



SUNCORP

SafeTrak Insurance Product Disclosure Statement



Welcome

This Product Disclosure Statement (PDS) is an important legal document that contains details of your SafeTrak insurance. Before you decide to buy insurance from us, please read this PDS through and then keep it, together with your Certificate of Insurance, in a safe place.

Cooling off period

You have 21 days to consider the information in your PDS. This is the cooling off period. If you wish, and provided you have not made a claim, you can cancel your policy within 21 days from the day cover began. If you have chosen Transit cover and you wish to cancel your policy, you can request cancellation before transit of the insured property begins, but not after it begins. We will then refund in full any money you have paid.

Information about the cost of the insurance cover

The amount you pay for SafeTrak insurance depends on many factors. These include the type of cover you choose, (see pages 13 and 14 for details), sum insured, distance of transit and/or period of storage.

Please contact us (see the outside back cover for details) to get a quote based on the cover you want. If you decide to buy SafeTrak insurance from us, the price will include any compulsory government charges and Fire Services Levy (FSL) if applicable. These will be included in the amount payable shown on your Certificate of Insurance.

We might advertise special offers and benefits from time to time. If we have a special offer available that is not in this PDS, we can give you a separate terms and conditions brochure about the offer if you ask us. The offers might be short-term and we can withdraw them at any time.

Other costs, fees and charges

The costs, fees and charges that you might have to pay are listed in the table below.

type of cost, fee or charge	details
Cancellation fees	<p>If you cancel your cover in the period of insurance, we can charge a fee. The amount of the cancellation fee is equal to the unused premium remaining on the policy.</p> <p>We will not charge a fee if:</p> <ul style="list-style-type: none">• you cancel the cover within the cooling off period, or• we cancel the cover for any reason.
Excess	<p>The amount that you have to pay for each event if you make a claim. If an excess applies, the amount will be shown on your Certificate of Insurance.</p>

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Summary of covers

SafeTrak insurance covers household goods and personal property for certain transit and storage risks when they are being transported anywhere in Australia by:

- road
- rail or
- air.

Goods cannot be insured under SafeTrak if they are being transported:

- by other means of transport, including by sea (unless we have agreed to this and it is shown on your Certificate of Insurance) or
- to a final delivery point outside Australia.

We do not provide cover for single items.

The tables below summarise the covers available or not available under the various policies we offer. These tables are a guide only. For further details of the cover and the amount we will pay for any claim, please read this Product Disclosure Statement.

Summary of Transit insured events	Essential Transit cover	Comprehensive Transit cover*	page
fire	✓	✓	13
flood	✓	✓	13
vehicle or train collision or accident	✓	✓	13
vehicle overturning or train derailment	✓	✓	13
aircraft crash or accident	✓	✓	13
chipping, scratching, tearing or denting of insured property caused by: <ul style="list-style-type: none"> • a collision or overturning of the vehicle or • derailment of the train 	✓	✓	13
chipping, scratching, tearing or denting of insured property while being packed, loaded or unloaded	x	✓	14
theft or non-delivery of the insured property	x	✓	14
contamination from other property	x	✓	14
damage caused by hooks, oil, grease, acid, mud or water	x	✓	14
other loss or damage caused by an accident	x	✓	14

Summary of Transit Additional features	Essential Transit cover	Comprehensive Transit cover*	page
temporary Storage cover while in transit	✓	✓	15
extra transportation costs	x	✓	15

✓ Covered x Not covered

*Comprehensive Transit cover is only available if all items to be moved are professionally packed and transported by a carrier.

Summary of covers (cont)

Summary of Storage insured events	Storage cover	page
fire	✓	14
malicious damage	✓	14
storm, flash flood or rainwater run-off	✓	14
theft by forced entry to a storage facility	✓	14

✓ Covered ✗ Not covered

For more information about the types of cover and Additional features we offer, see pages 13 to 15.

Important terms explained

The following table defines and explains the meaning of some terms used in this PDS. When any of the following terms appear in this PDS, regardless of whether their first letter is a capital or in lower case, their meaning is shown below.

term	meaning
accident or event	An incident you did not intend or expect to happen.
carrier	A removal, carrying or carting operator whose principal business is carrying goods for payment.
Certificate of Insurance	The Certificate of Insurance we have given you for the period of insurance. It is an important document as it shows the cover you have chosen and other policy details.
collection	A number of items that, by being gathered together according to some underlying principle, have a greater value than the total value of all the individual items.
departure address	The address your insured property is leaving from, as shown on your Certificate of Insurance.
Duty of Disclosure	<p>You have a Duty of Disclosure to tell us everything you know or should know, that is relevant to our decision to insure anyone under the policy, including you, and on what terms.</p> <p>It includes matters we specifically ask about when you apply for a policy, or alter your policy, and any other matters which might affect whether we insure you and on what terms.</p> <p>The information you tell us can affect:</p> <ul style="list-style-type: none"> • the amount of your premium • if we will insure you • if special conditions will apply to your policy.

Important terms explained (cont)

term	meaning
Duty of Disclosure (cont)	<p>You do not need to tell us of anything which:</p> <ul style="list-style-type: none"> • reduces the chances of you making a claim, or • we should know about because of the business we are in, or • we tell you we do not want to know. <p>If you are unsure it is better to tell us. If you do not tell us something which you know or should know is relevant, we might reduce a claim, refuse to pay a claim, cancel your policy or, if fraud is involved, we can treat the policy as if it had never existed.</p>
excess	<p>The excess:</p> <ul style="list-style-type: none"> • is the amount you have to pay for each event if you make a claim, • is deducted from the amount of cover provided by your policy. <p>The amount and type of excess that applies to your policy is shown on your Certificate of Insurance. We will deduct the excess from the amount of cover under your policy and then pay you, or we will ask you to pay the excess to a supplier, repairer or us.</p>
final delivery point	<p>The address the insured property is being transported to, as shown on your Certificate of Insurance.</p>
flash flood	<p>Flood or a combination of flood mixed with rainwater run-off, caused by rain falling in the 24 hours immediately before the insured property is damaged by the flash flood. It does not mean water from the sea.</p>
flood	<p>The covering of normally dry land by water escaping, overflowing or being released from the normal confines of a:</p> <ul style="list-style-type: none"> • river, creek or any other natural watercourse whether or not it has been altered or modified • canal or channel • lake or • reservoir or dam. <p>A flood is not water from:</p> <ul style="list-style-type: none"> • the sea • tsunami • a burst or leaking water main or fire hydrant or • a burst or leaking pipe or water tank.
forced entry	<p>Illegal entry of a storage facility by breaking through:</p> <ul style="list-style-type: none"> • locked doors • locked or barred windows or skylights, or • walls or roofs. <p>It also means someone illegally hiding in the storage facility.</p>

Important terms explained (cont)

term	meaning
input tax credit	The amount you are entitled to claim as a credit for the Goods and Services Tax (GST) you have paid.
insured property	<p>Household goods and personal property that you own or are legally responsible for, including:</p> <ul style="list-style-type: none">• furniture and furnishings• electrical appliances such as TVs, stereos, computers, washing machines, dryers, refrigerators, freezers, portable heaters• household tools or gardening equipment• surfboards, sailboards, canoes, kayaks or non-motorised surfskis• remote-control, model or toy:<ul style="list-style-type: none">• motor vehicles• aircraft (wingspan up to 1.5 metres) and• watercraft• clothing• sporting equipment• luggage• photographic equipment• paintings, pictures, works of art, sculptures and art objects• silver and gold items or items plated with silver or gold. <p>Insured property does not include:</p> <ul style="list-style-type: none">• cash, credit cards, cheque books and similar financial items• animals• plants• food and other perishable goods• motor vehicles, motorcycles, caravans or trailers or their accessories• watercraft or aircraft or their accessories• stock in trade• travel tickets, gift vouchers, phone cards or other tickets or coupons• information stored or recorded on computers or other electronic media.• business office furniture or business equipment
memorabilia	An item collected for the sake of memory that has extra value for a collector in addition to its material value.

Important terms explained (cont)

term	meaning
new for old	<p>This is:</p> <ul style="list-style-type: none"> replacing or repairing with new items or new materials that are available at the time of replacement or repair from Australian suppliers and new for old regardless of age, with no allowance for depreciation and of the same type, standard and specification as when new. <p>If the same is not available, it means of a similar type, standard and specification when new. It does not mean of a better standard, specification or quality than when new.</p> <p>For paintings, pictures, works of art, sculptures, art objects, collections, memorabilia and antiques.</p> <p>For these items, new for old means that if the item cannot be replaced or repaired new for old, we will pay you what it would have cost to replace the item immediately before the loss or damage occurred, but we will not pay more than its sum insured for the item.</p>
period of insurance	<p>The time you are covered by this insurance. It is shown on your Certificate of Insurance.</p>
policy	<p>Your insurance contract. It consists of this PDS, your application for insurance and your Certificate of Insurance.</p>
premium	<p>The amount you pay us for insurance. You also pay stamp duty, GST and any additional government charges and Fire Services Levy (FSL) if applicable.</p>
Product Disclosure Statement(PDS)	<p>PDS is the name of this document and contains the terms of your insurance cover. It includes information that would have previously been available in the insurance policy booklet. It tells you what cover we provide, details of costs, fees and charges and other important information. It should be read together with your Certificate of Insurance. If there are changes to your PDS, we will send you a Supplementary PDS, or a new PDS.</p>
professionally packed	<p>Prepared and packed by the carrier or a professional packer.</p>
professional packer	<p>An operator whose principal business activity is packing goods.</p>
rainwater run-off	<p>Water pooling or flowing across normally dry land caused by rain falling in the local area without any mixing, contribution or involvement of water from flood. Rainwater run-off does not mean water from the sea.</p>

Important terms explained (cont)

term	meaning
set	<p>A group of similar or complementary items that belong or function together. For example:</p> <ul style="list-style-type: none"> • golf clubs are a 'set' (the bag and buggy are separate items) • a camera 'set' is the camera body, case, standard lens, memory card or stick and standard accessories packaged by the manufacturer, when the camera was new • a jewellery 'set' is any pendant, charm or brooch, attached to any necklace, bracelet or chain (whether detachable or not) or any pair of earrings or cufflinks.
situation	The address of the storage facility shown on your Certificate of Insurance.
storage	Inside a storage facility.
storage facility	<p>A facility approved by us and shown on your Certificate of Insurance which is:</p> <ul style="list-style-type: none"> • a building with fully enclosed roof and walls that can be locked or secured and is only used for storing goods or • a sealed shipping container in a secure compound.
Storage insured events	The insured events shown on page 14.
storm	<p>A violent atmospheric disturbance, producing strong winds. It can be accompanied by rain, lightning, hail or snow.</p>
sum insured	The most you can claim. The amount is shown on the Certificate of Insurance or in this PDS. The sum insured includes GST.
Supplementary PDS	A document that updates or adds to the information in the PDS.
transit	The movement of your insured property from the time it has been loaded until it arrives at the final delivery point. It does not include loading or unloading.
Transit insured events	The insured events shown on pages 13 & 14.
we, our and us	Details are shown on the back cover.
what it costs us	<ul style="list-style-type: none"> • For repairs, this means what it costs us to repair the item. • For replacement, it means the retail price of the item as if it were new at the time of the loss or damage less any discount available to us.
you and your	<p>The people or entity shown as the insured on your Certificate of Insurance and these people if they live with you most of the time:</p> <ul style="list-style-type: none"> • your spouse, your partner or your defacto • your brothers and sisters who are not married, or not living with their partner or defacto • your parents and parents-in-law • your unmarried children and the unmarried children of your partner, your spouse or your defacto.

Your responsibilities

When you buy insurance from us, you are responsible for keeping your details up to date and providing correct information.

Your Duty of Disclosure

You must comply with your Duty of Disclosure when you apply for insurance with us and each time you alter your cover. (See pages 5& 6 for details.)

Keeping details up to date and providing information

You need to tell us immediately if:

- any details on your Certificate of Insurance are incorrect or have changed
- you become aware of any new potential threats or risks to the insured property that could increase the risk of loss or damage occurring
- in the past 5 years you or anyone to be insured under this policy has committed any criminal offences whether charged or convicted in relation to: fraud, theft or burglary, drugs, arson, criminal damage, malicious damage or wilful damage.

Making sure your sum insured is adequate and keeping proof of purchase or valuations

If you are underinsured you could suffer a financial loss after a claim.

You are responsible for deciding the amount of your sum insured. Make sure your sum insured is adequate to replace the insured property new for old. If you are unsure of the value of items you should have the items valued by an expert.

You need to keep proof of purchase or valuations for any valuable items in case you need to make a claim. See 'Making a claim' on page 20 for details.

Your other responsibilities

You must:

- take all reasonable precautions to prevent theft, loss or damage
- follow all the terms and conditions set out in your policy
- provide honest and complete information for any claim, statement or document supplied to us.

When you make a claim, you are responsible for proving your loss. If we ask for it, you must give us reasonable proof of ownership and value of insured property. This includes transit or consignment inventories, warranties or user manuals for recently purchased electrical items and valuations for jewellery or artworks.

Your responsibilities (cont)

Not meeting your responsibilities

If you do not comply with your responsibilities outlined in this PDS, or if you do not tell us everything relevant to our decision whether or not to insure you, or if you mislead us, we can refuse to pay a claim or cancel your policy.

If fraud is involved, we can treat your policy as if it never existed.

Paying your premium

We will tell you how much you have to pay and how much time you have for payment. You must pay the premium before the start date of your policy to get this insurance cover.

Cancellations

We can cancel your cover at any time according to law. We can cancel your cover if you do not pay the premium by the due date. If we decide to cancel your policy, we will refund any money we owe less any non-refundable government charges.

You can cancel the cover at any time. The cancellation takes effect on the date we receive your request. If you ask us to cancel your policy, there will be no refund of any unused premium unless you request cancellation during the cooling off period. (Refer to page 2.)

If we pay out a claim for the full sum insured, all cover stops. In those circumstances we do not refund any premium for an unexpired period of insurance.

Not a renewable policy

This policy is not a renewable contract. This means that if you need cover after the period of insurance ends, you will need to apply for a new SafeTrak policy. If we accept your application, you could be asked to pay an increased premium and be offered different terms of cover.

The most we will pay for certain items

The most we will pay for loss or damage to certain items of insured property caused by any one insured event is the sum insured or the amount specified in the following table, whichever is less:

insured property	the most we will pay for any one event (including GST)
jewellery and watches	up to \$500 in total
paintings, pictures, works of art, sculptures and art objects	up to \$5,000 in total
silver and gold items or items plated with silver or gold (not jewellery or watches)	up to \$500 in total
collections or memorabilia	up to \$2,000 in total
stamps, stamp collections, collector's pins, medals and collector's non-negotiable currency	up to \$2,000 in total
CDs, DVDs, audio and video tapes, records, computer discs, computer software, game cartridges and consoles	up to \$500 in total
home office equipment	up to \$10,000 in total
tools of trade	up to \$500 in total
uncut or unset gems, gold or silver nuggets and ingots (not jewellery)	up to \$500 in total
carpets or rugs that are hand-woven	up to \$2,000 for each carpet or rug
for any other item of insured property	up to the sum insured shown on your Certificate of Insurance

The most we will pay for **all** items and claims from any one event is the **sum insured** shown on the Certificate of Insurance.

Types of cover

SafeTrak lets you insure your property while it is in transit or storage or both. You choose which covers you need. If we agree to insure you and you pay us a premium, the cover or covers you have chosen will be shown on your Certificate of Insurance.

Transit cover

When you take out Transit cover, you can choose from:

- Essential Transit cover or
- Comprehensive Transit cover.

The type of cover you choose will determine the insured events covered under this policy.

You are only covered by Transit cover if your property is being transported by road, rail or air within Australia.

You are not covered by Transit cover if your property is being transported by sea, unless we have agreed to this and it is shown on your Certificate of Insurance.

Essential Transit cover

When you choose Essential Transit cover, the insured property is covered for loss or damage in the period of insurance:

- when in transit and
- caused by any of the following Essential Transit insured events.

Essential Transit insured events	events covered
fire	✓
flood	✓
vehicle or train collision or accident	✓
vehicle overturning or train derailment	✓
aircraft crash or accident	✓
chipping, scratching, tearing or denting of insured property caused by: <ul style="list-style-type: none">• a collision or overturning of the vehicle or• derailment of the train	✓

Types of cover (cont)

Comprehensive Transit cover

When you choose Comprehensive Transit cover*, it includes Essential Transit cover. The insured property is also covered for loss or damage in the period of insurance caused by any of the following extra insured events during:

- packing in preparation for transit
- loading or unloading the transporting vehicle, train or aircraft
- transit.

Extra events covered with Comprehensive Transit cover	extra events covered
theft or non-delivery of the insured property	✓
chipping, scratching, tearing or denting of insured property while being packed, loaded or unloaded	✓
contamination from other property	✓
damage caused by hooks, oil, grease, acid, mud or water	✓
other loss or damage caused by an accident	✓

***Comprehensive Transit cover is only available if all items to be moved are professionally packed and transported by a carrier.**

Storage cover

When you choose Storage cover, the insured property is covered for loss or damage in the period of insurance that:

- is caused by any of the following Storage insured events and
- happens while the insured property is in the storage facility at the situation shown on your Certificate of Insurance.

Storage insured events	events covered
fire	✓
malicious damage	✓
storm, flash flood or rainwater run-off	✓
theft by forced entry to a storage facility	✓

Additional features

If you take Transit cover, we provide the Additional features as shown in the table below:

Additional feature	Essential Transit cover	Comprehensive Transit cover
<p>temporary Storage cover while in transit</p> <p>We will cover the insured property for loss or damage caused by the Storage insured events (see page 14) while the insured property is temporarily stored in a storage facility while in transit.</p> <p>We provide temporary storage cover for the shorter of:</p> <ul style="list-style-type: none"> • up to 30 days while the insured property is inside the temporary storage facility, or • until it is removed for transportation to the final delivery point. <p>The insured property will not be covered by this Additional feature after 30 days, or if it is not stored in a storage facility.</p> <p>If you want more than 30 days cover for your property, you should consider Storage cover (see page 14).</p>	✓	✓
<p>extra transportation costs</p> <p>If the carrier fails to deliver the insured property to the final delivery point as agreed in your contract with the carrier, we will pay the reasonable costs of transporting the insured property to the final delivery point.</p>	x	✓

✓ Covered x Not covered

When we will not pay a claim

Transit cover

See right column for full details	We do NOT cover loss or damage:
not packed properly	<p>x caused because the insured property was not packed or prepared properly for transport <i>unless</i> ✓ you did not know and could not reasonably have known about this.</p>
costs due to delay	<p>x extra costs caused by delay, even if the delay was caused by a Transit insured event.</p>
unsafe transporting vehicle or aircraft	<p>x caused because the transporting vehicle or aircraft was not suitable for the safe transportation of the insured property <i>unless</i> ✓ you did not know and could not reasonably have known about this at the time of loading the insured property.</p>

Storage cover

See right column for full details	We do NOT cover loss or damage caused by:
scorching but no flame	<p>x scorching, heat, smoke, ash or soot when:</p> <ul style="list-style-type: none">• there has been no flame, or• the fire was not at the storage facility.
flood	<p>x flood <i>but we will cover</i> ✓ flash flood ✓ rainwater run-off.</p>

When we will not pay a claim (cont)

Storage or Transit cover

See right column for full details	We do NOT cover loss or damage caused by:
property not owned by you	X loss or damage to any property that you do not own or are not legally responsible for.
wear, tear, rust	X damage caused by wear, tear, rust, fading, gradual deterioration, corrosion or rot of the insured property <i>unless</i> ✓ this damage is caused as a direct result of an insured event.
mechanical or electrical breakdown	X the cost of fixing mechanical or electrical breakdown or malfunction that was not directly caused by an event covered under this policy.
mould or mildew	X loss or damage caused by mould or mildew <i>unless</i> ✓ the insured property came into contact with water caused by an insured event.
insects, birds or vermin	X loss or damage caused by insects, birds or vermin.
breaking the law	X loss, theft or damage caused as a direct or indirect result of you or your family breaking the law.
deliberate loss or damage by you	X loss or damage deliberately caused by you, your family or anyone acting with your given or implied consent.
agreements stopping us from recovering from someone	X the costs of repair or replacement if you have entered into an agreement that limits your rights to recover those costs from the person that is responsible for the loss or damage.
riots	X loss or damage caused as a result of riot, civil commotion or labour disturbance.
lawful confiscation by the authorities	X loss or damage caused by the confiscation, nationalisation or requisition of the insured property by the police, a government authority or someone with the legal authority to do this.

When we will not pay a claim (cont)

Storage or Transit cover

See right column for full details	We do NOT cover loss or damage caused by:
war	<ul style="list-style-type: none"> ✗ loss or damage caused by revolution, war (whether war is declared or not) or other acts of foreign enemy, terrorism, military coup or any looting or rioting following these events.
nuclear damage	<ul style="list-style-type: none"> ✗ loss or damage caused by radioactivity or the use, existence or escape of nuclear fuel, nuclear material or waste, or action of nuclear fission including detonation of any nuclear device or nuclear weapon or any looting or rioting following these events.
biological or chemical damage	<ul style="list-style-type: none"> ✗ loss or damage caused by any biological, bacterial, viral, germ, chemical or poisonous pollutant or contaminant, or any looting or rioting following these events.
damage to a public reservoir	<ul style="list-style-type: none"> ✗ loss or damage caused by deliberate or malicious damage to, or destruction of, a reservoir or dam.
outside Australia	<ul style="list-style-type: none"> ✗ loss or damage to insured property that is stored or transported outside of Australia.
consequential loss or damage beyond what is insured	<ul style="list-style-type: none"> ✗ consequential loss, damage or costs <i>beyond</i> <ul style="list-style-type: none"> ✓ paying the cost of repairing or replacing the insured property in accordance with your policy.

How claims are paid

If we agree to pay a claim for loss, theft or damage to insured property, we will decide if we:

- ✓ repair damage new for old, or
- ✓ replace the insured property new for old, or
- ✓ pay you what it would cost us to repair or replace the insured property new for old.

If the sum insured is not enough to cover repairing or replacing the insured property, we will pay you the sum insured.

If the damaged property is part of a pair, set, collection or furniture suite or setting, we will only pay to repair or replace the lost, stolen or damaged part.

We will not:

- ✗ pay extra to repair or replace an item to a better standard, specification or quality than it was before the loss or damage
- ✗ fix a fault that existed before the loss or damage occurred
- ✗ pay to replace items in a pair, set, collection, suite or setting which are not damaged, lost or stolen, even if their value is reduced or uniform appearance lost because another item in the pair, set, collection, suite or setting was damaged, lost or stolen
- ✗ pay for the cost of rewriting lost or damaged files or records on computers or any other electronic media
- ✗ pay for replacing photographic images on films, photographs, videos or any other media that stores or reproduces images or photographs

but we will pay for:

- ✓ framed photographs purchased as art from a retail outlet.

We can take and keep any recovered or salvaged item and sell it and keep the proceeds after we have replaced the item or paid you for it.

Making a claim

What you must do if there is an event that could lead to a claim

If you suffer loss or damage you must:

- Call us as soon as possible and tell us what has happened – we're available **24 hours** a day.
- Do everything you can to prevent further loss or damage.
- Immediately report loss or damage from theft, arson, or any other illegal act to the police and give us the name of the police officer, station reported to and date reported.
- Give us any information and help we need to handle the claim.
- Show us the damaged goods or property if we ask.
- Give us evidence of value and ownership of lost, stolen or damaged goods or property, especially for articles such as jewellery, artworks, hand-woven rugs and collections and recently purchased items such as stereos, TVs, cameras, computers, if we ask for this.

GST and Input Tax Credits

When requested you must tell us what your entitlement to an Input Tax Credit (ITC) was for your insurance premium. This only applies if you are registered or required to be registered for Goods and Services Tax (GST) purposes. If you incorrectly advise us of your ITC entitlement we will not cover you for any resulting fines, penalties or tax charges that you may be liable for.

When we calculate a payment to you for your claim, we can reduce it by any Input Tax Credit you are, or would be, entitled to receive.

Making a claim (cont)

What you must not do if there is an event that could lead to a claim

If you suffer loss or damage you must not:

- dispose of damaged goods or property
- carry out or authorise repairs without our consent
- wash or clean or remove debris from any area damaged by fire, unless we agree.

If you do not comply with all these conditions, we can reduce or refuse the claim.

If you make a claim which is covered under this policy, we can decide to take legal action in your name to recover money from the person or entity who caused the loss or damage. If we decide to try to recover money from the person who caused the loss or damage, you must give us all the help we need, including after your claim has been settled.

Excess

The excess:

- is the amount you have to pay for each incident if you make a claim,
- is deducted from the amount of cover provided by your policy.

The amount of excess that applies to your policy is shown on your Certificate of Insurance. We will deduct the excess from the claim payment and then pay you, or we will ask you to pay the excess to a supplier, repairer or us.

Complaints resolution

If you have a complaint concerning this product or our services, please tell the people who provided your initial service. Or you can:

- phone us on 1800 689 762 (FREE CALL)
- fax us on 1300 767 337
- write to us at Reply Paid 1453 Customer Relations Unit RE058
GPO Box 1453 BRISBANE QLD 4001 or
- email us on customer.relations@suncorp.com.au

We will try to settle your complaint within 1 working day. If we can't, we will tell you within 3 working days that we have received your complaint and will try to settle it within 21 days. For more information on our complaints handling process, please contact us.

If you are dissatisfied with our decision or the way we handled your complaint, please let us know. Otherwise, you can contact the Financial Ombudsman Service. You need to do this within 3 months of receiving our final decision.

You can contact the Financial Ombudsman Service by:

- phoning 1300 78 08 08 for the cost of a local call
- writing to GPO Box 3
Melbourne, Victoria 3001
- emailing info@fos.org.au
- visiting www.fos.org.au

The Financial Ombudsman Service provides a free service and is a totally independent and impartial body. They will tell you if they can help you, as their services are not available to all customers. If you want more information on the Financial Ombudsman Service, please ask us for a brochure.

General Insurance Code of Practice

We support and adhere to the General Insurance Code of Practice. You can get a copy of the Code from the Insurance Council of Australia website (www.ica.com.au) or by phoning **(02) 9253 5100**.

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Who we are

This SafeTrak insurance is issued by
Suncorp Metway Insurance Limited
ABN 83 075 695 966.

AFSL No. 229869

Level 18 Suncorp Centre
36 Wickham Terrace
Brisbane QLD 4000

How to contact us

- Phone us 24 hours a day – every day.
- For questions or to change your details 13 11 55.
- For claims 13 25 24.
- Come into one of our branches.
- Find us on the web at suncorp.com.au



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