

# Driver Protection Cover Policy

## Driver Protection Cover Policy

**Compulsory Third Party (CTP) Insurance** pays compensation to people injured or killed in a motor vehicle accident, where negligence can be established, but it does not compensate the driver at fault. **Suncorp Driver Protection Cover (DPC)** is provided to the driver of a motor vehicle that has CTP insurance with Suncorp. DPC provides benefits for a driver at fault who is injured, or to the driver's estate or dependants if the driver at fault is killed, in a motor vehicle accident. DPC is provided in addition to Suncorp CTP insurance at no extra cost.

### When we pay DPC Benefits

We will pay benefits to the at fault driver of your motor vehicle for injuries suffered (or to the driver's estate or dependants if the driver is killed) as a result of a motor vehicle accident in Australia, if ALL of the following apply:

- your motor vehicle is registered with Queensland Transport, and the CTP Insurance for your motor vehicle is with Suncorp;
- the driver was solely at fault for the accident and at the time of the accident:
  - aged 25 years or older; or
  - aged between 16 years and under 25 years and your motor vehicle is comprehensively insured with us;
- the injury is on our *Schedule of Benefits* (see below);
- the motor vehicle is a Class 1 (cars and station wagons) or Class 6 (trucks, utilities and vans of 4.5 t or less) vehicle, under the Motor Accident Insurance Regulation 2004;
- the accident was the sole or substantial contributing factor to the injury shown on our *Schedule of Benefits*;
- an appropriately qualified medical practitioner confirms that the driver had sustained the injury as a result of the accident;
- at the time of the accident your motor vehicle was registered, roadworthy and not towing a load over the legal limit, and was not a police vehicle;
- the driver (or the estate or dependants if the driver died) is not entitled to claim under any statutory compensation scheme (including motor accident or workers' compensation).

### When we do not pay DPC benefits

We will not pay benefits if:

- the injury was intentionally caused or was a result of the accident being intentionally caused; or
- the circumstances causing the injury result in the driver being convicted of a criminal offence, or the driver was under the influence of alcohol or drugs, or had a breath or blood alcohol level over the legal limit, or the driver was involved in any illegal activity, or was on a motor race track, racing, pacemaking, or in reliability, speed, motor sport or other trials or a car rally at the time of the motor vehicle accident; or
- the injury was directly or indirectly caused by, or was due to, psychological or psychiatric causes, sickness or disease; or
- the injury was caused by revolution, war (whether declared or not), acts of a foreign enemy, military coup, radioactivity or the use, existence or escape of nuclear fuel, nuclear material or waste, or the action of nuclear fission including detonation of any nuclear device or nuclear weapon, biological, bacterial, viral, germ, chemical or poisonous pollutant or contaminant or any looting or rioting following these occurrences.

### Schedule of Benefits

Injury	Benefit
Quadriplegia	See next table*
Paraplegia	\$350,000
Total loss of power of speech	\$100,000
Total loss of hearing	\$100,000
Permanent and total sight loss in both eyes	\$100,000
Loss/amputation of both hands or both feet	\$100,000
Loss/amputation of one hand and one foot	\$100,000
Loss/amputation of one hand or one foot	\$50,000
Permanent and total sight loss in one eye	\$50,000
Death (if the driver had dependants)	\$40,000
Death (if the driver had no dependants)	\$10,000

If the driver suffers more than one of the injuries in the schedule, we pay only the benefit for the injury with the highest benefit value.

### \*Table of Quadriplegia Benefit Cover

Age of At-fault driver	Motor Vehicle Comprehensively insured with Suncorp	Motor Vehicle not Comprehensively insured with Suncorp
16 to 25 years old	\$2,000,000	0
> 25 years old	\$2,000,000	\$1,000,000

**Medical/Rehabilitation Benefit** – If in our opinion, following a preliminary assessment of your claim the at fault driver is eligible or likely to be eligible for DPC benefits, we will pay a lump sum of \$5,000 which may assist in paying medical benefits or rehabilitation costs.

This benefit:

- is payable in addition to the amount payable under the *Schedule of Benefits*, provided total payments for the claim do not exceed the policy sum insured.
- is not payable for claims for the death of the at fault driver.

If ownership of the motor vehicle changes and our CTP Insurance policy is transferred, this DPC policy transfers to the new owner or owners when the change is registered with Queensland Transport.

### Some terms explained

These terms have the following meaning when used in your policy:

**child** – includes the driver's adopted or step child

**compensation** – includes common law damages, payment or benefit of any kind

**dependant** – a spouse or child under 18 who relies on the driver for economic support

**driver** – anyone:

- legally in charge of your motor vehicle, and
- licensed to drive your motor vehicle, and
- driving your motor vehicle with your consent at the time of the accident

**injury** – physical bodily injury (excluding psychological injury or psychiatric illness) as a result of a motor vehicle accident

**loss** – amputation or removal or permanent loss of use of

**motor vehicle** – a registered vehicle insured with us under a current CTP Insurance policy

**motor vehicle accident or accident** – an incident where an injury results from the driving of your motor vehicle or a collision or attempt to avoid a collision with your vehicle

**paraplegia** – permanent and total paralysis of both legs caused by an injury to the spine

**quadriplegia** – permanent and total paralysis of both arms and both legs caused by an injury to the spine

**spouse** – a person legally married to the driver, or a de facto partner who has lived with the driver for at least 1 year up to the date of the accident

**we, us, our, Suncorp** – Suncorp Metway Insurance Limited ABN 83 075 695 966, AFSL No 229869

**you, your** – our CTP Insurance policy holder

### How to claim

**Step 1.** Notify us in writing of the details of any accident which could lead to a claim, including time, date, place, any witnesses and how the accident happened.

We must receive these details from the driver or the driver's legal representative in writing within 60 days of the accident.

**Step 2.** Anyone wanting to claim must complete and lodge our claim form with us, supply all medical and other documents we have asked for at the driver's expense and allow doctors we nominate to conduct medical examinations we consider necessary, to assess the claim.

### We can reject the claim if:

- you or the driver are not truthful and frank in any statement you make in a claim or in relation to a claim; or
- we do not receive:
  - written advice of the details of any accident which could lead to a claim within 60 days of the accident; or
  - a completed claim form within 6 months of the accident; or
  - written confirmation of the accident from police or other appropriate authorities after making reasonable enquiries; or
  - appropriate evidence as required by us.

To notify us of the accident details, or for claim enquiries, please contact us at:

**Suncorp Insurance Injury Claims (GI008)**  
**GPO Box 1453**  
**Brisbane Qld 4001**

Phone us on **13 11 60** or visit the web site at **www.suncorp.com.au**