excess applies. We will deduct this from the amount we pay to you unless you have already paid the excess to us for this claim.
Total claim	\$2,150	

Example 6 – Windscreen cover option

(applies to cars, 4WDs, utilities and vans with a carrying capacity up to 2 tonnes, manufactured after 1975)

Your car is insured for an agreed value \$35,000 and you have the windscreen cover option (see page 25 in the PDS for full details). Your windscreen has been damaged by a stone from loose gravel whilst you were driving and needs to be replaced. It will cost \$350 to replace the windscreen.

How much we pay		Additional information
Replacement windscreen	\$350	The windscreen company has invoiced us. We will pay the windscreen company.
Less excess	\$0	No excess applies when you have the windscreen cover option and this is the first claim within the insurance period.
Total claim	\$350	

Example 7 – Legal liability

Your car is insured for third party property damage cover. The basic excess is \$900 which includes an amount of \$400 due to the type of car you own. You are involved in an accident causing damage to another car. We determine that you are at fault and liable to pay the cost of repairs for the damage caused to the other car. The cost of repairs to the other car is \$35,000.

How much we pay		Additional information
Damage to other car	\$35,000	We normally pay the cost of repairs directly to the third party claimant or their insurer.
Less excess	– \$900	As you are at fault the basic excess applies. You pay this amount directly to us before we pay the third party.
Total claim	\$34,100	

Example 8 – Damage by uninsured drivers

Your car is insured for third party property damage cover. The car is damaged in a collision with another car and the driver of the other car is at fault for the accident and uninsured for the damage. Because the driver of the other car is uninsured and you have provided us with their name and address or the registration number of the car, you are eligible for the damage by uninsured drivers additional feature (see page 23 in the PDS for full details). We assess the repairs to your car will cost \$7,000.

How much we pay		Additional information
Cost of repairs or market value (whichever is less) up to a limit of \$5,000	\$5,000	We pay for the cost of repairs up to \$5,000 or the market value of your car (whichever is less). We calculate the current market value of your car to be \$9,000. Because the cost of repairs and the market value of your car both exceed the \$5,000 limit, we pay \$5,000 directly to you.
Excess	\$0	As the incident is not your fault, no excess applies.
Total claim	\$5,000	

Example 9 – Stolen vehicle

Your car is covered for Fire, Theft and Third Party Property Damage. It is insured for the market value or \$8,000 whichever is less. The basic/flexible excess is \$500. The car is stolen and you report this to the police. We calculate the current market value of your car is \$8,500 which takes into consideration any accessories or modifications we have agreed to insure, the age, make, model, kilometres travelled and condition of your car before it was stolen.

How much we pay		Additional information
Market value or \$8,000 whichever is less	\$8,000	We pay up to \$8,000 or the market value of your car (whichever is less). We calculate the current market value of your car to be \$8,500. Because the market value of your car exceeds the \$8,000 limit, we pay \$8,000 directly to you.
Less excess	– \$500	As your car was stolen the basic excess applies. We deduct this from the amount we pay to you unless you have already paid the excess to us for this claim.
Less registration and compulsory third party (CTP) refund	– \$0	This example is based on the car being registered in Qld. This cover type is available in Qld only. For Qld registered cars, the CTP refund is not deducted from your settlement.
Claim so far	\$7,500	We would normally pay this directly to you. If a credit provider has a financial interest in the car then we would normally pay your credit provider what they are owed first and pay any balance to you.

As your car was stolen and not recovered we have arranged for you to use a ‘small’ category hire car for up to 14 days (see hire car after theft additional feature on page 19 in the PDS for full details).

Plus hire car costs	+ \$700	We settled your claim 14 days after you told us about your car being stolen. We pay the hire car company for 14 days car hire calculated at \$50 per day. The hire car company has invoiced us. We will pay the hire car company.
Total Claim	\$8,200	\$8,200 is our total claim cost and includes our payment to you of \$7,500

Once we settle the claim, all cover on the car stops, your policy is cancelled and there is no refund of the unused premium. Your car (if it is recovered) becomes our property and we are entitled to keep the proceeds of its sale.

