



Product Disclosure Statement (PDS)

Preparation date 30 October 2019



Contents

important notice	03
about your go cover	09
about your +car cover	13
making a claim	24
premiums and cancellations	37
complaints	41
definitions	43

important notice

bingle go app and location services, mobile & fitness data and autopay agreement

It is a condition of cover that you:

- install the bingle go app onto your primary smartphone; and
- have both “location services” and “motion and fitness data” enabled at all times, and
 - if you have an Android smartphone, disable “battery optimisation”; and
- do not allow a person other than yourself to carry your phone for extended periods of time; and
- accept the autopay agreement which details how we charge your next month’s premium to your nominated payment card.

We may also cancel your policy if you do not meet these conditions, but only after making reasonable attempts to contact you and after giving you notice of cancellation.

You will not be eligible to earn any mobility bonus if:

- the bingle go app does not remain installed or “location services” and “mobile and fitness data” is not continually enabled; or
- you do not carry your smartphone with you the majority of the time you are away from your home.

Communicating with you

Your policy documents and related communications will be available to you in the bingle go app or provided to you by email either as an attachment or as a secure website or app link, or by other types of electronic communication (e.g. SMS or push notification). It is important to ensure that your email address and Australian mobile phone number details are up to date in your bingle go app profile. Each electronic communication will be deemed to be received by you at the time it leaves our information system. Policy documents and policy communications will be provided to you in this way unless we tell you it is no longer suitable.

What is bingle go +car?

bingle go +car is an insurance product that combines comprehensive car insurance (+car) along with an extra layer of cover for customers using other modes of transport (go). It is designed for customers who use their car for private use only and choose to comprehensively insure their car, but don't solely rely on that car for their day to day transport.

When the bingle go app identifies a qualifying journey made using a means of non-car transport, such as public transport and mobility devices, customers earn a mobility bonus that is applied to their next month's premium, meaning they may end up paying less for their insurance. Refer to the 'Definitions' on page 44 for the meaning of mobility device.

What's this cover all about?

During the period of cover, this policy provides cover for:

- accidental loss or damage to, or theft of, your car;
- liability for accidental damage to someone else's car or their property caused by the use of your car;
- accidental loss, or damage to your personal valuables while commuting (refer to the 'Definitions' on page 43 for the meaning of commuting); and
- your liability for:
 - the insurance excess that becomes payable while you are responsible for a hire car in Australia;
 - the comprehensive insurance excess payable when you are using, or in charge of, any other car that is comprehensively insured;
 - accidental damage to someone else's property while commuting using a mobility device or on foot.

Like all insurance policies, conditions, limits and exclusions apply.

Some words in this PDS have specific meanings so please read 'Definitions' on page 43. Please read this PDS for full details of the cover.

Period of cover & auto renewals

Your first period of cover is the remaining days of the month in which you purchase your policy and the following month. After the first period of cover, your policy automatically renews on the first day of each month and your period of cover for each renewal will be the month in which your policy is renewed.

Your policy will not automatically renew if:

- it has been cancelled;
- we have given you notice of its cancellation;
- you have not paid renewal premium when due; or
- you have stopped auto renewals.

About this Product Disclosure Statement and your policy

This Product Disclosure Statement (PDS) contains important information about bingle go +car insurance to help you decide whether to buy this product.

Before you decide to buy this product, please read this PDS in full.

If you purchase this product, your policy is made up of this PDS and your policy summary which shows details particular to your policy. You should read these documents together as they tell you what your policy covers, what is excluded, how we settle your claim, and more.

The information in this PDS was current at the date of preparation.

We may update some of the information in the PDS that is not materially adverse from time to time without notifying you. You can obtain a copy of any updated information from the bingle go app or at binglego.com.au

The guide

Throughout this PDS you will be referred to a document called the [guide](#) which provides further information about your premium, excesses that could apply if you make a claim, how we pay claims, and how mobility bonus is calculated. The [guide](#) is available in the bingle go app or at binglego.com.au

General Insurance Code of Practice

We support the General Insurance Code of Practice. You can get a copy of the code from the Insurance Council of Australia website (insurancecouncil.com.au) or by phoning (02) 9253 5100.

Updating your details

You must always keep your policy and contact details current. To manage your policy and contact details please go to the bingle go app.

As soon as the details on your policy summary are no longer accurate you must update your details using the bingle go app and we'll give you a new policy summary to confirm any changes.

You must also tell us if you have had changes to your insurance, driving or credit history, or to your criminal history relating to fraud, theft, burglary, drugs, arson, or your criminal history relating to criminal, malicious or wilful damage.

When you let us know about any changes to your policy we may decide to charge an additional premium or apply a special condition to your policy. In some cases, it might even mean that we can no longer insure you.

Your responsibilities / you must

Care of vehicle

1. You must take all reasonable precautions to prevent damage to, or theft of, your car or any other car or hire car you are responsible for or use. You must also keep your car registered, well maintained and in a good and roadworthy condition (e.g. replace worn out tyres or worn brakes and defective lights, fix paint problems, repair major rust and unclaimed major scratches or dents).

Other car condition and insurance

2. You must use reasonable endeavours to ensure that any other car that you use is roadworthy, legally registered and comprehensively insured.

Other people's property

3. You must take all reasonable precautions to prevent damage to other people's property while using your car, any other car or hire car, or while commuting via a mobility device or on foot.

Personal valuables

4. You must take all reasonable precautions to prevent loss of, damage to or theft of your personal valuables.

Policy conditions and details

5. You must follow all the terms, conditions and responsibilities set out in your policy.

Payment of your premium

6. You must ensure your payment method is current, correct and has sufficient funds for payment of your premium. Refer to the autopay agreement for more information about how we charge premium to your nominated payment card. The autopay agreement can be accessed in the bingle go app anytime.

Accuracy of your information

7. You must always provide honest, complete and up to date information to us. When we agree to insure you, to renew or vary your policy, or to pay your claim, our decision relies on the accuracy of the information you give us.

If you don't meet these responsibilities we may reduce or refuse to pay a claim, and/or we may cancel your policy. If fraud is involved, we can treat your policy as if it never existed.



about your go cover

What is go cover?

go is the cover you have under your policy when commuting other than in your own car. The cover you have for when you are using your own car is set out later in this PDS, under the heading '[About your +car cover](#)'.

Cover includes

1. Cover for personal valuables

If your personal valuables (e.g. jewellery, mobile phones and portable electronics) are accidentally lost or damaged while commuting in Australia, we reimburse **90%** of the amount you have paid to repair or replace your personal valuables. Note: you will need to provide us with all invoices and receipts.

The maximum amount we reimburse is **\$1,000** in total per incident.

What we do not cover

We do not cover:

- cash, smartcards, phone cards, documents able to be cashed or traded, vouchers, tickets or money orders;
- consumable items;
- any item with a replacement value less than \$100;
- items of clothing or footwear;

- any personal valuables not owned by you;
- the additional cost to upgrade to a more recent model of the lost or damaged item;
- corrupted, lost or damaged electronic data;
- mechanical or electrical failure or breakdown; or
- any consequential loss.

2. Australian hire car excess cover

If you are required to pay an excess or damage liability fee due to an incident that occurred while you were responsible for a hire car and:

- the incident occurred in Australia; and
- you were a named driver on the hire car rental agreement; and
- you complied with all the terms and conditions of that rental agreement,

then we reimburse **90%** of the amount you have paid.

The maximum amount we reimburse is **\$5,000** in total per incident.

We do not cover:

- any claim if you don't hold the appropriate licence for, or are breaching the conditions of your licence, when driving the car;
- any claim where your use of the hire car breaches the terms and conditions of the rental agreement.

3. Other car excess cover

If you are required to pay an excess due to an incident for which you are at fault and that occurred while you were legally driving another person's car, but not a hire car, and:

- the incident occurred in Australia; and
- the other car was comprehensively insured; and
- the policyholder and owner of that other car had given you permission to drive their car,

then we reimburse you **90%** of the excess you have paid.

The maximum amount we reimburse is **\$5,000** in total per incident.



We do not cover:

- any claim if the car belongs to you, is leased to you, or is allocated to you as a work vehicle;
- any claim if you don't hold the appropriate licence for, or are breaching the conditions of your licence, when driving the car;
- any claim where your use of the other car breaches the conditions of the other car's comprehensive insurance;
- any claim where the claim under the other car's comprehensive insurance is not accepted.

4. Liability cover while commuting using a mobility device or on foot

We cover your legal liability to pay compensation for loss or damage to third party property resulting from an incident:

- that occurred in Australia; and
- for which we or a court or tribunal consider you are responsible; and
- which happens during the period of cover; and
- that occurs when you are commuting using a mobility device or on foot.

Examples of incidents covered by this liability cover include:

- if you're riding your bicycle to the shops and accidentally damage someone else's car with your bicycle;
- if you're riding a skateboard to university and accidentally bump into someone causing them to drop and damage their mobile phone; and
- if you're riding a bicycle or skateboard to work and lose control, cover for the damage caused by the out of control bicycle or skateboard, if you were the cause of the incident.

Limit

The most we will pay per incident is **\$10,000** in total including associated legal costs we have agreed to pay less the **standard excess** listed on your policy summary.

We do not cover

We do not cover:

- damage to your own property;
- personal injury to you or any other person;
- where your method and/or use of this method of transport is prohibited (e.g. "cyclists must dismount", "skateboards & roller skates/blades are prohibited", e-scooters in NSW);
- where you had your ability to safely operate the mobility device reduced by the influence of alcohol over the legal limit, drugs, or medication. This includes if you had been advised by your medical practitioner that your condition or medication would impair your ability to safely operate the mobility device;
- any claim where the mobility device's engine capacity or size exceeds the limits for legal use in the state or territory where the device is being used.

about your +car cover

What is +car cover?

+car cover is comprehensive insurance for your car.

Your car

Your car is described in your policy summary. It includes the keys plus any options, accessories, or modifications that are permanently fitted to your car. But it doesn't include fuel, lubricants, or anything your car is towing.

What your car is used for

This policy covers your car for private use only.

Which drivers are covered

+car covers you and other people you allow to drive your car. However, if you allow another person to drive your car, additional excesses apply if you claim. Refer to the [guide](#) for further information about excesses and when they apply.

What's in

Cover for accidental loss or damage to your car

This policy covers accidental loss or damage to your car that occurs during the period of cover including loss or damage caused by:

- driving accidents; or
- nature (e.g. storm, hail, flood or fire); or
- something else (e.g. theft, damage while parked, or malicious damage).

Market value

Your car is covered for its market value.

Market value means the amount we assess your car to be worth on the road in your local area. We'll consider your car's make, model, age, condition and kilometres travelled in assessing its market value. We may use recognised industry publications to assist us in determining its market value. Market value includes costs of registration and compulsory third party insurance and any stamp duty and transfer fees.

When we determine market value

If we are determining market value as part of settling a claim, we'll assess the market value as at the date you lodged your claim, but as if the loss or damage you are claiming for had not occurred.

What's out

Types of loss or damage to your car that we don't cover

The types of loss or damage to your car that we don't cover are:

- general wear and tear of your car (including the tyres) or any mildew, mould, rust, corrosion, or depreciation;
- mechanical or electrical breakdown, or failure of your car;
- loss or damage to your car (including loss or damage to your car's engine or fuel system) caused by the incorrect type of fuel being used by you or someone you allow to use your car;
- replacement of undamaged parts, including undamaged parts of a whole set when just a part of that set was damaged (such as alloy wheels); and
- loss or damage if you allow your car to be driven after an incident of loss or damage, unless we agree that you couldn't reasonably have known that doing so could have led to further loss or damage.

Incidents for which we don't cover loss or damage to your car

We don't cover loss or damage that is caused by, or arises from, or involves:

- incidents caused by you driving when you don't hold the appropriate licence, or are breaching the conditions of your licence when driving your car;
- incidents caused by someone other than you driving your car, who doesn't hold the appropriate licence, or who is breaching the conditions of their licence when driving your car, unless you didn't know that and couldn't reasonably have been expected to know that;
- anything in the list of things '[What we don't cover](#)' on page 17.

Liability cover

What's in

Use of your car may result in accidental damage to someone else's car or property, and you or someone you allow to use your car could be legally liable.

We'll cover that liability which is caused by the use of your car during the period of cover.

Examples of incidents covered by this liability cover include:

- accidental damage caused by property falling from your car, or property being loaded or unloaded from your car; and
- cover for the actions of a caravan or trailer that your car was towing at the time liability arose, if those actions were the cause of the liability.

The most we will pay for all claims from any one incident covered by this policy that happens during the period of cover is **\$20 million**. This includes all associated legal costs we have agreed to pay and GST.

What's out

We don't cover legal liability:

- that is caused by, arises from, or involves someone you didn't allow to use your car;
- that is caused by, arises from, or involves a driver who doesn't hold the appropriate licence, or who is breaching the conditions of their licence, when driving your car;
- if the property that is damaged belongs to you, the person using your car, or someone who usually lives with you;
- if the liability only exists because of an agreement or contract you, or the person using your car, entered into accepting the liability. But we will provide cover if the liability would have existed without that agreement or contract;
- anything in the list of things '[What we don't cover](#)' on page 17.

What we don't cover

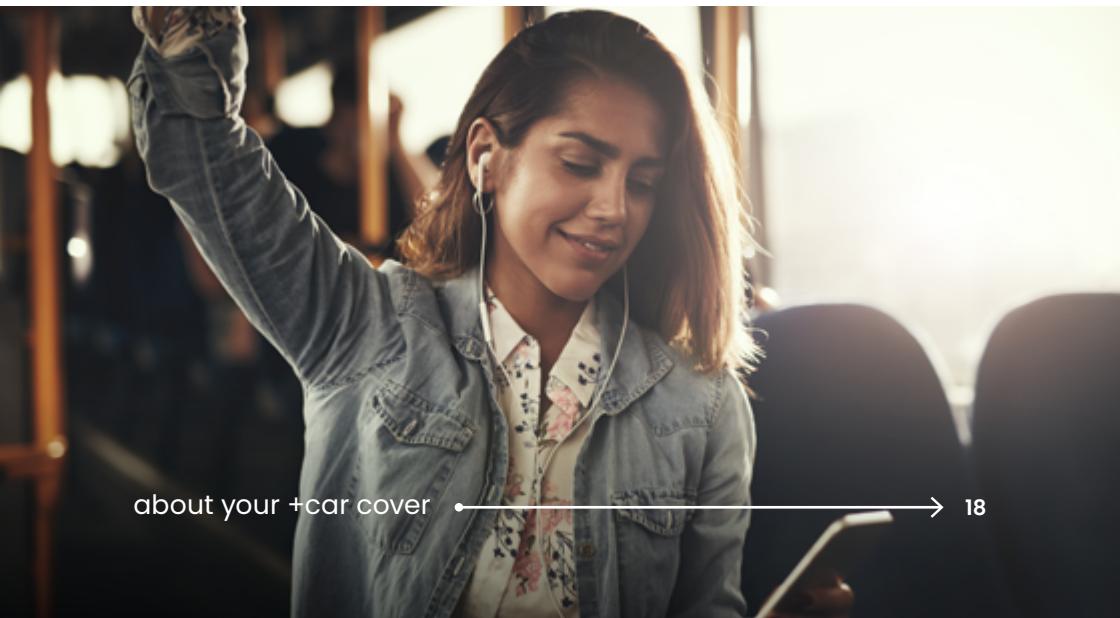
This policy's +car cover doesn't cover damage, loss, cost, or liability that is caused by, arises from or involves:

- the following things relating to your car:
 - your car being used for unlawful purposes or being used beyond its design specifications;
 - your car not being roadworthy at the time of the incident;
 - your car being a part of, or tested in preparation for, any type of race, contest, stunt, motor sport, or on a competition course, unless it is being driven as part of a driver education course that does not involve either speeds in excess of 100km/h, or the timing of cars; or
 - your car being used for hire or for monetary reward.

Of course, the above list doesn't apply to loss or damage to your car if it is stolen and a thief is using it at the time of the incident.

This policy's +car cover doesn't cover damage, loss, cost, or liability that is caused by, arises from or involves:

- the following things relating to you, or to the person using your car:
 - intentional loss or damage caused by you, or someone you allow to use your car, or someone otherwise acting with your express or implied consent;
 - reckless acts by you or a person acting recklessly with your express or implied consent (such as street racing, burnouts or donuts);
- you, or someone you allow to use your car, having their ability to drive safely reduced by the influence of any alcohol, drugs, or medication. This includes if the person had been advised by their medical practitioner that their condition or medication would impair their ability to drive;
- you, or someone you allow to use your car, that you could have reasonably known, having more than the legal limit for alcohol, drugs, or medication in their breath, blood, saliva or urine as shown by analysis or refusing to take a test for alcohol, drugs, or medication where you could have reasonably known that this was the case;



This policy's +car cover doesn't cover damage, loss, cost, or liability that is caused by, arises from or involves:

- you, or someone you allow to use your car, failing to take reasonable precautions to prevent the loss, damage, or liability;
- these following things:
 - incidents outside of Australia;
 - loss or damage arising from breach of contract, fraud or deception;
 - consequential losses or extra costs following an incident covered by this policy, unless:
 - we gave you written authority prior to incurring these costs, and we had agreed to reimburse you; or
 - the costs are covered under '**Additional benefits**' or under '**Liability cover**';
 - incidents taking place before or after your policy's period of cover;
 - asbestos of any kind;
 - any of the following, whether actually present or threatened – biological substances, chemicals, other contaminants, radioactivity, nuclear material or waste, or any nuclear fission action – and any related looting, rioting, or any response taken by a public authority;
 - war, terrorism, revolution, any other warlike activity, as well as any associated looting or rioting whether or not war is actually declared;
 - your car being legally confiscated or repossessed.

Additional benefits

When your car has been stolen or damaged in an incident covered by this policy's +car cover, we make all of the following additional benefits available to you when they are relevant to the loss or damage that has happened.

Sometimes, we may decide to make an additional benefit available to you before we accept or agree to pay your claim. If we do this, it doesn't mean that your claim has or will be accepted, or that we have otherwise agreed to pay your claim. If we later decide that we can't accept or pay your claim, then the cover available under an additional benefit won't apply and we may decide to recover any costs and/or monies we have already paid, from you.

a) Towing and storage costs

We'll cover the fair and reasonable costs of:

- towing your car (if it can't be driven safely) to our repairer or anywhere else we have nominated or agreed to; and
- storing your car for any period between your claim being lodged and your claim being settled - if it needs to be held in storage during that time.

b) Emergency travel, accommodation and repairs

When your car is stolen or damaged in an incident covered by your policy, we also cover:

- fair and reasonable costs for emergency repairs to make your car roadworthy or safe in order to get your car to your next destination; or
- fair and reasonable emergency travel and/or accommodation costs if your car is not roadworthy or safe to drive and you are more than 100km from your home; and
- accidental loss or damage to your personal valuables (e.g. clothing, electronic and telecommunication devices) in the car at the time of the incident.

Limit

We pay up to **\$1,000** in total per incident.

Note: You need to provide us with all invoices and receipts.

We don't cover

We don't cover:

- cash, smartcards, phone cards, documents able to be cashed or traded, vouchers, tickets or money orders;
- tools (other than those supplied as standard by the car manufacturer or similar replacements);
- items used for business, trade or profession; and
- any personal valuables not owned by you.

Optional extras

If you've chosen an optional extra (option) and we have agreed for you to have it on your policy, then you'll see it on your policy summary. An extra premium will apply to each option you have.

a) Glass Cover

This option provides you with cover for when the only loss or damage to your car is to the windscreens or window glass, including the sun roof. We don't charge you any excess if you make a claim under this option only.

Limit

One excess free claim only in the period of cover.

b) Hire Car @claim

We will arrange a hire car for you to use. The hire car will be one that is, in our opinion, a similar make and model to your car. If a similar make and model to your car is not available we will choose an alternative equivalent car, but only if our provider has one available, and is within a reasonable distance of your location.



If there are no hire cars that meet your needs available from one of our providers within a reasonable distance of your location, then we will pay you the lesser of:

- the amount it would have cost us to provide you with a car that is in our opinion a similar make or model to your car using our provider, had one been available; or
- the fair and reasonable cost you incur in making alternative travel arrangements.

Limit

The most we will pay is \$90 per day. The benefit stops on the day:

- your car is returned undamaged; or
- we repair your car and return it to you; or
- we settle your claim;

whichever occurs first.

What can you claim for and how often?

You can claim after any incident.

We'll treat each separate incident as a separate claim. For example, if the rear and front of your car have been damaged in two separate incidents, then you have to make two claims.

All damage stemming from the one incident will form one claim.

What to do after an incident

- Make sure everyone is safe. For emergencies, call 000.
- If your car, or the other car you are driving or that is in your custody, is stolen, damaged by someone else, or involved in an accident involving other people and/or their car(s) or property, you may need to report the incident to the police, especially if someone is injured or there is a hazard to other people. If so you'll need to grab an incident number from them, as we may ask you for the incident number when you make your claim.
- Take the right steps to **prevent any further loss or damage**. We may not cover loss or damage to your car arising from you allowing your car to be driven after an incident of loss or damage (see '[Types of loss or damage to your car that we don't cover](#)'). But where the incident involves your car we will reimburse you your fair and reasonable emergency repair costs. Take a look at '[Emergency travel, accommodation and repairs](#)'.
- **Don't admit fault** or offer to pay for any damage caused in the incident. This will be sorted out later during the claim process.
- **Collect the full names, addresses and contact numbers** of any drivers involved, along with passengers and witnesses.
- You'll also need to get the registration details for all other car(s) involved, and details of the other driver's insurance. If you've damaged someone else's property even if it isn't their car, make sure you take their full details and details of their insurance too.
- You must never authorise or pay for your own repair work unless we have given written authority, except for emergency repairs (as described in '[Emergency travel, accommodation and repairs](#)') and '[Cover for personal valuables](#)'.

making a claim

Go to the bingle go app, select the “hi” icon in app footer, then select “Make a claim” and follow the prompts.

You’ll need to make sure you’re giving us all the information we need, and that it’s all accurate too.

We’ll always do our best to keep you in the loop - so you know how your claim is tracking, if there is anything else we need from you, or how close your car is to getting back on the road.

During the claims process you, and the person who was using your car at the time of the incident (if not you), might need to help us out with a few things so we can work out the cause, extent, and value of your claim including:

- Providing us with information to **prove that the incident covered by your policy took place**. This could be giving us the related police incident number, giving us authority to obtain any police report or investigation details, and letting us know the contact details of anyone involved in the incident whether directly, or as a witness.
- **Describing the loss**, damage, or liability that happened including providing photos to show us the damage.
- Making your car available for us to inspect so we can assess the damage and progress with the claim.
- Giving us **proof of ownership** for your car, like your registration papers or things like sales receipts, warranties, or service books.
- Providing us with **proof of costs** you have incurred, such as receipts – if they are covered by an additional benefit, optional extra, or were otherwise authorised by us in writing before you incurred them.
- Taking part in **interviews** with us, or any experts we have chosen, if we decide it’s needed.
- Providing us with **written statements** or other relevant documents. Sometimes attendance at court to give evidence might be required.

Keeping us informed

We rely on you keeping us informed about anything relevant to your claim as you become aware of it. That includes you delivering to us any relevant letters or notices that come into your possession or letting us know when you become aware of any demands, court proceedings, or offers of settlement. If you don't do this, or you don't meet your obligations under '[What to do after an incident](#)' and '[Making a claim](#)' we can reduce or refuse your claim and we can even cancel your policy.

Excesses

An excess is the amount you may have to pay each time you claim. We treat each incident as a separate claim.

The total excess you pay is determined by the circumstances of your claim. Some aspects of the go cover have no applicable excess. You may have to pay more than one type of excess when you claim.

The amount and type of excesses that apply to your policy are shown on your policy summary.

When an excess applies

We will advise you which excesses apply to the claim - based on the circumstances of the incident. Any excess you pay will be refunded if we decide to waive your excess.

When and how to pay your excess

We will decide if we will:

- ask you to pay us the excess before we settle your claim; or
- ask you to pay your excess to the repairer or supplier; or
- deduct the excess from the amount we pay you; or
- deduct the excess from the amount we pay to another person for loss or damage to their property.

We will not cover any legal or other costs that arise because of any delay in paying the excess.

go cover excesses

Personal valuables cover

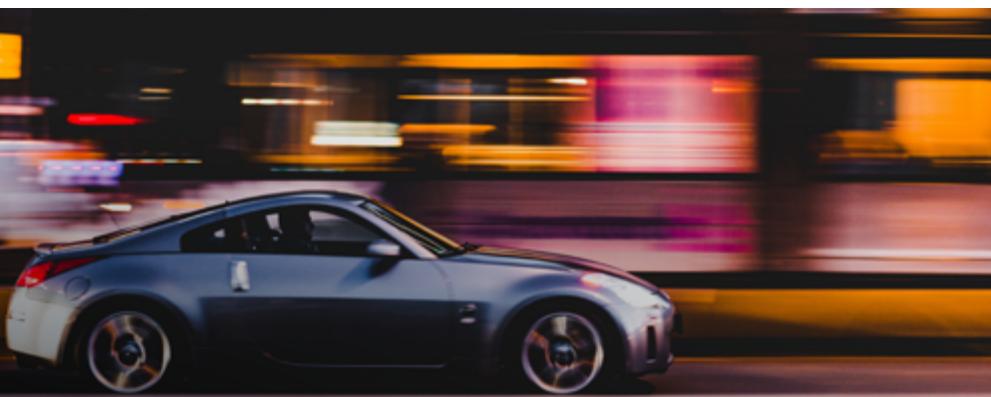
No excess applies.

Australian hire car excess cover

No excess applies.

Other car excess cover

No excess applies.



Liability for third party property damage while commuting using a mobility device or on foot

The **standard excess** (refer to your policy summary for the excess you selected) applies to all **Liability for third party property damage while commuting using a mobility device or on foot** claims.

+car cover excesses

There are three types of excess that can apply to a +car claim:

1. the **standard excess** that applies to all +car claims unless otherwise stated in this PDS;
2. an **age excess** also applies if the driver was under 25 years of age at the time of the incident. This includes you if you are under the age of 25; and
3. an **other driver excess** also applies if the driver who was using your car at the time of the incident is not you. This excess will not apply to learner drivers as long as you are a passenger in your car.

If your claim is not covered

We'll always assess your claim. If you don't meet your obligations under this policy, or our assessment shows that the incident isn't covered by this policy, we may decide to refuse your claim – even if we had let you lodge it to begin with. If so, we'll give you our reasons in writing.

If we refuse your claim and we have already paid any monies on it, including on optional extras or additional benefits, we may recover those monies from you.

You can dispute our refusal if you think we're wrong – please see '[Complaints](#)' for more information.

Personal valuables cover claim

You will need to provide copies of:

- Proof of ownership in the form of one of the following:
 - proof of purchase or ownership that identifies the item;
 - a close-up photograph clearly showing the item;
 - a full description and value of the item from a jeweller obtained before the loss occurred.
- A receipt for the item you are claiming, showing:
 - a. the amount paid for its repair or replacement; and
 - b. the name, ABN and contact details of the entity that undertook the repair or replacement.

Personal valuables claims will be settled via direct deposit.

Australian hire car excess cover claim

You will need to provide copies of:

- your hire car rental vehicle agreement; and
- an incident report that was completed; and
- either
 - a. written notice from the hire car company or agency advising that you are liable to pay the excess or damage liability fee; or
 - b. written receipt or tax invoice from the hire car company for the amount you have paid for the excess or damage liability fee.

At fault excess claims will be settled via direct deposit.



Other car excess cover claim

You will need to provide:

- a. evidence you were driving when the incident took place; and
- b. proof of comprehensive cover for the other car under which the claim is being made; and
- c. the incident report submitted to the insurer of the other car; and
- d. from the insurer of the other car, confirmation the claim has been accepted and the receipt for the excess you have paid.

At fault excess claims will be settled via direct deposit.

Liability cover while commuting by mobility device or on foot claim

You will need to provide us copies of all documents and correspondence related to your claim in a timely manner.

We can choose to settle any claims made against you, or to represent you in defending the matter, or we can choose to do both of these things.

If your car is stolen

If your car is stolen, and found with damage, within 14 days of you reporting its theft to us, we'll settle your claim subject to the terms and conditions under '[Damage to your car](#)'.

If, after 14 days of you reporting its theft to us your car is not found and we are satisfied your claim is in order, we'll determine your car to be a total loss and settle your claim based on the market value of your car subject to the terms and conditions of your policy as set out under '[When your car is a total loss](#)'.

Damage to your car

For damage to your car we'll decide whether to:

- repair or replace the damaged parts using our repairers; or
- pay you what it otherwise would have cost our repairers to repair or replace the damaged parts of your car. The maximum payment will be what we determine your car's market value to be, less an amount equal to any applicable Input Tax Credit that you are entitled to.

We'll only make a payment to you if:

- we have both agreed the damage is 'just a scratch'. This is when an incident causes only minor cosmetic damage to your car, which doesn't affect its ability to be driven safely. In these instances we may offer to settle by making a payment to you. We'll only settle this way if you also agree; or
- the parts we need for your car are obsolete and aren't available even overseas (in which case we'll value the parts at what we determine is their market value); or
- you refused to contribute as outlined in '[Contribution to repairs](#)'; or
- we have determined your car to be a total loss.

When your car is a total loss

If we determine your car to be a total loss we'll settle your claim by a total loss payment.

We'll take ownership of your car, and we're entitled to any salvage value it has, unless your credit provider has that entitlement.

A total loss payment is calculated as follows:

1. it starts with what we determine is your car's market value;
2. less any applicable excess you haven't yet paid;
3. less any unpaid premiums for the full period of cover;
4. less any unused registration costs and CTP insurance; and
5. less the amount equal to any applicable Input Tax Credit that you are entitled to.

If your car is financed, we'll firstly pay your credit provider what they are entitled to (less our estimate of its salvage value if they are entitled to it) and pay you whatever balance is left.

While we assess any claim for loss or damage to your car, your policy will continue to automatically renew. If we assess your car to be a total loss and you have not made a claim under go cover for an incident occurring during any renewed period of cover, we will refund the premium you have paid for any renewal policy since the period of insurance in which the loss occurred. Each refunded renewal policy will be treated as if it never existed.

Liability cover

We can choose to settle any claims made against you, or to represent you in defending the matter, or we can choose to do both of these things.

Additional benefits

We'll settle your claim or provide you with services under an additional benefit in accordance with that additional benefit. If we are covering fair and reasonable costs that you've already paid yourself, we will pay you that value, less an amount equal to any applicable Input Tax Credit that you are entitled to.

For a Glass Cover claim

If we agree to pay a claim for damaged windscreens or window glass, we will either:

- choose to repair the damaged area; or
- choose to replace the damaged windscreens or window glass.

Hire Car @claim

If you're making a claim for Hire Car @claim, you may be required to enter into an agreement with our hire car provider and pay them a deposit. If you keep using the hire car after the time we allow you to use it, or you want to upgrade the hire car, you will be directly responsible to pay any costs not covered by your policy to our hire car provider. You're responsible for all running costs and extras including fuel and you'll be required to collect the hire car and return it to the place nominated by us or the hire car provider.

Repairing your car – we use our repairers

If we choose to repair or replace damaged parts of your car we'll always do so using our repairers.

Getting your car to and from our repairer

- If your car isn't safe to drive, we'll arrange for it to be taken to our repairer; or
- if your car is safe to drive, we'll arrange a time with you to bring it to our repairer.

Once your car has been repaired and is safe to drive again, you'll need to pick it up from our repairer.

bingle go +car's lifetime repair guarantee

We give you a lifetime guarantee on the quality of the workmanship, and materials used by our repairers, for the life of your car – even after you sell the car.

If you are concerned about the quality of the repair of your car, let us know via the bingle go app and make your car available to us. You must not authorise rectification work without our written authority. We will inspect the repair and arrange any necessary rectification work. If in our opinion, it would not be safe or economical to carry out the rectification work required, we will declare your car a total loss.

When we repair your car – including the parts we use

When we repair your car, we will:

- Use quality new parts or quality recycled parts. Parts used will:
 - be consistent with the age, condition and appearance of your car;
 - not void the warranty provided by the car's manufacturer;
 - preserve or improve the safety and structural integrity of the car; and
 - comply with the vehicle manufacturer's specifications and applicable Australian Design Rules.
- Try to source replacement identification for your car (like the compliance, build, or VIN plate) from its manufacturer if these have been damaged. If we can't source any of these, we'll try to obtain a letter from its manufacturer to confirm your car's identity.
No matter what, we'll ensure your repaired car has the identification that is required by law; and
- Try to repair your car as quickly as possible. But there are some things we can't control, like delays in obtaining parts from other places in Australia, or overseas. If a part is unavailable in Australia, we will pay the cost of surface freight, but not airfreight, from the nearest reasonable source of supply.

When we repair your car we won't

When we repair your car, we won't pay any extra to repair it to a better standard, specification, or quality than what it was immediately prior to the incident of loss or damage covered by this policy.

Contribution to repairs

Sometimes we might need to fix or repair damage to your car that isn't covered by this policy (such as wear and tear, or pre-existing damage) in order to fix the damage that you are covered for. If this happens you may need to contribute to the cost of repairing that non-covered damage.

We'll work out how much you need to contribute based on how worn or damaged those items were at the time the covered damage happened. If you don't agree to pay these amounts, we will pay you the amount we determine would be the cost of us doing the repairs, less the contribution we worked out was due from you. Take a look at '[Damage to your car](#)' for more information on what happens when we settle a claim by making a payment to you.

If we don't authorise repairs

If we don't authorise repairs, we will pay you what it would have cost us to repair your car and the lifetime repair guarantee will not apply. The amount we pay is determined by obtaining a quote from a repairer we choose.



Our right to recover claims we pay from those responsible

If you've suffered loss or damage as a result of an incident covered, or partially covered by this policy, and you make a claim with us for that incident, then we have the right and you permit us to take action or start legal proceedings against any person or entity liable to you for the recovery of your loss. "Your loss" means your insured, underinsured or uninsured losses, payments made and expenses in relation to the incident. Any action or legal proceeding we take will be commenced in your name.

If you make a claim with us for an incident and you've already started action or legal proceedings against any person or entity liable to you for your loss, we have the right and you permit us to take over and continue that action or legal proceeding. Where your loss forms part of any class action which hasn't been started under our instructions, we have the right and you permit us to exclude your loss from that class action for the purpose of us including it in any separate legal proceedings which are or will be started under our instructions.

You must provide us with all information and reasonable help in the recovery of your loss, including providing us with any documents that prove your loss.

You must not enter into any agreement, make any admissions or take any action or step that has the effect of limiting or excluding your rights and our rights to recover your loss, unless we have given you our prior written agreement. If our ability to recover your loss as paid under this policy is affected as a result of you entering into an agreement or making admissions or taking steps that have the effect of limiting or excluding your rights, we may recover or seek a refund of the payments made to you under this policy.

premiums and cancellations

Cooling off period

When your policy starts or automatically renews, you have 14 days to consider the information in the PDS. This is a 'cooling off period'. During this period you can cancel your policy unless you have made a claim. When you cancel the policy during this period the policy ends immediately and we will refund the amount you have paid for the unexpired period of cover, less any non-refundable government charges. We will only give a refund if the refund due is more than **\$2**.

Your premium

The amount you pay us for your insurance is your premium. This is the amount we determine that reflects the likelihood of you making a claim, together with other factors related to our cost of doing business. It includes stamp duty, GST and any other government charges that apply. A change to your policy summary could mean a change to your premium too. Refer to the [guide](#) for further information.

The premium for your first period of cover is payable when we issue your policy. The first period of cover is for the remaining days of the month in which you purchase your bingle go +car cover plus the following calendar month.

Each time you renew your policy your premium may change, even if your personal circumstances have not changed. This is because your premium is affected by other things such as our expenses of doing business and changes in our approach to how we determine your premium.

The mobility bonus is not part of your premium. Refer to the [guide](#) to understand how the mobility bonus is calculated and applied.

Renewing your policy

After your first period of cover we automatically renew your policy on the first day of the next calendar month. The period of cover for your renewal policy is 1 calendar month.

The premium for your renewal policy is shown on your most recent policy summary. The premium is due on the start date of the renewed period of cover and is charged to the payment card nominated in the bingle go app.

The total amount you are charged may be reduced if you have earned mobility bonus points during the previous period of cover. Refer to the [guide](#) for more information about how mobility bonus points are earned and reduce your renewal premium.

Unless we tell you otherwise, the same terms and conditions that applied to your previous policy will also apply to your renewal policy.

Your policy will not automatically renew if:

- it has been cancelled;
- we have given your notice of its cancellation;
- you have not paid the renewal premium when due; or
- you have stopped automatic renewals.

If we are not able to charge the renewal premium to your payment card nominated in the bingle go app, your policy will not renew and you will have no cover from the end of your previous period of cover. Refer to the autopay agreement for more information about how we charge premium to your nominated payment card. The autopay agreement can be accessed in the bingle go app anytime.

Stopping auto renewal

You can stop auto renewal of your policy in the bingle go app at anytime. If you stop auto renewal of your policy, it will not renew at the end of your current period of cover.

How do cancellations work?

To cancel your policy just go to the bingle go app. You'll have no cover under your policy from the date and time of cancellation.

If you cancel

You may cancel your policy at any time. If you cancel your policy, you'll be refunded the unexpired portion of the premium, less any non-refundable government charges. We will only give a refund if the refund due is more than **\$2**.

Or if we cancel

We can cancel your policy where the law allows us to do so. If we cancel your policy, you'll be refunded the unexpired portion of the premium, less any non-refundable government charges. We will only give a refund if the refund due is more than **\$2**. If we cancel your policy due to fraud, we won't refund any money to you.

How Goods and Services Tax (GST) affects this insurance

All cover limits in your policy include GST.

You must tell us about the input tax credit (ITC) you are entitled to for your premium and your claim, each time you make a claim. If you do not give us this information or if you tell us an incorrect ITC, we will not pay any GST liability you incur.

If your car is a total loss we will reduce any payment we make by an amount equal to your input tax credit entitlement, if any.

Our liability to you will be calculated taking into account any ITC to which you are entitled for any acquisition which is relevant to your claim, or to which you would have been entitled had you made a relevant acquisition.

complaints

If you are not satisfied with our products or services or a decision made in relation to your insurance, please let us know by following the complaint handling process below.

Step 1 – Let us know

If you would like to make a complaint, please let us know by contacting the relevant department as they may be able to resolve the complaint for you. If not, the staff member will refer you to a Manager or their delegate and they will attempt to resolve the complaint. A response is usually provided to you within 5 business days.

You can contact us via the bingle go app or by emailing support@binglego.com.au.

Step 2 – Review by our Internal Dispute Resolution team

If you are not satisfied with the outcome of the business review you can request the complaint be referred to the Customer Relations Team for review or you can contact them directly:

Phone: 1300 241 291

Email: idr@binglego.com.au

If we require additional information we will contact you to discuss. Customer Relations will usually contact you with a decision within 15 business days of receiving your complaint.

Step 3 – Seek review by an external service

We expect our procedures will deal fairly and promptly with your complaint. However, if you remain dissatisfied, you may be able to access the services of the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. Any determination AFCA makes is binding on us, provided you also accept the decision. You do not have to accept their decision and you have the option of seeking remedies elsewhere.

AFCA has authority to hear certain complaints. Contact AFCA to confirm if they can assist you.

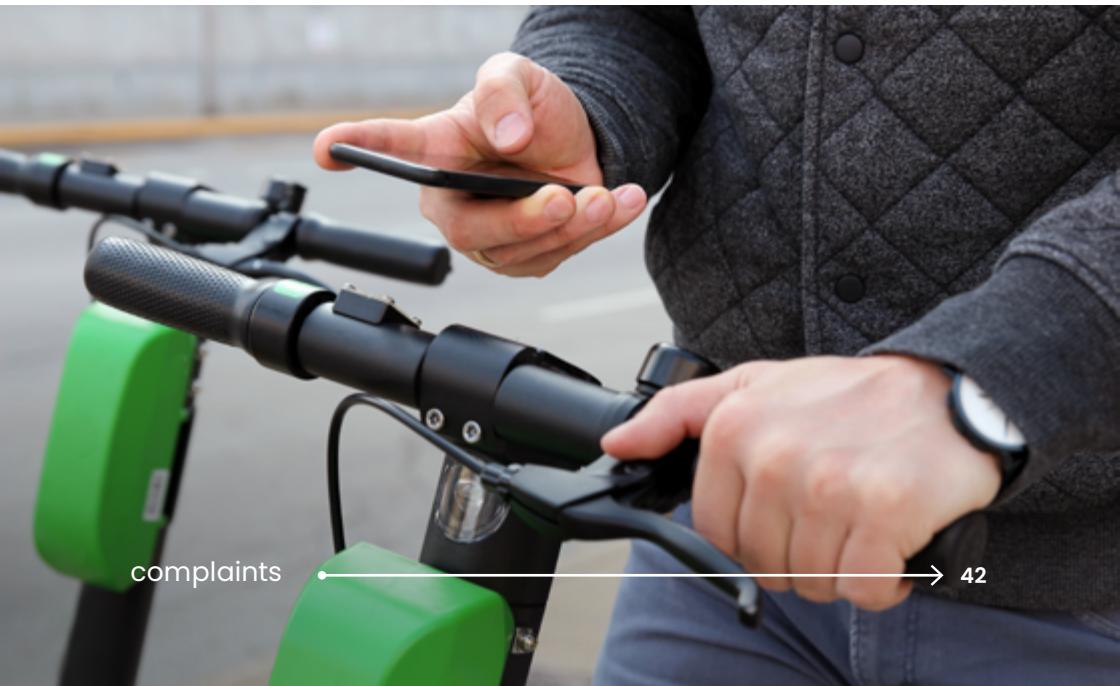
You can contact AFCA:

By phone: 1800 367 287

By email: info@afca.org.au

In writing: Australian Financial Complaints Authority Limited, GPO Box 3, Melbourne, VIC 3001

By visiting: www.afca.org.au



definitions

Sometimes we have to use words with special meanings to properly explain the cover your policy provides. The words with special meanings used in this PDS are listed here.

Otherwise any words we use are consistent with their ordinary meaning.

accidental means unexpected and unintended from your standpoint.

commute / commuting means any journey you make other than in your car that could reasonably be made in your car.

consequential losses or extra costs mean financial and non-financial losses or costs following an insured incident, but which are not covered by your policy. Examples include loss of income or wages, medical expenses, professional or expert costs, the costs of you helping us with your claim including your time, travel costs, costs related to stress or anxiety, cleaning costs, or your car's market value being less after its repair.

damage means sudden or unforeseen physical damage.

electronic data includes files, software, photographs, images, films, music or other audio or video files stored electronically on any device.

fair and reasonable means the least amount of cost or effort that is actually required in order to obtain the described outcome.

incident is an event or occurrence that gives rise to a claim.

loss means sudden or unforeseen physical loss, including theft.

market value is defined [on page 14](#).

mobility device means a vehicle that:

- a. is designed to be used by one person; and
- b. has one or more wheels that operate on a single axis; and
- c. is propelled by an electric motor attached to the vehicle or by human power or both; and
- d. is not a car, truck, tractor, motorcycle or quad bike.

Mobility device includes (but is not limited to) wheelchairs, walkers, scooters, motorised scooters, power assisted unicycles, power assisted bicycles, unicycles, bicycles, hoverboards, roller blades, roller skates, Segway, skateboards and skate-scooters.

next month's premium means your premium if you renew your policy. If this is your first period of cover, it is premium payable for the next period of cover.

options, accessories, or modifications are the permanently attached additions or alterations to your car. They might affect your car's appearance, performance, safety or ambience.

other car means a car other than the car insured by your policy that you drive, are in the control of, or otherwise having the care of, that you do not also own. Other car does not include a hire car.

other driver means any driver other than you that you give permission to drive your car.

period of cover means the time from when your policy starts to when it ends (as shown on your policy summary).

policy means your insurance contract. It is made up of this PDS, any Supplementary Product Disclosure Statement we may give you, and your most recent policy summary.

policy summary means the latest policy summary we have given you. It is an important document that sets out the information you've given us, on which we have based our decision to insure you, as well as the individual details of your policy.

private use means not used in connection with earning an income, or if the only such use is driving to and from work and/or occasional use in connection with work or if used for volunteer work.

total loss means that, in our opinion, the damage to your car is so great that it would not be safe, practical, or economical to repair, or when your car has been stolen and not recovered within 14 days of you reporting its theft to us, and we are satisfied that your claim is in order.

using your car and **use your car** and **use of your car** mean your car being driven, being in the control of, or otherwise being in the care of someone.

we / us / our, and **bingle go** mean AAI Limited ABN 48 005 297 807 AFSL No. 230859 trading as bingle go.

you, your means the person named as the policyholder on your policy summary.

your car is defined [on page 13](#).



bingle go

B03218:30/10/19A

Insurance issued by AAI Limited ABN 48 005 297 807 AFSL 230859 trading as bingle go.