



Product Disclosure Statement (Part B)

Digital First Car Insurance



This document prepared on
9 February 2022

What is a Product Disclosure Statement?

This Product Disclosure Statement (PDS) will assist you to make an informed decision about our insurance product. It consists of two parts, which you should read before making a final decision to purchase:

- 1) PART A contains the general terms and conditions of all our policies.
- 2) **PART B** contains specific details about the product options that you selected.

If You Have Already Purchased Our Policy

This PDS becomes your INSURANCE CONTRACT together with the most recent:

- INSURANCE CERTIFICATE
- YOUR DECLARATIONS
- COVER LETTER

After reading the documents carefully, you should keep them in a safe place for future reference.

Product Issuer: Auto & General Insurance Company Limited
ABN 42 111 586 353
AFS Licence No 285571

Registered Office: Level 13, 9 Sherwood Road, Toowong QLD 4066

Limits Referred to in Part A

Personal Effects (including theft and forced entry)	\$500 (and also up to \$500 for child seats or capsules while in the car)
Hire Car Following Theft	\$1,000
Replacement Keys	\$1,000
Trailer / Caravan	\$1,000
Emergency Transport and Accommodation	\$200 per day, up to \$1,000 in total.
New Car Replacement	The earlier of 2 years or 40,000 kilometres from original registration.

Excess on Claims

The following excesses may apply to your claim and will be shown on your Insurance Certificate:

- **Basic Excess** applies to all claims.
- **Additional Excesses** apply when the car is driven by a person who is not an excluded driver, but who:
 - is not listed as a driver on the Insurance Certificate, and/or
 - is under 25 years of age, and/or
 - has not held a full Australian licence for 2 or more years.

More than one additional excess may apply. The total excess you may have to pay is the sum of the Basic Excess and all of the Additional Excesses which apply to the driver of the car at the time of the incident.

For more information about excesses that apply to your policy, please refer to our Premium, Excess and Discount Guide which is available on our website or by emailing us.

The Product Option You Have Selected Features the Following Additional Benefits:

Accident Clean Up

We will pay up to \$500 for removal of your car debris from the scene of an accident.

Death Benefit

We will pay \$5,000 to your legal representative if your death results within 12 months from injury caused in an accident while driving the car. The maximum payable for any accident is \$5,000.

Reduced Window Glass Excess (optional)

This optional benefit applies only if noted on your Insurance Certificate, and only to front, rear or side windows.

Accident Hire Car (optional)

This optional benefit is only available with 'Comprehensive' cover and applies only if shown as included on your Insurance Certificate. Hire Car Following Theft is included as a standard policy benefit (refer to PDS Part A).

If we accept your claim for an incident other than theft, we will arrange and pay the daily cost for a hire car that meets your needs. You must not arrange your own hire car without our approval.

If we are unable to arrange a hire car for you, we will reimburse you what it would reasonably cost you to fulfil your usual day to day mobility requirements, up to a maximum of \$75 per day.

We will pay for this benefit until the first of the following occur:

- the car is repaired,
- your claim is paid, or
- 14 days of hire have been used.

Where the car is safe to drive, the hire car will only be available from the date:

- the authorised repairs are due to start, or
- we assess the car to be a total loss.

We will not pay any additional costs of hiring, including but not limited to fuel, insurance or damage to the hire car. You need to agree to the hire car company hiring conditions (including paying a rental bond, insurance and any excess if you damage the hire car) and collect and return the hire car.


Fees That May Be Charged

Once you have taken out a policy, our agent, as shown on your Insurance Certificate, may charge any of the fees below (if applicable):

Early Cancellation	\$40.00
Monthly Instalment Processing	12 payments of 66 cents per \$100 of premium or part thereof
Fortnightly Instalment Processing	26 payments of 31 cents per \$100 of premium or part thereof

Contact details

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 oceaniainsurance.com.au

