

Suncorp Insurance



Driver Protection Cover Policy

For customers holding a CTP Insurance policy issued by Suncorp Metway Insurance Limited as at 30 June 2013

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. This Suncorp Driver Protection Cover (DPC) is provided to the driver of a motor vehicle that had CTP Insurance with Suncorp Metway Insurance Limited as at 30 June 2013 which has been held continuously since that time 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 at no extra cost when you hold Suncorp CTP insurance.

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 the Department of Transport and Main Roads and you hold Suncorp CTP Insurance which has been continuously held since 30 June 2013 or earlier;
- 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 table);
- 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

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 Insurance (or with Suncorp Metway Insurance Limited immediately prior to 1 July 2013)	Motor Vehicle not Comprehensively insured with Suncorp Insurance (or with Suncorp Metway Insurance Limited immediately prior to 1 July 2013)
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, this DPC policy automatically ceases when the change of owner is registered with the Department of Transport and Main Roads.

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

Suncorp Metway Insurance Limited – Suncorp Metway Insurance Limited ABN 83 075 695 966 AFSL 229869

we, us, our, Suncorp – AAI Limited ABN 48 005 297 807 AFSL 230589 trading as Suncorp Insurance

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.

Contact us

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

Suncorp Injury Claims (4GI008)
GPO Box 1453
Brisbane Qld 4001

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