

# binglego+car guide

This guide is designed to provide you with further information about your premium, excesses that could apply if you make a claim, how we pay claims, and how mobility bonus is calculated. You should read this guide together with our bingle go +car Product Disclosure Statement (PDS) dated 30 October 2019.

This guide is relevant to you if your policy has a commencement or renewal effective date on or after 30 October 2019.

## Your excess

### What is an excess?

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

The total excess you are required to pay is determined by the circumstances of your claim. Some go covers have no applicable excess. The amount and types of excesses that apply to your policy are shown on your policy summary and in the bingle go app.

### Standard excess

Refer to your policy summary or the bingle go app to confirm the amount of the standard excess selected when you purchased your policy.

The standard excess will apply to all +car claims unless otherwise stated in the PDS.

**Note:** A standard excess cannot be less than \$750. Choosing a higher standard excess reduces your premium.

## Age excess

If the driver of your vehicle at the time of the incident is under 25 years of age, the age excess is \$600. This excess is in addition to any other excess that applies.

**Example:** You are under 25 and involved in an accident where a claim is lodged. You must pay the age excess in addition to the standard excess.

## Other driver excess

If the driver of your vehicle at the time of the incident is someone other than you, the other driver excess is \$2,000. This excess is in addition to any other excess that applies.

The other driver excess does not apply if the driver is a learner and you are a passenger in the vehicle.

## Liability cover while commuting using a mobility device or on foot

The standard excess applies to all [Liability for third party property damage while commuting using a mobility device or on foot](#) claims. Refer to your policy summary or the bingle go app for the amount of your standard excess.

**Note:** The age excess and other driver excess do not apply to [Liability for third party property damage while commuting using a mobility device or on foot](#) claims.

## When does an excess apply?

When you make a claim for:	Standard Excess	Other Excesses (if applicable)
Theft or attempted theft of your car.	Yes	No
Storm, hail, flood or fire damage	Yes	No
Damage to your car while parked caused by an unidentified person or driver.	Yes	No
Windscreen or window glass damage only*.	Yes*	No*
An incident where we decide the driver of your car caused or contributed to the damage.	Yes	Age excess Other driver excess
An incident where we agree the driver of your car was not at fault and you can give us the name and address of the at fault driver and the registration number of the at fault vehicle.	No	No
An incident where we agree the driver of your cars was not at fault but you cannot give us the name and address of the at fault driver and the registration number of the at fault vehicle where it was reasonable for you to get this information.	Yes	Age excess Other driver excess
An incident where your personal valuables are damaged while commuting.	No	No
Reimbursement of the excess charge or damage liability fee due to an incident that occurred while you were responsible for a hire car.	No	No
Reimbursement of the excess you were required to pay due to an incident for which you were at fault while you were driving another person's car that is comprehensively insured.	No	No
An incident where you were commuting, other than on public transport, where you are personally liable for damage to someone else's property.	Yes	No

\* If you have chosen and paid for the "Glass Cover" option then you will not have to pay any excess if you claim under this option only.

# How does bingle go pay a go insurance or +car insurance claim?

When you make a claim on your policy we'll ask you questions about what you're claiming for. We may also ask you to provide us with documents to support your claim or ask you to explain what's happened. Once we have all the information we need to assess your claim, we'll consider what you have claimed for against the policy cover you have purchased. Many of the covers under the policy have a maximum payout limit. These limits are shown either in the PDS or on your policy summary.

## Claim payment examples

The following claim payment examples show how bingle go pays common types of +car and go insurance claims. They are only examples. bingle go determines real claim payments on an individual basis, after we have assessed each claim.

Notes about the claim payment examples:

- All examples (including excesses) are based on a policy holder living in New South Wales.
- All amounts are shown in Australian dollars and are GST inclusive.
- All examples assume that the policyholder isn't registered for GST.
- The amount of the excess in each example may not be the same as your excess. Refer to your policy summary or the bingle go app for the amount of the standard excess you have selected.

You should read the PDS and your policy summary for full details of what bingle go covers as well as what policy limits, excesses and exclusions apply.

### **a) A claim for accidental damage to your car, that can be repaired, and a liability claim against you**

You have paid your premium via auto renewal. Your car is damaged when you reverse into a parked car while trying to squeeze into a car park spot.

You exchange details with the other car's owner, who was nearby.

Your selected standard excess of \$1,000 is the only excess that applies since your age is 25 years or over.

You lodge your claim with bingle go and pay us your \$1,000 standard excess. We organise for your car to be assessed and during our assessment we determine your car's market value to be \$10,000. We determine the cost of your repairs to be \$2,498. We tell you where to take your car for repairs, and you drop your car off on a Monday morning. Your repairs take four days and you pick up your repaired car on Friday morning.

We contact the other car's owner and organise for their car to be assessed and repaired. It costs us \$1,890 to repair their car.

We'd calculate our claim payments on the following basis:

<b>How much we pay</b>	<b>Additional information</b>	<b>What policy limits apply?</b>
\$2,498	We pay the repairer of your car for the full cost of the authorised repairs.	We cover your car for accidental damage up to our determination of your car's market value.  The cost to repair your car is \$2,498 which is less than our determination of your car's market value so we proceed with repairs to your car.
\$1,890	We pay the repairer of the car you collided with for the fair and reasonable cost of that car's repairs.	We cover the cost of accidental damage caused by the use of your car to other people's cars or property.
Total Payments: \$4,388	This is the total amount we pay to the repairers of both cars to settle your claim.	

## **b) Your car is damaged when your sister veers off the road while driving your car, and crashes into a parked car.**

Your sister exchanges details with the other car's owner, who was nearby. There's no finance on your car. Your policy has auto renewed. Your chosen standard excess of \$1,500 applies and in addition to this the other driver excess of \$2,000 applies, plus the age excess of \$600 as your sister is 23 years old.

You lodge your claim with us.

The car needed to be towed to a holding yard from the accident scene (tow cost \$230). We determine the market value of your car to be \$27,205. Our assessor determined that your car wasn't economical for bingle go to repair, as it was extensively damaged and determined it to be a total loss. We keep the salvage. Your car was then towed from the holding yard to our salvage provider (tow cost \$75).

The incident occurs just before your policy is due to renew. While we assess your claim and the damage that occurred your policy will continue to renew.

Under the PDS, if your car is determined to be a total loss, we'll pay our determination of your car's market value. In this case our determination is \$27,205, less \$320 of unused compulsory third party (CTP) insurance and registration costs for your car and less the total value of the excesses applied of \$4,100. We will also refund you for the 1 month of premium that was paid when your policy auto renewed.

We'd calculate our claim payments on the following basis:

<b>How much we pay</b>	<b>Additional information</b>	<b>What policy limits apply?</b>
\$230	We pay for the towing fee from the scene of the accident to a holding yard.	We pay for the fair and reasonable costs of towing your car, if it can't be safely driven, to a place we have nominated or agreed to. In this case, this is via the holding yard to our salvage provider.
\$75	We pay the towing fee from the holding yard to our salvage provider.	
\$26,885	Your car is a total loss and we pay you our determination of your car's market value. In this example this is \$27,205. From that amount we deduct your car's unused registration costs and CTP insurance of \$320.	<p>Once we assess your car as a total loss, we'll pay you our determination of your car's market value.</p> <p>We'll reduce the payment by the amount of the unused portion of your car's registration costs and CTP insurance. This is because in NSW you're entitled to collect these unused amounts from Roads and Maritime Services, and your CTP insurer. Each state and territory is different so this may vary based on where you live.</p> <p>If your car is under finance we'll first pay the financier what you owe and then pay you any remaining balance.</p>
(\$4,100)	We deduct the total excess amount from your total loss settlement. In this example there are three excesses that apply, the standard excess you have selected (we have used \$1,500) plus the age excess of \$600 and the other driver excess of \$2,000.	

<b>How much we pay</b>	<b>Additional information</b>	<b>What policy limits apply?</b>
\$140	Because your cover had renewed after the incident occurred and after we had made the determination that your vehicle was a total loss, but before we had made the claim payment to you, we will refund you the amount of premium you have paid.	
Total payments: \$23,230	This is the total amount we pay to various parties, including you, to settle your claim.	

Once we settle your claim by making a total loss payment, your policy comes to an end.

### **c) Personal valuables**

While walking to work you accidentally drop your sunglasses and they are damaged. Unfortunately, the sunglasses cannot be repaired and need to be replaced. The cost to replace the sunglasses is \$300.

<b>How much we pay</b>	<b>Additional information</b>	<b>What policy limits apply?</b>
\$270	We reimburse 90% of the amount you have paid to replace or repair your personal valuables.	The maximum amount we reimburse is \$1,000.
Total payments: \$270		



## d) Liability cover while commuting using a mobility device or on foot

While riding a push bike along the road, you accidentally ride into a parked car causing damage to the vehicle. The cost to repair the damage to the vehicle is \$2,500. Your chosen standard excess is \$750.

How much we pay	Additional information	What policy limits apply?
\$2,500	We cover the cost of the damage to the vehicle.  We assess the claim and agree you are liable. We pay this amount to the owner of the damaged vehicle.	The most we will cover is \$10,000 per incident in total, including associated legal costs we have agreed to pay.
Total payments: \$2,500	This is the total amount we pay to the owner of the damaged vehicle to settle your claim.	

## About your premium

When we determine your premium there are a range of factors we take into account, including your driving and claims history and information about your car. We may take into account some or all of the factors, and the importance we place on the factors we use can change. How these factors combine to affect your premium will differ from policy to policy.

The premium includes our cost of providing and administering your policy as well as the management of any claims on your policy. We'll also take into account our experience of the cost of the claims we pay under the insurance we provide and may also take into account current market conditions.

Once we have assessed your request for insurance against all of our premium factors, we can determine a premium for your policy.

Our policies are subject to minimum premiums.

The factors we may use include a combination of some or all of the following:

- information about your car including its age, make and model
- where your car is parked
- the driver age, gender and driving history
- whether the car is financed
- approximate distance your car is driven per year
- your prior insurance history and claims you have told us about that were made on other policies
- claims made on the bingle go policy
- the policy options you have chosen

During the period of cover, if you make changes to your cover (for example, adding or removing an Optional Extra or changing your standard excess) your premium may change. You will be advised of the new premium amount at the time you make the changes. If you proceed with the changes, you will be refunded or charged premium for the unexpired period of cover where the refund or additional premium is more than **\$2**.

The premium also includes any discounts we give you, as well as GST and any applicable stamp duty, charge and levy. Any discounts are usually calculated and applied before the application of government taxes and charges. The amount you have to pay is shown in your policy summary and the payments section of the bingle go app.

# How to earn mobility bonus

As you move around in your daily life, making trips that you could have made in your insured vehicle, by a means of non-car transport, then you may earn mobility bonus points that can be applied to your next month's premium.

A means of non-car transport includes:

- Public transport (bus, train, ferry)
- Bicycle
- Walking or running
- Scooter, skateboard, roller skates/blades

But does not include:

- Uber/Ola or other ride sharing services
- Taxi
- Someone else's car
- Hire car

The bingle go app will determine if a trip is a qualifying journey by using a combination of location services and motion/fitness data. A qualifying journey is where you have travelled 1 kilometre or more using a means of non-car transport.

Each qualifying journey earns 1 mobility bonus point. A maximum of 5 qualifying journeys can be made each day to earn 5 mobility bonus points. A maximum of 60 mobility bonus points can be earned in a period of cover irrespective of the duration of the period of cover.

If you earn the maximum mobility bonus points in a period of cover, your next month's base premium will be reduced by 20% of your current base premium.

If you earn less than the maximum mobility bonus points in a period of cover, your next month's base premium will be reduced pro-rata. For example, if you earn:

- 30 mobility bonus points, your next month's base premium will be reduced by 10% of your current base premium.
- 15 mobility bonus points, your next month's base premium will be reduced by 5% of your current base premium.

**The mobility bonus you have earned is not redeemable or payable as cash and cannot be used as credit towards any other policy. You will not receive any mobility bonus you have earned where your bingle go +car policy:**

- is cancelled by you or us
- does not renew because of non-payment or you have stopped automatic renewal
- ends because your car is a total loss

To read more about location services, motion & fitness and how we use your data, visit the “How it Works” section of your bingle go app. You can also use the app to keep track of how you’re progressing with your mobility bonus.

You can contact us via the bingle go app or by emailing [support@binglego.com.au](mailto:support@binglego.com.au) if you think the bingle go app has not recorded a qualifying journey you have made.

## Financial Claims Scheme

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

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

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

You can find more information about the FCS from APRA at [www.fcs.gov.au](http://www.fcs.gov.au)

## Report insurance fraud

Insurance fraud is not a victimless crime. It imposes additional costs on honest policy holders and wastes the valuable resources of our community. This means it affects everyone. We actively pursue fraudulent and inflated claims in order to keep your premiums as low as possible. Fraudulent claims will be investigated and may be reported to the police.

Help us fight insurance fraud by reporting:

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

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