

Suncorp Car Insurance



Additional Information Guide



The guide is designed to provide you with additional information about excesses, how we pay claims, calculate premiums and the discounts available under the policy. You should read this Additional Information Guide (**Guide**) together with our Suncorp Car Insurance Product Disclosure Statement (**PDS**) dated 21 March 2018.

This Guide is relevant to you if your policy has a commencement or a renewal effective date on or after 19 June 2018.

Your excess

What is an excess?

An excess is the amount you must pay for each incident when you make a claim. You might have to pay more than one type of excess when you claim.

The total excess you are required to pay is determined by the circumstances of your claim. The amount and types of excesses are shown on your certificate of insurance.

The different types of excesses are:

Standard excess

Your standard excess depends on the state or territory where your car is kept, the type of cover you have chosen, and whether we have imposed an additional amount in your standard excess. We take into account a number of factors when determining whether we will include an additional amount in your standard excess, such as:

- the type of car you are insuring; and
- our assessment of your (or a listed driver's) driving and/or overall accident and claim history in the last 3 years.

Note: The standard excess cannot be reduced. You can increase your excess by choosing a voluntary excess. Increasing the excess reduces the premium.

Voluntary excess

The range of voluntary excesses we offer for our comprehensive levels of cover is between \$100 and \$900. This excess is payable in addition to any other excess that applies.

Age excess

If the driver is under 25 years of age and is listed on your certificate of insurance, the age excess is \$400. If the driver is under 25 years of age and is not listed on your certificate of insurance, the age excess is \$1,400. If the driver is a learner driver, the age excess that applies is as if the learner driver was listed on your certificate of insurance. This excess is payable in addition to any other excess that applies.

Note: Learner drivers are not required to be listed on the policy.

Example: The age excess will not apply if, at the time of the incident, the person in control was being paid for a service (not ridesharing) i.e. where the car is being serviced or test driven, or driven by a car park attendant or valet.

Inexperienced driver excess

If the driver is 25 years of age or over, has held their driver's licence for less than two years and they are listed on your certificate of insurance, the inexperienced driver excess is \$400. If the driver is 25 years of age or over, has held their driving licence for less than two years and they are not listed on your certificate of insurance, the inexperienced driver excess is \$1,400. If the driver is a learner driver, the inexperienced driver excess that applies is as if the learner driver was listed on your certificate of insurance. This excess is payable in addition to any other excess that applies.

Note: Learner drivers are not required to be listed on the policy.

Example The inexperienced driver excess will not apply if, at the time of the incident, the person in control was being paid for a service (not ridesharing), i.e. where the car is being serviced or test driven, or driven by a car park attendant or a valet.

Driver history excess

The driver history excess is \$800. This excess applies if we have agreed to insure a driver who has had their driver's licence cancelled, suspended, disqualified or restricted in the 3 years prior to the start of the period of insurance and they were driving, using or in charge of your car at the time of the incident. This excess is payable in addition to any other excess that applies.

When does an excess apply?

The table below explains the excesses that apply to common claim types. For other types of claims, we will tell you what excesses apply when you make a claim.

When you make a claim for:	What excess will apply?		
	Standard excess	Voluntary excess	Other excesses (if applicable)
Theft or attempted theft of your car	Yes	Yes	none
Storm, hail, flood or fire damage	Yes	Yes	none
Malicious act or vandalism	Yes	Yes	none
Damage to your car whilst parked caused by an unidentified person or driver	Yes	Yes	none
Collision with or by an animal	Yes	Yes	age excess inexperienced driver excess driver history excess
Windscreen or window glass damage only*	Yes*	Yes*	none*
An incident where we decide the driver of your car caused or contributed to the damage	Yes	Yes	age excess inexperienced driver excess driver history excess
An incident where we agree the driver of your car was not at fault, and you can give us the name and address of the at fault driver and the registration number of the at fault vehicle	No	No	none
An incident where we agree the driver of your car was not at fault, but you cannot give us the name and address of the at fault driver and the registration number of the at fault vehicle	Yes	Yes	age excess inexperienced driver excess driver history excess

*if you have chosen and paid for the 'Windscreen and window glass cover' option (see page 20 of the PDS) then you will not have to pay an excess for one claim in the period of insurance.

Report insurance fraud

Insurance fraud is not a victimless crime. It imposes additional costs on honest policy holders and wastes the valuable resources of our community. This means it affects everyone.

We actively pursue fraudulent and inflated claims in order to keep your premiums as low as possible.

Fraudulent claims will be investigated and may be reported to the police.

Help us fight insurance fraud by reporting:

- inflated vehicle or home repair bills;
- staged vehicle or home incidents;
- false or inflated home or vehicle claims; and
- home or vehicle fires which may have been intentionally started, including by someone known to you.

To report suspected insurance fraud call: 1300 881 725. Let's work together to reduce the impact of insurance fraud on the community.

Financial Claims Scheme

This policy may be a 'protected policy' under the Federal Government's Financial Claims Scheme (FCS) which is administered by the Australian Prudential Regulation Authority (**APRA**).

The FCS only applies in the extremely unlikely event of an insurer becoming insolvent and the Federal Treasurer making a declaration that the FCS will apply to that insurer.

The FCS entitles people, who have valid claims connected with certain protected policies issued by that insurer to be paid certain amounts by APRA.

You can find more information about the FCS from APRA at www.fcs.gov.au

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. Suncorp Insurance always determines real claim payments on an individual basis, after we have assessed each claim. You should read the PDS and your certificate of insurance for full details of what we cover as well as what policy limits, conditions and exclusions apply.

Notes about the claim payment examples:

- all amounts are shown in Australia dollars and are GST inclusive;
- all examples assume that you are not registered for GST; and
- the excess in the examples may not be the same as your excess. Refer to your certificate of insurance for your excesses.

Example 1 – Total loss

Your car is 5 years old and is comprehensively insured for an amount covered of \$14,000. Your standard excess is \$600 and you have not chosen a voluntary excess. Your car is damaged by hail and we assess the cost of repairs to your car will be \$11,000. The estimated salvage value of the car is \$4,200. Based on the amount covered, what it would cost us to repair your car and its salvage value, we decide it is uneconomical to repair your car and determine your car to be a 'total loss'. As your car is more than 2 years old the 'New for old car replacement' additional feature does not apply to you.

How much we pay		Additional information
Amount covered	\$14,000	When your car is damaged accidentally, we decide that it is a total loss when it is uneconomical, impractical or unsafe to repair.
Less excess payable	-\$600	As your car has been damaged by hail the standard excess applies. You normally pay this amount to us.
Less unexpired registration and compulsory third party (CTP) refund	-\$300	You can collect a refund from your state or territory roads authority. If instead we decide to collect the refund from the relevant authority or insurer ourselves, this amount will not be deducted from your claim.
Claim so far	\$13,100	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 (up to your amount covered) and pay any balance remaining to you.
<i>If your insurance was paid through monthly instalments of \$60 per month and there are four remaining payments in the period of insurance when your car is damaged:</i>		
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	\$12,860	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 (up to your amount covered) and pay any balance remaining to you.

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

Example 2 – New for old car replacement

Your car is insured with the Comprehensive Extras level of cover for an amount covered of \$29,800. Your standard excess is \$600 and you have not chosen a voluntary excess. 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 for old car replacement' additional feature (see page 14 of 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 including on road costs	\$31,300	We pay \$31,300 because your car is less than 2 years old and you qualify for the 'New for old car replacement' additional feature (see page 14 of the PDS for full details) and you decide you would like to use this feature. We pay the car dealership directly for the new car.
Less excess payable	-\$600	As your car was damaged by fire the standard excess applies. You pay your excess directly to us.
Less unexpired registration and compulsory third party (CTP) insurance	-\$400	You can collect a refund from your state or territory roads authority. If instead we decide to collect the refund from the relevant authority or insurer ourselves, this amount will not be deducted from your claim.
Plus towing costs	+\$500	We arranged for your car to be towed to our closest preferred repairer or another facility of our choice as the car was not able to be driven (see page 17 of the PDS for details on towing costs). The towing company has invoiced us. We will pay the towing company.
Total claim	\$30,800	

Your policy will continue to its expiry date if we agree to continue to insure you. The salvage becomes our property and we keep the proceeds of its sale. This does not affect how much we pay. If instead you elect not to receive a new car or we cannot source or agree on the replacement car, we will pay you the amount covered less deductions (for example, excesses and unexpired registration and CTP insurance).

Example 3 – Lifetime new for old car replacement – Suncorp Comprehensive Advantages (For policies that have Suncorp Comprehensive Advantages selected prior to 19 June 2018)

Your car is insured with the Comprehensive Advantages level of cover and you have held that cover continuously from when you bought your car new. Your car is insured for an amount covered of \$25,000. Your standard excess is \$600 and you have not chosen a voluntary excess. You are involved in an accident that causes extensive damage to your car and we decide your car is a total loss. Your car is 5 years old and you are the first registered owner of the car. You qualify for the 'Lifetime new for old car replacement' optional cover (see page 23 of the PDS for full details). You obtain the name and address of the at fault driver and the registration number of the at fault vehicle involved in the incident. We decide the other driver was at fault. The cost to replace your car with a new one of a similar make and model, including all on road costs, is \$40,500.

How much we pay		Additional information
New Car including on road costs	\$40,500	We pay \$40,500 because you have Comprehensive Advantages cover and you qualify for the 'Lifetime new for old car replacement' optional cover (see page 23 of the PDS for full details). We are unable to replace your car with the same make and model, however we provide you with a new car that in our opinion is a similar make and model to your car and you agree to accept this replacement car. We pay the car dealership directly for the new car.
Less excess payable	-\$0	Your excess is waived because you have provided us with the name and address of the at fault driver and the registration number of the at fault vehicle. We agree the driver of the other vehicle was at fault.
Less unexpired registration and compulsory third party (CTP) insurance	-\$400	You can collect a refund from your state or territory roads authority. If instead we decide to collect the refund from the relevant authority or insurer ourselves, this amount will not be deducted from your claim.
Plus hire care costs	+\$1,360	You are entitled to a hire car and we arrange for a hire car while you await your new car at a cost of \$85 per day for 16 days. We pay the hire car provider directly.
Plus towing costs	+\$800	We arranged for your car to be towed to our closest preferred repairer or another facility of our choice as the car was not able to be driven (see page 17 of the PDS for details on towing costs). The towing company has invoiced us. We will pay the towing company.
Total claim	\$42,260	

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

Example 4 – Lifetime new car replacement – Suncorp Comprehensive Advantages (cash settlement)
 (For policies that have Suncorp Comprehensive Advantages cover selected on or after the 19 June 2018)

Your car is insured with the Suncorp Comprehensive Advantages cover and you have held that cover continuously from when you bought your car new. Your car is insured for an amount covered of \$51,000. Your standard excess is \$600 and you have chosen a voluntary excess of \$400. You are involved in a single vehicle accident that causes extensive damage to your car and we decide your car is a total loss. Your car is 1 year old and you are the first registered owner of the car. You qualify for the 'Lifetime new car replacement' optional cover (see page 23 of the PDS for full details). The cost to replace your car with a new one of a similar make and model, including all on road costs, is \$55,000.

How much we pay		Additional information
Cost of new car including on road costs	\$55,000	You have Suncorp Comprehensive Advantages cover and you qualify for the 'Lifetime new car replacement' optional cover (see page 23 of the PDS for full details). We are unable to replace your car with the same make and model and an agreement cannot be reached between us on a replacement car. We will provide a monetary settlement rather than a new car.
Less excess payable	-\$1,000	You pay us the excess when you lodge your claim.
Less unexpired registration and compulsory third party (CTP) insurance	-\$400	You can collect a refund from your state or territory roads authority. If instead we decide to collect the refund from the relevant authority or insurer ourselves, this amount will not be deducted from your claim.
Less outstanding instalment premium (6 months at \$120 per month)	-\$720	Outstanding instalment premium repayments become due when we decide your car is a total loss. We deduct this from the amount we pay to you.
Claim so far	\$52,880	We pay this amount directly to you.
Plus hire car costs	+\$3,610	You are entitled to a hire car and we arrange for a hire car while we try to source another car at \$95 per day for 38 days. We pay the hire car provider directly.
Plus towing costs	+\$800	We arranged for your car to be towed to our closest assessment centre as the car was not able to be driven (see page 17 of the PDS for details on towing costs). The towing company has invoiced us. We will pay the towing company.
Total claim	\$57,290	

All cover under your policy stops and your policy is cancelled. The salvage becomes our property and we keeps the proceeds of its sale.

Example 5 – Partial loss

Your car is insured with the Comprehensive Extras level of cover for an amount covered of \$12,700 and you have the 'Hire car after an event up to 21 days' option (see page 21 of the PDS for full details). Your standard excess is \$600 and you have not chosen a voluntary excess. 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 8 days to repair the car.

How much we pay		Additional information
Damage to car	\$6,000	We decide your car is repairable.
Less excess payable	-\$600	Your standard excess applies. You pay your excess directly to us.
Claim so far	\$5,400	We normally pay the repairer directly for repairs.
We have arranged for you to use a hire car that is in our opinion a similar make or model to your car whilst your car is being repaired.		
Plus hire car costs	+\$400	It has taken eight days for your car to be repaired and returned to you. The hire car provider has invoiced us. The cost is \$50 per day for eight days. We will pay the hire car provider.
Total claim	\$5,800	

Example 6 – Not at fault incident

Your car is insured for the amount covered of \$25,600. Your standard excess is \$600 and you have not chosen a voluntary excess. Your car is hit in the rear whilst stopped at a red traffic light and you obtain the name and address of the at fault driver and the registration number of the at fault vehicle. We decide the other driver was at fault. You are eligible for 'Hire car after a not a fault incident' additional feature (see page 13 of the PDS).

How much we pay		Additional information
Damage to your car	\$7,500	We decide your car is repairable.
Less excess payable	-\$0	Your excess is waived because you have provided the name and address of the at fault driver and the registration number of the at fault vehicle. We agree the driver of the other vehicle was at fault.
Claim so far	\$7,500	We normally pay the repairer directly for the repairs.
As you provided the name and address of the at fault driver and the registration number of the at fault vehicle involved in the incident and we agree that the other driver is at fault, you qualify for the additional feature 'Hire car after a not at fault incident' (see page 13 of the PDS).		
Plus hire car costs	+\$600	You are entitled to a hire car that meets your needs for the time it takes to repair your car and return it to you (\$75/day for eight days). The hire car provider has invoiced us. We will pay them directly.
Total claim	\$8,100	

Example 7 – Windscreen and window glass optional cover

You have chosen the 'Windscreen and window glass cover' option. Your windscreen has been damaged by a stone from loose gravel whilst you were driving and needs to be replaced. This is your first 'windscreen and window glass cover' claim in the current period of insurance. It will cost \$350 to replace the windscreen.

How much we pay		Additional information
Replacement windscreen	\$350	The windscreen provider has invoiced us. We will pay the windscreen provider.
Less excess payable	-\$0	No excess applies when you have the 'Windscreen and window glass cover' option and this is your first claim within the period of insurance.
Total claim	\$350	

Example 8 – Legal liability

Your car is insured for Third Party Property Damage cover. You are 23 years old and are a listed driver on the policy. Your standard excess is \$600 and your age excess as a listed driver is \$400. 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. As you have Third Party Property Damage cover, you are not insured for the damage to your own car.

How much we pay		Additional information
Damage to the other car	\$35,000	We normally pay the cost of repairs directly to the third party claimant or their insurer.
Plus towing and hire car	+\$3,900	The driver of the car you hit has claimed for towing of their vehicle and use of a hire car for 30 days.
Less excess payable	-\$1,000	As you are at fault the standard excess applies along with the age excess. You pay this amount directly to us before we pay the third party.
Total claim	\$37,900	

Example 9 – Stolen car

Your car is covered for Fire, Theft & Third Party Property Damage cover. It is insured for the amount covered shown on your certificate of insurance, which is \$8,000. Your standard excess is \$600. The car is stolen and there were 2 child seats in the car valued at \$400 each. You report this to the police and to us. Your car is not found within 14 days of your claim being made. We accept your claim and decide it is in order. We determine your car to be a total loss.

How much we pay		Additional information
Amount covered	\$8,000	
Less excess payable	-\$600	As your car was stolen, the standard excess applies. You pay your excess directly to us.
Less unexpired registration and compulsory third party (CTP) insurance	-\$150	You can collect a refund from your state or territory roads authority. If instead we decide to collect the refund from the relevant authority or insurer ourselves, this amount will not be deducted from your claim.
2 Child seats	+\$800	Your policy has an additional feature covering child seats up to \$750 each. You will be covered for the cost to replace these seats.
Claim so far	\$8,050	We would normally pay the settlement amount 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 hire car that meets your needs for up to 21 days (see 'Hire car after theft' additional feature on page 12 of the PDS for full details).		
Plus hire car costs	+\$850	We settled your claim 17 days after you told us about your car being stolen. We pay the hire car provider for 17 days car hire calculated at \$50 per day. The hire car provider has invoiced us. We will pay the hire car provider.
Total claim	\$8,900	

Once we settle the claim, all cover on the car stops, your policy is cancelled. There is no refund of premium. If your car is recovered, we are entitled to the salvage and to keep the proceeds of its sale.

About your premium

The rated premium is the amount we calculate that reflects the likelihood of you making a claim together with other factors related to our cost of doing business.

We may use factors about you and your car to work out your rated premium including the level of cover you choose.

The importance we place on the factors we use can change and how those factors combine to affect the rated premium will differ from person to person. The rated premium also includes any discounts we give you, as well as GST and any applicable stamp duty, charge and levy. Your certificate of insurance will show you how much you have to pay.

Each time you renew your insurance your rated premium is likely to change, even if your personal circumstances have not changed. This is because your rated premium is 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 rated premium;
- Changes in government taxes and any state or territory duties or levies;
- Our expenses of doing business; and
- Other commercial factors.

When determining your rated premium on renewal, we also consider how much your rated premium was previously. As such, we may limit movements up or down.

In addition to the type of cover you have chosen, significant factors affecting your rated premium include a combination of some or all of the following:

Factor	Comprehensive levels of cover	Fire, Theft and Third Party Property Damage cover	Third Party Property Damage cover
Amount covered	✓	✓	✗
Address where car is kept	✓	✓	✓
Car use	✓	✓	✓
Age of listed driver(s)	✓	✓	✓
Gender of listed driver(s)	✓	✓	✓
Whether the car is financed	✓	✓	✓
Type of car	✓	✓	✓
Car age	✓	✓	✓
Annual distance the car is driven	✓	✓	✗
Claims that you have told us about that were made by listed driver(s) on other policies	✓ (but not if the car shown on your certificate of insurance has Rating 1 for Life)	✗	✗
Claims made on the policy previously	✓ (but not if the car shown on your certificate of insurance has Rating 1 for Life)	✗	✗
The policy options you have chosen	✓	✗	✗
Whether you choose a voluntary excess	✓	✗	✗
Whether you have previously paid your policy by instalments	✓	✗	✗
If you purchase cover through an intermediary	✓	✗	✗

The amount you pay for this insurance is your premium and it includes the rated premium less any Suncorp Claims Free Driver Rewards credit you are eligible for (see page 10 of this Guide for more details). Any Claims Free Driver Rewards credit we apply is inclusive of relevant government charges.

Paying by instalments

If you pay by instalments your rated premium will be higher than if you choose to pay by one annual payment.

Premium discounts

Discounts are also a factor that can affect your rated premium. Any discounts are usually calculated and applied before application of government taxes and charges.

The main discounts we offer are:

- Multi-policy discount; and
- Family discount.

We might give you a discount for quoting for and buying a new policy online. From time to time we might also offer discounts or some other special offers as part of a marketing campaign. If we do this, separate terms and conditions may apply and you might not be eligible for our usual discounts. The amount and type of discount offered can change or be withdrawn.

If you are eligible for more than one discount, we usually apply any subsequent discount to the already discounted rated premium.

Discounts do not apply to the Suncorp Roadside Assist portion of the premium if you purchase that optional cover.

If you believe you are eligible for a discount but it is not shown on your certificate of insurance, please contact us.

Multi-policy discount

A multi-policy discount rewards you with a discount off your rated premium for holding three or more eligible paid personal insurance policies with us. There must be a common mailing address and the person(s) seeking the discount must be nominated as an insured with the same name on each eligible policy. If you take out a new policy which means you qualify for the multi-policy discount you are eligible to receive the discount on that new policy immediately and on your other existing policies from their next renewal date, provided you still qualify. Eligible personal insurance policies are home, contents, car, motorhome, motorcycle, caravan and boat insurance. A QLD Compulsory Third Party insurance policy counts as an eligible policy but the premium cannot be discounted.

Family Discount

You may be eligible to receive a family discount on your comprehensive car insurance if you are under 25 years old and your parents are also comprehensively insured with Suncorp Insurance. Please contact us to enquire about this discount.

Claims Free Driver Rewards

Claims Free Driver Rewards recognises your years of good driving experience with us.

Claims Free Driver Rewards is only available while your car is continuously insured with a Suncorp Insurance comprehensive policy.

With Claims Free Driver Rewards each year you continually insure your car comprehensively with us without making an excess payable claim, we will reward you with a percentage of the rated premium that you paid, up to a maximum of 15% as a credit on the next renewal of your policy for that car. If a Claims Free Driver Rewards credit applies to any car covered by your policy it will be shown on your certificate of insurance and any credit you qualify for will be applied on your renewal.

Claims Free Driver Rewards credits are not redeemable or payable as cash and cannot be used as a credit towards other policies you hold with us. If your policy is cancelled, we will refund the unexpired portion of the premium (which includes the unexpired portion of any credit that had applied). See 'What happens with cancellations?' on page 38 of the PDS for more details.

With Claims Free Driver Rewards we will take into account your claims history when we calculate your rated premium. We have the right to alter the terms of or withdraw our Claims Free Driver Rewards at any time.

Year of continuous Suncorp Comprehensive Insurance	Credit
Year 1	2.5%
Years 2 - 3	5%
Years 4 - 8	7.5%
Years 9 - 13	10%
Year 14+	15%

How do claims affect your Claims Free Driver Rewards?

No claim made during the period of insurance	You will receive a credit on your next comprehensive renewal.
Claim made where no excess is payable by you during the period of insurance	You will receive a credit on your next comprehensive renewal.
Claim made where an excess is payable by you during the period of insurance	You will not receive a credit on your next comprehensive renewal.

Rating 1 for Life

Rating 1 for Life is no longer offered, however if Rating 1 for Life applies to any existing car covered by your policy it will be shown on your certificate of insurance and you can continue to renew your policy with that feature included. Rating 1 for Life recognises your good driving and insurance history by guaranteeing that we will not take into account how many claims you make to calculate your rated premium while you insure your car comprehensively with us. We have the right to alter the terms of cover for Rating 1 for Life, including excess, premiums and acceptance of cover according to our underwriting rules. Please note that if you decide to remove Rating 1 for Life from your policy you cannot regain Rating 1 for Life for that car or any replacement of that car.

Changing your reward

If you have Rating 1 for Life you can ask us to change your policy to receive Claims Free Driver Rewards. Please note that you cannot receive both Rating 1 for Life and Claims Free Driver Rewards on the same car. Any change from Rating 1 for Life to Claims Free Driver Rewards will apply from your next renewal after the change is made and any reward credit you qualify for will not apply until the following renewal.

Government taxes & charges

After we have calculated the amount to cover your car insurance risk, any applicable stamp duty, charge and levy and GST are then applied.

