



Safeguard Warranty

Product Disclosure Statement and Policy Wording

Product Disclosure Statement
Prepared on the 1 November 2018

Insurer:

Virginia Surety Company, Inc. (ARBN 080 339 957)
Australian Financial Services Licence number 245579

Section 1: Product Disclosure Statement

Important Information About This Policy

The Purpose Of This Product Disclosure Statement

The purpose of this Product Disclosure Statement (PDS) is to give You the information You require to make an informed decision about whether or not to apply for the Cover provided by the Safeguard Warranty range. Before deciding to purchase this Policy, You should read this PDS and Policy carefully to understand the Cover provided by the Policy. This PDS details the significant features of the Policy, including the Policy's benefits, risks and information about how the insurance premium is calculated. The information is general and does not take account of Your individual needs.

This PDS, in addition to the Proposal and Policy Schedule, forms Your contract of insurance with Us. Provided You have paid the premium, and serviced Your Vehicle in accordance with the service requirements specified within this Policy, We will insure You during the Period of Cover subject to the terms, conditions and exclusions set out in this PDS.

Capitalised terms and expressions used in this PDS have the meaning given to them at the beginning of the Policy Wording in Section 2.

We recommend that You store these documents in a safe place.

Who Is The Insurer?

This insurance policy is issued and underwritten by Virginia Surety Company, Inc. (VSC) (ARBN 080 339 957) of Level 2, 693 Burke Road, Camberwell VIC 3124. In this PDS, the insurer is called 'We', 'Us' or 'Our'. We hold an Australian Financial Services Licence, number 245579. The Warranty Group Australasia Pty Ltd (The Warranty Group) (ABN 37 005 004 446) performs operational functions on Our behalf.

You can contact Us:

- by phone on 1300 131 306
- by writing to Us at PO Box 246, Balwyn VIC 3103
- by emailing Us at vscau@thewarrantygroup.com

Coverforce Insurance Broking Victoria Pty Limited (ACN 127 707 813) (Coverforce) holds an Australian Financial Services Licence, number 345986 and performs policy administration functions on Our behalf. In effecting this insurance Policy, the Distributor is acting as an agent of Coverforce who authorised the Distributor to distribute this Policy, and not as Your agent. Details of the Australian Financial Services Licensee who authorised the Distributor to distribute this Policy are set out in the Financial Services Guide that the Distributor will provide to You. Some of Your insurance premium is paid to the Distributor as commission. Details of the commission received by the Distributor are also set out in the Financial Services Guide that the Distributor will provide to You.

Presidian Management Services Pty Ltd (ABN 99 166 382 369) (Presidian) perform claims administration functions for Coverforce. Coverforce and Presidian collectively is called the Administrator.

To Be Eligible For This Policy The Vehicle Must Meet The Following Requirements:

Safeguard	Bronze	Silver	Gold	Platinum
Vehicle Eligibility Criteria	Vehicle must be 20 years old or less and travelled less than 300,000 kms.	Vehicle must be 20 years old or less and travelled less than 250,000 kms.	Vehicle must be 15 years old or less and travelled less than 200,000 kms.	Vehicle must be 10 years old or less and travelled less than 150,000 kms.

Insured	You must be at least 21 years of age.
Vehicle Condition	Vehicle must be in a roadworthy condition, mechanically sound, is regularly serviced, has a complete service record and has a current Vehicle registration.
Vehicle Purchase Price	Your Vehicle must have a minimum purchase price of \$10,000.
Vehicle Categories	Vehicles are categorised into different classes, please refer to Your Distributor to obtain a list of Vehicle categories.
Excluded Vehicles	Certain vehicles are excluded, please refer to Your Distributor to obtain the list of excluded vehicles.

Significant Features And Benefits Of The Policy

This Policy is an insurance policy with the following significant features and benefits:

Provides Mechanical Breakdown insurance that covers against sudden and unforeseen failure of certain parts of Your Vehicle.	See pages 6 to 8 of the Policy Wording for further details
Provides protection after any Factory Warranty, Statutory Warranty or a 90 day waiting period has expired.	See page 10 of the Policy Wording for further details
You choose one of four levels of Cover: Bronze, Silver, Gold or Platinum	See pages 6 to 8 of the Policy Wording for further details
Offers You a choice of four Cover Terms: 12, 24, 36 or 60 months.	See pages 6 to 8 of the Policy Wording for further details
The Period of Cover ceases on the first to occur of the following: <ul style="list-style-type: none">• upon the expiry of the Cover Term;• when the Maximum Policy Benefit has been reached; and• if the Vehicle is sold and no valid Transfer of Ownership Form is accepted by Us	See page 10 of the Policy Wording for further details
Subject to Our approval, the Policy can be transferred to the Vehicle's new owner when a private sale takes place	See page 11 of the Policy Wording for further details
Includes additional benefits in the event of a claim	See page 12 of the Policy Wording for further details

Policy Exclusions

The insurance Policy is not a repair and maintenance plan but intended to cover unforeseen Mechanical Breakdown of certain parts of Your Vehicle. There are a number of Policy Exclusions, including:

- Normal Wear & Tear or deterioration of parts;
- parts other than those covered by Factory Warranty;
- circumstances where the Vehicle has been subjected to misuse, abuse or negligence;
- parts which have not failed, and which are replaced during servicing;
- any claim where We are not contacted for authorisation prior to the commencement of repairs; or
- losses resulting from accident damage.

This list does not include all Policy Exclusions. Please refer to the 'Policy Exclusions' section on page 9 of the Policy Wording to ensure that You are aware of all exclusions which apply to the Cover provided.

Significant Risks

You should be aware of the following risks associated with the Cover:

Policy Coverage: The Cover provided is not a mirror image of that provided by the manufacturer. (See 'Policy Exclusions' on page 9 of the Policy Wording for further details).

Service Requirements: If the Vehicle is not serviced regularly every 10,000 kilometres or 6 months in accordance with the Service Requirements of this Cover, We may cancel the Policy or refuse to pay a claim. (See page 10 of the Policy Wording for further details).

Disclosure Obligations: Failure to comply with disclosure obligations may have consequences in relation to the Cover being provided or may affect a claim being paid. These consequences are outlined under 'Your Duty of Disclosure' in the Policy Wording. (See page 6 of the Policy Wording for further details).

Period of Cover: The Period of Cover depends on a number of factors including the Cover Term, the Maximum Policy Benefit and whether the Vehicle is sold. The Cover Term is not necessarily the Period of Cover. (See page 10 of the Policy Wording for further details).

Limit of Liability: Depending on the type of Cover You choose, there will be differing per claim component benefits and a Maximum Policy Benefit. (See pages 7 to 8 of the Policy Wording for further details).

How To Apply

To apply for Cover, the Proposal & Policy Schedule will need to be completed by the Distributor. Upon completion You will be given a copy of the Proposal & Policy Schedule detailing the Cover purchased.

What Is The Cost?

The premium payable for Your insurance policy will be shown on Your Proposal & Policy Schedule. In setting premiums, a number of factors are taken into consideration. These factors may include:

- the Cover Term selected;
- the level of Cover chosen; and
- the Vehicle category.

The premium will vary depending on the Cover You choose, with Bronze being the least expensive and Platinum being the most expensive. It also varies depending on the Term of the Cover (that is, how long it will last). The longer the Cover Term, the more the Cover will cost. The type of Vehicle will also influence the premium. The premium will be calculated and provided to You in the Proposal and Policy Schedule before You acquire the Cover.

In the event the premium is not received in full, within 30 days from the date of purchase, all Cover will cease. For further details please refer to the Cancellation section in the Policy Wording.

Taxation Information

Premiums are subject to Goods and Services Tax (GST) and stamp duty incurred by Commonwealth and State Governments. These amounts will be shown separately on Your Proposal & Policy Schedule. GST will also affect any claim You make under this Policy. Please refer to the claims section on page 11 for full details. Generally, Your premiums are not tax deductible and claims payments are not assessable income for tax purposes unless You purchase Your Policy for business purposes and Your Vehicle is registered for business purposes. This taxation information is a general statement only. You should seek professional taxation advice for information about Your personal circumstances.

Your Duty Of Disclosure

When entering into a policy of insurance, We rely on the information You provide to Us. You must tell Us anything known to You, or that should be known by You, that could affect Our decision to insure You. Please refer to the full details under 'Your Duty of Disclosure' on page 6 of the Policy Wording.

Cooling-off Period

You may cancel Your Policy within 28 days of the earlier of:

- receiving confirmation from the Administrator of the purchase of the Policy; and
- the end of the fifth day after the day on which the Policy is issued to You.

If You wish to cancel Your Policy during this period, You must notify the Administrator in writing at the following address:

Administrator
Safeguard Warranty
PO Box 159,
Traralgon VIC 3844

or by email at enquiries@presidianwarranty.com.au . The Administrator can also be contacted by telephone on:

1300 363 149

If You cancel Your Policy, the Administrator will refund the premium in full. However, the Administrator will not refund the premium if a claim has been lodged on Your insurance Policy.

To cancel Your Policy at other times, please refer to the 'How Can Your Policy be Cancelled' section on page 10 of the Policy Wording.

Dispute Resolution

Should You have a concern relating to any area of Our business or Your Policy You may request that it be dealt with by the Administrator's supervisor or manager directly responsible for that area. If You have a complaint contact the Administrator's Complaints Officer on 1300 363 149. If Your complaint is not resolved, the Administrator's Complaints

Officer will refer Your dispute to Our Internal Dispute Resolution Panel. You can contact Our Internal Dispute Resolution Panel:

- by phone on 1300 654 611;
- in writing to PO Box 246, Balwyn VIC 3103; or
- by emailing Us at customerfeedback@thewarrantygroup.com .

We will respond to Your complaint in writing provided We have all the necessary information. If You are not satisfied with the outcome You may refer the matter to the external disputes resolution body. The external disputes resolution body is the Australian Financial Complaints Authority (AFCA). AFCA may be contacted:

- by phone on 1800 931 678 (free call)
- by post: GPO Box 3, Melbourne VIC 3001
- by emailing them at: info@afca.org.au
- on the web: www.afca.org.au

AFCA provides an independent service which will investigate Your complaint and provide a ruling at no cost to You.

How To Make A Claim

You should refer to pages 11 of the Policy Wording for the information regarding making a claim under the Policy.

The General Insurance Code Of Practice

Virginia Surety Company, Inc. adheres to the General Insurance Code of Practice (Code). The Code was developed with the objective of raising the standards of service and practices in the insurance industry to a level that seeks to achieve total customer satisfaction. The Code aims to improve the quality of policy documentation and information provided to consumers; employee and agent training; claims handling and dispute resolution. Please contact Us if You would like to obtain a copy of Our brochure on the Code.

Your Privacy

Virginia Surety Company, Inc. is bound by the Privacy Act 1988. In order for Us to provide You with insurance We need to collect certain personal information about You. We collect personal information from You and Our business partners and service providers in connection with the insurance. Collection of Your personal information from Our business partners and service providers usually occurs at the point of sale of the insurance. If You do not provide Us with this information Your application may not be processed or, We may not be able to administer claims or handle inquiries in connection with the insurance. The purposes for which We collect Your personal information are to provide the insurance, handle inquiries about the insurance, for security checks to verify Your identity, to administer claims and related, secondary or ancillary purposes. The personal information We collect may be disclosed to assessors, loss adjusters, and other service providers who perform activities in connection with the purposes for which We collect, as well as companies within The Warranty Group including Our companies within the regions of Asia-Pacific, UK, USA, and South Africa. In accordance with Our Privacy Policy You have rights of access to, and correction of, Your personal information upon request. You also have the right to complain about Our management of Your personal information, which is also detailed in Our Privacy Policy. If You would like a copy of Our Privacy Policy, would like access to the information We have about You or wish to make a complaint, please contact Our Privacy Officer on 1300 654 611 or visit <https://www.thewarrantygroup.asia/privacy> . By submitting a Proposal & Policy Schedule, You consent to Us managing Your personal information in accordance with Our Privacy Policy.

Australian Consumer Law

Your rights under Australian Consumer Law commence from the date of purchase and may run for the life of the Vehicle that You have purchased.

The benefits of the Safeguard Warranty range as set out in this PDS and Policy Wording, work alongside and in addition to the rights and remedies to which You may be entitled under Australian Consumer Law. In no way does the Safeguard Warranty range limit Your rights under the Australian Consumer Law.

Subject to the exclusions and limitations set out in this Policy, the Safeguard Warranty range gives You a guaranteed minimum remedy where Your Vehicle suffers a Mechanical Breakdown covered by the Safeguard Warranty range.

Financial Claims Scheme

If We become insolvent, this Policy may be protected under the Federal Government's Financial Claims Scheme administered by APRA. This means that if You meet certain eligibility criteria You may receive payment under the scheme. For more information please refer to the following website: <https://www.fcs.gov.au> .

Subrogation

When We pay a claim under the Policy, We have the right to take over and enforce any right You may have to recover the loss from another party. We may do this in Your name and You have an obligation to assist Us as required.

Section 2: Policy Wording

Definitions

Some words have a special meaning in this Policy and PDS. These words are listed below.

APRA: means the Australian Prudential Regulation Authority

Cover: means one of the four levels/types selected, either Bronze, Silver, Gold or Platinum.

Cover Term: means the number of months specified in the Proposal & Policy Schedule as the term of the Cover.

Covered Component: means a part of Your Vehicle as described in the table on pages 7 and 8 that is listed as being covered by the level of coverage selected.

Current Market Value: means the current trade value as defined by the Glass's Guide and/or independent assessor.

Distributor: means the person or entity introducing You to the Policy.

Duly Authorised Mechanic: means a repairer or mechanic with appropriate trade qualifications for the work being conducted.

Factory Warranty: means the original equipment warranty coverage provided by the manufacturer from the date of first registration of the Vehicle. May also be referred to as manufacturer warranty.

Maximum Policy Benefit: means the maximum amount of all claims, in aggregate, that may be paid under the Policy.

Mechanical Breakdown: means the sudden and unforeseen failure of a Covered Component of the Vehicle, not by Normal Wear & Tear, normal deterioration or negligence.

Normal Wear & Tear: means the gradual reduction in operating performance of a Covered Component of the Vehicle, having regard to the age of the Vehicle and the distance it has travelled.

Period of Cover: means the period beginning on the date the Cover commences and ending on the date the Cover ceases, as defined under the heading 'When Am I Covered?' in the Policy Wording.

Policy: means the Safeguard Warranty.

Policy Exclusions: means the circumstances which the Policy does not cover, as set out under the heading 'Policy Exclusions' in the Policy Wording.

Policy Wording: means the policy wording set out in Section 2 of this PDS.

Proposal & Policy Schedule: refers to the form on which You provide information about yourself and the Cover that You have chosen and includes any written amendments We send You.

Statutory Warranty: means the minimum statutory warranty obligations of motor vehicle dealers as dictated by legislation in each state and any warranty coverage provided by the dealer.

Transfer of Ownership Form: means the form of that name included in this PDS.

Vehicle: means the vehicle described in the Proposal & Policy Schedule as the insured vehicle.

We, Us, Our: means the insurer, Virginia Surety Company, Inc. (ARBN 080 339 957).

You, Your: means the insured person(s) named in the Proposal & Policy Schedule.

Your Duty Of Disclosure

What You must tell Us and why: When entering into a policy of insurance with Us You must answer Our questions honestly and You have a duty under law to tell Us anything known to You and which a reasonable person in the circumstances would include in response to Our questions. We will use Your answers to decide whether or not to insure You and anyone else named on the Policy, and on what terms We will provide Cover.

Who needs to tell Us: It is important that You understand You are answering questions for yourself and those answers will affect anyone else You want to be covered under the Policy. You have the same duty to disclose this information to Us before You extend, vary or reinstate the Policy.

If You do not tell Us: If You do not answer Our questions in this way, We may reduce or refuse to pay a claim or cancel the Policy. If You answer Our questions fraudulently, We may refuse to pay a claim and treat the Policy as never having existed.

Type Of Cover

The Policy is not a repair and maintenance plan, but Mechanical Breakdown insurance which covers You against sudden and unforeseen failure of certain parts of the Vehicle during the Period of Cover.

We agree to pay for the reasonable cost to repair or replace the parts of the Covered Components of the Vehicle, or reimburse You, at Our option, due to Mechanical Breakdown (subject to the limit of liability for the Cover You have selected as shown below and, on the Proposal, & Policy Schedule). If a part of a Covered Component requires replacement the repairer may replace with a similar or reconditioned part.

You can also choose a Cover Term of 12, 24, 36 or 60 months for Your nominated level of coverage. Your Proposal and Policy Schedule will show the level of coverage and the Cover Term You have selected. The Cover Term is not necessarily the Period of Cover. You should refer to page 10 of the Policy Wording for details of the Period of Cover.

Limit of Liability

The maximum component benefit per claim is limited to the amount specified by component in the table below for the Cover You have selected. Regardless of the number of claims made the maximum amount payable under Your Policy is limited to the Maximum Policy Benefit listed below for the Cover You have selected.

Cover Level	Maximum component claim benefit (inclusive of GST)	Maximum Policy Benefit
Bronze	Per table below	Current Market Value
Silver	Per table below	Current Market Value
Gold	Per table below	Current Market Value
Platinum	Per table below	Current Market Value

Policy Coverage

Covered Components	Vehicle must be 20 years old or less and travelled less than 300,000 kms.	Vehicle must be 20 years old or less and travelled less than 250,000 kms.	Vehicle must be 15 years old or less and travelled less than 200,000 kms.	Vehicle must be 10 years old or less and travelled less than 150,000 kms.
	Bronze	Silver	Gold	Platinum
ENGINE: Engine Block (if damaged by internal components), Oil Pump, Pistons, Piston Rings, Crankshaft and Meshing Timing Gears, Crankshaft Bearings and Camshaft Bearings, Cylinder Wrist Pins, Camshaft and Camshaft Gears, Internal Bushings, Connecting Rods, Balance Shaft and Bearings. <i>Cylinder Head gaskets are only covered when repairs are carried out on the components listed in this subsection. (Specifically excludes Variable Valve Timing Components)</i>	up to \$1,500	up to \$2,500	up to \$3,500	up to \$5,500
TRANSMISSION: The internal lubricated parts of both manual and automatic transmissions. <i>(Specifically excluding transfer cases, selespeed motors and worn converter clutches.)</i>	up to \$1,500	up to \$2,500	up to \$3,500	up to \$5,500
DIFFERENTIAL: Internally lubricated parts <i>(specifically excluding axles, wheel bearings and worn limited slip clutch assemblies).</i>	up to \$1,500	up to \$2,500	up to \$3,500	up to \$5,500
TURBO CHARGER/SUPER CHARGER: This cover only applies to factory fitted Turbochargers.	up to \$1,500	up to \$2,500	up to \$3,500	up to \$5,500
COOLING SYSTEM: Cooling Fan, Water Pump, thermostat (impeller shaft bearings, bushes,) <i>(specifically excluding any damage caused by collision or the result of road surface projectiles).</i>	up to \$500	up to \$1000	up to \$1,500	up to \$1,750

ELECTRICAL SYSTEM: Alternator, Starter Motor, Voltage Regulator, Windscreen Wiper motor.	up to \$500	up to \$1000	up to \$1,500	up to \$1,750
BRAKING SYSTEM: Booster and Brake Calipers, Master Cylinder. <i>(Specifically excluding brake pads or linings, service items and disc rotors.)</i>	up to \$500	up to \$1000	up to \$1,500	up to \$1,750
STEERING SYSTEM: Rack and Pinion, Power Steering Pump, Steering Box. (Specifically excludes Rack Ends and Rack Boots)	up to \$500	up to \$1000	up to \$1,500	up to \$1,750
AIR CONDITIONING: Condenser, Evaporator and Compressor. (Specifically excluding gas, leakages, pipes, hoses, thermostat, receiver dryer and TX valves)	up to \$500	up to \$1000	up to \$1,500	up to \$1,750
CLUTCH: Slave Cylinder, Master Cylinder (specifically excluding clutch plate).	up to \$500	up to \$1000	up to \$1,500	up to \$1,750
FUEL PUMP AND FUEL INJECTION SYSTEMS: Electrical and Mechanical Fuel pump, Fuel Pressure Regulator, Diesel Injector Pump, Air Flow Meter, carburetor, fuel injectors (Specifically excluding injection service items.)	up to \$500	up to \$1000	up to \$1,500	up to \$1,750
DRIVE SHAFTS, CV JOINTS, UNIVERSALS: (Specifically excluding CV dust boot).	up to \$500	up to \$1000	up to \$1,500	up to \$1,750
ABS BRAKING SYSTEM: ABS Actuators, Electronic Module and Wheel Speed sensors (Specifically excluding brake pads or linings, disc rotors and service items).	up to \$500	up to \$700	up to \$1,500	up to \$1,750
ELECTRONIC IGNITION SYSTEM: Ignition module, Ignition coil, Crank angle sensor, Oxygen Sensor, Hall Effect Sensor, Cam Position Sensor, Knock Sensor, DFI Module. (Specifically excluding service items)	up to \$500	up to \$700	up to \$1,500	up to \$1,750
CYLINDER HEADS: Cylinder Heads, Valves and Lash Adjusters. – If no evidence of overheating or corrosion.	Not Covered	up to \$500	up to \$700	up to \$900
RADIATOR: Engine Cooling Radiator (specifically excluding damage by impact, corrosion and blockages).	Not Covered	up to \$500	up to \$700	up to \$900
ELECTRONIC TRANSMISSION COMPONENTS: Shift solenoid, switches, electronic control unit. (linings excluded)	Not Covered	up to \$500	up to \$700	up to \$900
POWER WINDOW MOTORS AND SWITCHES: (Specifically excluding Sun Roofs.)	Not Covered	up to \$500	up to \$700	up to \$900

Policy Exclusions

The following are not covered by any of the Safeguard Warranty range.

- failure arising from Normal Wear & Tear and the gradual reduction in operating performance of the Vehicle or part;
- any item that requires periodic replacement as part of normal Vehicle maintenance including but not limited to tyres, batteries, filters, hoses, brake pads and linings, spark plugs, belts, worn clutch, wiper blades, lubricants, and coolants;
- parts other than those covered by Factory Warranty;
- parts subject to recall by the vehicle manufacturer;
- parts and repairs subject to manufacturer technical bulletins;
- parts which have not failed, and which are replaced during routine servicing or maintenance;
- any loss caused through modification of covered parts or to any non-manufacturer fitted part or directly related to or caused by the fitting of any non-manufacturer fitted part;
- any part which is covered but not available (Our liability will be restricted to repairing, replacing or paying the value of the required part only and not to any replacement or repair of an entire component);
- consequential loss or damage of any kind;
- Vehicles that have not been maintained in accordance with the service requirements of this Cover (see section below, titled 'Service Requirements');
- repair of oil leaks caused by gasket or seal failure;
- failure caused by misuse, neglect, abuse or improper servicing or any repairs required as a result of continued operation of the Vehicle once a defect or fault has occurred;
- any problem caused by the failure to maintain proper levels of fluids, fuels, lubricants or coolants or contamination of fluids;
- any problem caused by the use of contaminated or incorrect types and grades of fuel, oil or lubricants;
- any claims where We have not been contacted prior to the commencement of repair or repairs and where We have not issued an authorisation number;
- the costs incurred in improving or reconditioning the Vehicle or parts to a condition superior to that at the time of purchase;
- component parts or design elements which are found to have been defective at the commencement of Cover, or can be described as having an inherent design fault;
- repairs to the Vehicle caused by corrosion, rust, fire, illegal use, malicious damage, impact, accident, earthquake, flood or other occurrence of nature, riot or civil commotion, war, invasion, strikes or resulting from nuclear fission, fusion or radioactivity;
- any freight costs for shipping parts;
- any workshop consumables and environmental disposal levy;
- diagnostic or dismantling costs unless accepted as part of an authorised claim;
- software upgrades, reprogramming or technical channel/upgrade;
- any loss caused through having Your Vehicle modified from factory specifications (for example, addition of turbocharger, or instillation of oversize piston valves), unless the modifications are manufacturer approved or installed;
- any loss attributed to the Vehicle being fitted with an LPG unit parts expressly excluded for engines running on LPG includes (but not limited to): air flow motors, fuel, pumps, injections, inlet and exhaust valves and/or seals, exhaust systems and all inlet tract components;
- any loss caused by not accepting service recommendations for additional repairs or adjustments;
- any loss caused by not following the Vehicle manufacturer's operating guidelines or exceeding the manufacturer's operating limits;
- repairs on superficial damage such as cosmetic or surface corrosion from stone chips or scratches in the paint;
- any loss covered by any other warranty or guarantee including Statutory Warranty, Factory Warranty and/or repairer's guarantee;
- any repairs performed by a non-authorised repairer;
- any loss arising from the mechanical failure of a Covered Component which has prior to the mechanical failure, been repaired by someone other than an authorised repairer;
- the cleaning of any component including the removal of any carbon or sludge;
- any loss outside of the Period of Cover; or
- any fraudulent loss.

The Policy will cease, and no claims will be accepted for any Vehicle which:

- is being or has been used in competitions, rallies, racing, pace making, reliability trials, speed or hill climbing or by overloading of the Vehicle;
- is being used for or has previously been used for the conveyance of passengers for hire or reward, rental, delivery or courier use, Police or emergency vehicle, driver's instruction or tuition for reward;
- has been used for towing without suitable equipment as recommended by the Vehicle manufacturer; or
- has an odometer reading that cannot be accurately determined.

In relation to the Policy Exclusions, You should also read the next section, titled 'Service Requirements' carefully.

Service Requirements

It is a condition of Cover that Your Vehicle is maintained in a roadworthy, mechanically sound condition and serviced regularly every 10 000kms or 6 months (whichever occurs first).

A Duly Authorised Mechanic must carry out any service or repairs.

Any defect or fault or any parts identified as needing repair or replacement or which are identified as a potential problem, prior to Your Cover commencing, must be immediately rectified.

Upon becoming aware of the development of any mechanical problem, You or any other person driving the Vehicle must take all necessary steps to minimise any damage that might arise.

Failure to comply with servicing and repairs of the Vehicle in accordance with these requirements will end Your insurance Cover.

The Vehicle must at all times be operated in accordance with the manufacturer's instructions and in a manner consistent with the Vehicle's design and specifications.

When Am I Covered?

The Period of Cover is the period beginning on the date Cover commences and ending on the date Cover ceases. Provided You have paid the premium, We will insure You during the Period of Cover subject to the terms, conditions and exclusions set out in this PDS.

The start of Your Cover

Cover will commence on the later of:

- the date that the Factory Warranty expires;
- the date that the Statutory Warranty expires; and
- if no Factory Warranty or Statutory Warranty exists, upon expiry of 90 days from the date the Proposal & Policy Schedule is issued to You,

The end of Your Cover

Your Cover will cease on the first to occur of:

- at 4 pm on the date that the Cover Term has elapsed from the date the Cover commences;
- when the Vehicle has not been serviced in accordance with the Service Requirements;
- when the Maximum Policy Benefit has been reached;
- when the Policy is cancelled; and
- if the Vehicle is sold and no valid Transfer of Ownership Form is accepted by Us, within the specified timeframe.

How Can Your Policy Be Cancelled?

Cooling-Off Period: You may cancel Your Policy during the cooling-off period. See page 4 for details.

Other Cancellations:

Cancellation by You

You may cancel this Policy at any time:

- by emailing the Administrator at enquiries@presidianwarranty.com.au ;
- by writing to the Administrator at PO Box 159, Traralgon VIC 3844; or
- by contacting the Administrator on 1300 363 149.

Upon cancellation, no premium is refunded if a claim has been paid. If a claim has not been paid out and the Policy is cancelled, the requisite amount of premium for the time that Cover has been provided will be retained.

Cancellation by Us

The Administrator may cancel this Policy on Our behalf by giving You notice in writing in accordance with the Insurance Contracts Act 1984 for reasons including:

- non-disclosure
- failure to comply with the conditions of this Policy
- misrepresentation
- non-payment of premium.

If the Administrator cancels Your Policy, no premium is refunded if You have already had a claim on the Policy. If You have financed the premium for this Cover, the Administrator will require the approval of the finance company before cancelling the Policy. Any refund will be made to the financier.

Provided You have not already had a claim paid on the Policy, if You or We via the Administrator cancel Your Policy the Administrator will refund the premium for the unexpired Period Of Cover. Refunds are calculated on a pro-rata basis.

What Happens If You Sell Your Vehicle?

A valid Policy can be transferred to a new owner at Our discretion. Transfer can only occur if the recommended service schedule has been complied with and can be verified and evidenced by supplying copies of tax invoices or service history.

If ownership of the Vehicle is transferred, Cover ends immediately, unless the Transfer of Ownership Form in this PDS is completed and submitted to the Administrator, together with Your local traffic authority transfer of registration/ownership form within 14 days after the transfer.

Transfer is not available if the Vehicle is sold to or through a motor dealer, trader or auction house.

How To Make A Claim

Important conditions relating to claims:

- **Repairs must not commence unless authorised by the Administrator.**
- You may be asked to contribute toward the repair costs if the repairs being performed will restore the Vehicle to a better condition than that immediately prior to the Mechanical Breakdown. When settling a claim We have the right to take Normal Wear & Tear into consideration.
- You must ensure You take all reasonable steps to protect the Vehicle from further damage, when damage to any of the Vehicle's Covered Components is suspected, otherwise We have the right to decline Your claim.

How do I make a claim?

If a claimable event arises You must:

1. Call the Administrator and take Your Vehicle and Your Proposal & Policy Schedule to any Duly Authorised Mechanic authorised by the Administrator.
2. Provide proof of Your Vehicle's service history.
3. The repairer will contact the Administrator on 1300 363 149 and provide their diagnosis of the problem, its cause and the estimated cost of parts and labour. If appropriate, the Administrator will authorise the claim, supply them with an authorisation number and approval to commence repairs.
4. When work is completed You will need to sign the invoice and the repairer will forward it to: Administrator, Safeguard Warranty, PO Box 159, Traralgon VIC 3844. The invoice must show the number of hours, hourly rate, cost of individual parts, copies of sublet invoices and the authorisation number.

If You experience any problems, please contact the Administrator on 1300 363 149 or via email at enquiries@presidianwarranty.com.au and the Administrator will contact the repairer on Your behalf.

GST On Claim Payments

When We make a payment under this Policy (to You directly) for the acquisition of goods, services or other supply, We will reduce the amount of any payment by the amount of input tax credit (ITC) that You are entitled to, whether or not that acquisition is actually made. In the case that a compensation payment is made under this Policy in lieu of payment for the acquisition of goods, services or other supply, We will reduce the amount of that payment by the amount of ITC You would have been entitled to had the payment been used to acquire goods, services or other supply.

Claim Recovery

We reserve the right to take action to recover costs incurred by Us where We believe the incident is the responsibility of another party. When We do this, We may take action in Your name and You will be required to cooperate with Us and provide any information We may require.

Additional Benefits

In the event of an authorised claim, the following additional benefits are provided for under a Safeguard Warranty and will be reimbursed upon receiving receipts:

Accommodation

We will pay up to \$200 per day, subject to an overall limit of \$600 for all claims during the Period of Cover, if Your Vehicle is immobilised beyond 100km from Your usual home address and the repair is not completed on the day of Our authorisation of repairs.

Car Rental

We will pay up to \$100 per day for car rental, subject to an overall limit of \$600 for all claims during the Period of Cover if Your Vehicle is immobilised for more than two consecutive days after Our authorisation of repairs.

Locksmith Service

We will pay up to \$200 for the services of a professional locksmith, subject to an overall limit of \$600 for all claims during the Period of Cover, if Your Vehicle's ignition or door key is lost, broken or accidentally locked in Your Vehicle.

Towing

We will pay up to \$200 for any one claim, subject to an overall limit of \$600, for all claims during the Period of Cover. Cover is only provided for costs incurred in excess of that provided by Your motoring organisation.

SERVICE RECORDS

These records will be required in the event of a claim.
Please ensure that Your Duly Authorised Mechanic completes and stamps to verify each service.

Service No: _____	
Date of Service _____	Kms at service _____
Repair Shop _____	Invoice No _____
Service Adviser Name _____	Repair Shop Stamp
Service Adviser Signature _____	

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Service Adviser Signature _____	

Safeguard Warranty

Transfer Of Ownership Form

Should You sell Your Vehicle privately within the Period of Cover this cover is transferable, subject to Our approval. Service and maintenance must have been carried out in accordance with the Service Requirements specified in this PDS. Transfer is not available if the Vehicle is sold to or through a motor dealer, trader or auction house.

Please complete this Transfer of Ownership Form and return it within 14 days of sale with a copy of Your service history records and Your local traffic authority transfer of registration/ownership form to:

Administrator
Safeguard Warranty
PO Box 159, Traralgon VIC 3844

I certify that I have sold my Vehicle and request that this Cover is transferred and confirm that the service book has been passed to the new owner.

Policy Number:

Current Owner's Details

First Name Last Name

Address

City State Postcode

Phone Vin No Reg No

Model Kms at sale date

Signature Date

New Owner's Details

First Name Last Name

Address

City State Postcode

Phone

Date of Transfer Use: Private Business/Private Commercial

I have been provided with the PDS, including the Proposal & Policy Schedule, and accept the terms, conditions and exclusions of the Safeguard Warranty.

New Owner's Signature Date