



**AMP - Excess-free windscreen optional benefit and other wording updates – effective from 22 June 2022**

**Everyday Plus**

Section	Page	Current words	New words
Cover page	Cover page	-	Effective 22 June 2022
Important information at a glance Features and benefits	1	<ul style="list-style-type: none"> <li>» Lifetime guarantee on repairs we arrange</li> <li>» Personal property stolen/damaged in an incident involving your car (up to \$500)</li> <li>» Replacement of stolen keys and recoding of locks (up to \$1,000)</li> </ul>	<ul style="list-style-type: none"> <li>» Lifetime guarantee on repairs we <a href="#">arrange</a></li> <li>» <a href="#">Replacement</a> of stolen keys and recoding of locks (up to \$1,000)</li> </ul>
Important information at a glance What this policy does	1	<p>What this policy does...</p> <p>COVER YOUR VEHICLE FOR ACCIDENT, FIRE OR THEFT AND YOUR LIABILITY FOR DAMAGE TO OTHER PEOPLE’S PROPERTY.</p>	<p>What this policy does...</p> <p>COVER YOUR VEHICLE FOR ACCIDENT, FIRE OR THEFT AND YOUR LIABILITY FOR DAMAGE TO OTHER PEOPLE’S PROPERTY <a href="#">OR BODILY INJURY</a>.</p>
The most we will pay for car claims	8	<ul style="list-style-type: none"> <li>» <b>\$20 million</b> for legal liability for damage to property;</li> <li>» the maximum that <i>you</i> are entitled to under the following benefits: <ul style="list-style-type: none"> <li>• Personal property;</li> <li>• Hire car after theft;</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>» <b>\$20 million</b> for legal liability for damage to property, <a href="#">but legal liability for bodily injury to a person is limited to \$1 million</a>;</li> <li>» the maximum that <i>you</i> are entitled to under the following <a href="#">benefits</a>: <ul style="list-style-type: none"> <li>• <a href="#">Hire car after theft</a>;</li> </ul> </li> </ul>
Your cover	8	<ul style="list-style-type: none"> <li>» cover for legal liability for damage to property;</li> </ul>	<ul style="list-style-type: none"> <li>» cover for legal liability for damage to property, <a href="#">or bodily injury</a>;</li> </ul>
What you are covered for – legal liability for damage to property	9	<p><b>What you are covered for – legal liability for damage to property</b></p> <p><b>We cover</b></p> <p><i>We will cover you, or anyone you authorise to drive your car, for legal liability to pay compensation for loss or damage to a vehicle or property resulting from an event caused by the use of your car in the period of insurance.</i></p> <p>Legal liability for damage to property is extended to include:</p> <ul style="list-style-type: none"> <li>» legal liability that is the responsibility of <i>your</i> employer, principal or partner because <i>you</i> were driving <i>your car</i> in connection with <i>your</i> occupation;</li> <li>» legal liability for the cost of cleaning up by emergency services after an <i>event</i> involving <i>your car</i>;</li> <li>» legal liability for damage to another vehicle or property because a vehicle collided with or tried to avoid colliding with: <ul style="list-style-type: none"> <li>• property falling from <i>your car</i>; or</li> <li>• property being loaded or unloaded from <i>your car</i>.</li> </ul> </li> </ul>	<p><b>What you are covered for – legal liability for damage to property, or injury</b></p> <p><b>We cover</b></p> <p><i>We will cover you, or anyone you authorise to drive your car, for legal liability to pay compensation for:</i></p> <ul style="list-style-type: none"> <li>» <a href="#">loss or damage</a> to a vehicle or property; <a href="#">or</a></li> <li>» <a href="#">bodily injury</a></li> </ul> <p><i>resulting from an event caused by the use of your car in the period of insurance.</i></p> <p>Legal liability for damage to property <a href="#">or bodily injury</a> is extended to include:</p> <ul style="list-style-type: none"> <li>» legal liability that is the responsibility of <i>your</i> employer, principal or partner because <i>you</i> were driving <i>your car</i> in connection with <i>your</i> occupation;</li> <li>» legal liability for the cost of cleaning up by emergency services after an <i>event</i> involving <i>your car</i>;</li> <li>» legal liability for damage to another vehicle or property because a vehicle collided with or tried to avoid colliding with: <ul style="list-style-type: none"> <li>• property falling from <i>your car</i>; or</li> <li>• property being loaded or unloaded from <i>your car</i>.</li> </ul> </li> </ul>



	<p>We will also cover <i>you</i> for <i>your</i> legal liability to pay compensation for <i>loss or damage</i> to a vehicle or property resulting from an <i>event</i> caused by <i>your</i> use of any other car ('alternative car') in the <i>period of insurance</i>.</p> <p>When <i>your car</i> is towing a caravan or trailer and <i>loss or damage</i> is caused to another vehicle or property in the <i>period of insurance</i> as a result of:</p> <ul style="list-style-type: none"> <li>» the actions of the caravan or trailer;</li> <li>» the caravan or trailer running out of control after separating from <i>your car</i> while <i>your car</i> is moving;</li> <li>» another vehicle colliding with or trying to avoid colliding with: <ul style="list-style-type: none"> <li>• property falling from the caravan or trailer while it is being towed by <i>your car</i>;</li> <li>• property being loaded or unloaded from the caravan or trailer attached to <i>your car</i>;</li> </ul> </li> </ul> <p>then we also cover <i>you</i> for the amount <i>you</i> are legally liable to pay another person to compensate them for <i>loss or damage</i> to their property.</p> <p><b>We do not cover</b></p> <ul style="list-style-type: none"> <li>» legal liability arising from your use of any hire car;</li> <li>» legal liability arising from <i>your</i> use of an alternative car that is owned by <i>you</i>;</li> <li>» legal liability arising from <i>your</i> use of any alternative car that is hired to <i>you</i> under a hire purchase lease arrangement;</li> <li>» legal liability when <i>you</i> are not legally entitled to use the alternative car <i>you</i> are driving;</li> <li>» <i>loss or damage</i> to the alternative car <i>you</i> are driving;</li> <li>» damage to the caravan or trailer being towed by <i>your car</i>;</li> <li>» damage to the actual property that falls or is being loaded or unloaded from <i>your</i> caravan or trailer.</li> </ul> <p>We also do not cover the things shown under the heading 'General exclusions'.</p> <p><b>Limit</b></p> <p>The most we pay for all legal liability claims arising from any one <i>insured event</i> is \$20 million, including all associated legal costs we have agreed to pay for <i>your</i> claim.</p>	<p>We will also cover <i>you</i> for <i>your</i> legal liability to pay compensation for:</p> <ul style="list-style-type: none"> <li>» <i>loss or damage</i> to a vehicle or property; <b>or</b></li> <li>» <i>bodily injury</i></li> </ul> <p>resulting from an <i>event</i> caused by <i>your</i> use of any other car ('alternative car') in the <i>period of insurance</i>.</p> <p>When <i>your car</i> is towing a caravan or trailer we also cover <i>you</i> for the amount <i>you</i> are legally liable to pay another person to compensate them for <i>loss or damage</i> caused to another vehicle or property or <i>bodily injury</i> caused to a person, in the <i>period of insurance</i> as a result of:</p> <ul style="list-style-type: none"> <li>» the actions of the caravan or trailer;</li> <li>» the caravan or trailer running out of control after separating from <i>your car</i> while <i>your car</i> is moving;</li> <li>» another vehicle colliding with or trying to avoid colliding with: <ul style="list-style-type: none"> <li>• property falling from the caravan or trailer while it is being towed by <i>your car</i>;</li> <li>• property being loaded or unloaded from the caravan or trailer attached to <i>your car</i>.</li> </ul> </li> </ul> <p><b>We do not cover</b></p> <ul style="list-style-type: none"> <li>» legal liability arising from <i>your</i> use of any hire car;</li> <li>» legal liability arising from <i>your</i> use of an alternative car that is owned by <i>you</i>;</li> <li>» legal liability arising from <i>your</i> use of any alternative car that is hired to <i>you</i> under a hire purchase lease arrangement;</li> <li>» legal liability when <i>you</i> are not legally entitled to use the alternative car <i>you</i> are driving;</li> <li>» <i>loss or damage</i> to the alternative car <i>you</i> are driving;</li> <li>» damage to the caravan or trailer being towed by <i>your car</i>;</li> <li>» damage to the actual property that falls or is being loaded or unloaded from <i>your</i> caravan or trailer.</li> </ul> <p>We also do not cover the things shown under the heading 'General exclusions'.</p> <p><b>Limit</b></p> <p>For any one <i>event</i>, we will pay:</p> <ul style="list-style-type: none"> <li>» for <i>loss or damage</i> to someone else's vehicle or property, up to \$20,000,000;</li> <li>» for <i>bodily injury</i>, up to \$1,000,000.</li> </ul> <p>The most we pay for all legal liability claims arising from any one <i>insured event</i> is \$20 million, including all associated legal costs we have agreed to pay for <i>your</i> claim.</p>
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<p>Benefits</p> <p>2. Personal property</p>	<p>11</p>	<p><b>2. Personal property</b></p> <p><b>We cover</b>          If <i>your car</i> has been <i>lost or damaged</i> in an <i>insured event</i> and we have accepted <i>your claim</i>, <i>your personal property</i> in the <i>car</i> at the time of the <i>event</i> is also covered for any <i>loss or damage</i> that results from the same <i>event</i>. Personal property means the effects that <i>you</i> own and carry with <i>you</i>, but not accessories. It includes, but is not limited to, clothing, electronic or telecommunication devices.</p> <p><b>Limit</b>          The most <i>we</i> will pay for any one <i>insured event</i> is \$500.</p> <p><b>We do not cover</b>          &gt;&gt; cash, smartcards, phone cards, documents able to be cashed or traded, vouchers, tickets or money orders;          &gt;&gt; tools;          &gt;&gt; items used for business, a trade or profession.</p>	<p><b>Remove whole benefit</b></p>
<p>Benefits – 10.</p> <p>Windscreen and window glass cover</p>	<p>14</p>	<p>If the only damage to <i>your car</i> following an <i>insured event</i> in the <i>period of insurance</i> is the windscreen or window glass, <i>we</i> cover the cost to repair <i>your damaged</i> windscreen or window glass without <i>you</i> having to pay an excess.</p> <p>If <i>your</i> windscreen or window glass needs to be replaced, <i>you</i> will need to pay <i>your</i> policy excess.</p> <p><i>Your Claim Free Drivers Reward</i> will not be affected by any claim under this benefit.</p>	<p>If the only damage to <i>your car</i> following an <i>insured event</i> in the <i>period of insurance</i> is the windscreen or window glass, <i>we</i> cover the cost to repair <i>your damaged</i> windscreen or window glass without <i>you</i> having to pay an excess.</p> <p>If <i>your</i> windscreen or window glass needs to be replaced, <i>you</i> will need to pay <i>your</i> policy excess, <b>except if you have purchased the Excess-free windscreen and window glass replacement optional benefit, and it applies.</b></p> <p><i>Your Claim Free Drivers Reward</i> will not be affected by any claim under this benefit.</p>
<p>Optional benefits</p>	<p>16</p>	<p>-</p>	<p><b>3. Excess-free windscreen and window glass replacement</b></p> <p><b>We cover</b></p> <p><i>You</i> won't have to pay an excess if <i>your car's</i> windscreen or window glass needs to be replaced due to <i>loss or damage</i> from an <i>insured event</i>.</p> <p><i>You</i> will still have to pay the excess that applies if <i>you</i> claim for any other <i>loss or damage</i> to <i>your car</i>, or for legal liability.</p> <p><i>Your Claim Free Drivers Reward</i> will not be affected by any claim under this benefit.</p> <p><b>We do not cover</b></p> <p>This optional benefit does not cover any other items, such as:</p> <ul style="list-style-type: none"> <li>• sunroofs, glass roofs, mirrors</li> </ul>



			<ul style="list-style-type: none"> <li>• headlights, tail lights, lamp covers</li> <li>• any other glass or transparent plastics</li> <li>• anything attached to the windscreen or windows.</li> </ul>
General exclusions	18	cleaning costs, but we will cover cleaning costs covered under ‘Legal liability for damage to property’; or	cleaning costs, but we will cover cleaning costs covered under ‘Legal liability for damage to property, <i>or injury</i> ’; or
General exclusions	18	-	<p><b>Cyber acts and incidents</b>  <i>a cyber act or cyber incident. This exclusion does not apply if loss or damage covered by this policy causes a cyber incident.</i></p> <p>However, if there’s resulting <i>loss or damage</i> to <i>your car</i> caused by a <i>cyber act or cyber incident</i>, we will cover it (unless it’s excluded under another part of this policy).</p>
General exclusions	18	-	<p><b>Data</b></p> <ul style="list-style-type: none"> <li>• <i>Data</i> being totally or partially destroyed, distorted, erased, corrupted, altered, misinterpreted or misappropriated</li> <li>• errors in creating, amending, entering, deleting or using <i>data</i></li> <li>• total or partial inability or failure to receive, send, access or use <i>data</i> for any time</li> <li>• any loss of use of <i>data</i>, or <i>data</i> being reduced in functionality, repaired, replaced, restored or reproduced</li> <li>• the value of any <i>data</i>.</li> </ul> <p>This exclusion applies whether any other causes or events contribute at the same time, or in any order, to any of the above.</p>
General exclusions	18	-	<p><b>Excluded drivers</b>  <i>any driver of your car at the time of the event who is excluded from the policy cover.</i></p>
General exclusions	18	-	<p><b>Loss that’s covered by ACC</b>  any amount that anyone (including the victim of an offence) can claim under the Accident Compensation Act 2001.  This includes if:</p> <ul style="list-style-type: none"> <li>• the victim hadn’t made an ACC claim, or didn’t make an ACC claim within the time required under the Act</li> <li>• ACC declined the claim or limited their liability for any reason.</li> </ul>
How we settle your claim	22	<p><b>For liability claims for damage to property</b>  If <i>you</i> make a liability claim for damage to property that is covered under this <i>policy</i> we can decide to defend <i>you</i>, settle any claim against <i>you</i> or</p>	<p><b>For liability claims for damage to property, <i>or injury</i></b>  If <i>you</i> make a liability claim for damage to property, <i>or bodily injury</i> that is covered under this <i>policy</i> we can decide to defend <i>you</i>, settle any claim against <i>you</i> or</p>



		represent <i>you</i> at an inquest, official enquiry or court proceedings. If <i>we</i> decide to defend <i>you</i> , settle any claim against <i>you</i> or represent <i>you</i> , then <i>you</i> must give <i>us</i> all the help <i>we</i> need, including help after <i>your</i> claim is settled.	represent <i>you</i> at an inquest, official enquiry or court proceedings. If <i>we</i> decide to defend <i>you</i> , settle any claim against <i>you</i> or represent <i>you</i> , then <i>you</i> must give <i>us</i> all the help <i>we</i> need, including help after <i>your</i> claim is settled.
Deductions from your total loss claim	24	Deductions from your total loss claim When <i>we</i> pay <i>you</i> for a <i>total loss</i> claim <i>we</i> will deduct: » any excess or unpaid premium including any unpaid instalments in the <i>period of insurance</i> if <i>you</i> pay <i>your</i> premium fortnightly or monthly; » any outstanding road user charges or road registration.	Deductions from your total loss claim When <i>we</i> pay <i>you</i> for a <i>total loss</i> claim <i>we</i> will deduct: » any <b>excess</b> ; » any outstanding road user charges or road registration.
After we pay your claim  Does your claim affect your cover?	25	Does your claim affect your cover? ... If <i>your car</i> is a <i>total loss</i> and <i>you</i> are not entitled to a new replacement car under the benefit 'New for old car replacement', all cover under <i>your policy</i> ceases and <i>your policy</i> is cancelled. There is no refund of premium. If <i>you</i> have been paying premiums by instalments, <i>you</i> must pay the rest of the remaining unpaid instalments for the <i>period of insurance</i> .	Does your claim affect your cover? ... If <i>your car</i> is a <i>total loss</i> and <i>you</i> are not entitled to a new replacement car under the benefit 'New for old car replacement', all cover under <i>your policy</i> ceases and <i>your policy</i> is cancelled. <i>We</i> will refund any premium <i>you</i> have paid for the part of the <i>period of insurance</i> after the date of the <i>loss or damage</i> .
Words with special meanings	27	-	<b>Bodily injury</b> Bodily injury (including death), illness, disability, disease, shock, fright, mental anguish, or mental injury to another person.
Words with special meanings	27	-	<b>Computer system</b> means any of the following in any configuration: <ul style="list-style-type: none"> <li>• computers, hardware, and software</li> <li>• communications systems</li> <li>• electronic devices, including smart phones, laptops, tablets, and wearable devices</li> <li>• electronically controlled equipment, including data processing equipment</li> <li>• server, cloud or microcontroller equipment</li> <li>• any similar system, configuration, input, output, data storage device, networking equipment or back up facility.</li> </ul>
Words with special meanings	27	-	<b>Cyber act</b> means one or more unauthorized, malicious or criminal acts, involving accessing, processing, using or operating any <i>computer system</i> . <i>Cyber act</i> also includes the threat or hoax of these acts.



Words with special meanings	27	-	<p><b>Cyber incident</b> means either of the following.</p> <ul style="list-style-type: none"> <li>Any error, omission or series of related errors or omissions involving accessing, processing, using or operating any <i>computer system</i>.</li> <li>Any partial or total unavailability or failure, or recurring unavailability or failure, involving accessing, processing, using or operating any <i>computer system</i>.</li> </ul>
Words with special meanings	27	-	<p><b>Data</b> means any kind of information, including facts, concepts or code.</p> <p>In this definition, we mean information that is converted, recorded or transmitted in a form that a <i>computer system</i> can access, communicate, display, distribute, interpret, process, transmit, store or use.</p>
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### Third party, fire and theft

Section	Page	Current words	New words
Cover page	Cover page	-	Effective 22 June 2022
Table of contents	Contents	Benefits 10 General exclusions 14	Benefits 10 Optional benefit xx General exclusions xx
Important information at a glance Features and benefits	1	»Emergency travel, accommodation and repairs »Personal property stolen / damaged in an incident involving your car (up to \$500) »Hire car after theft	»Emergency travel, accommodation and repairs »Hire car after theft
Important information at a glance What this policy does	1	What this policy does... COVER YOUR VEHICLE FOR FIRE, THEFT AND YOUR LIABILITY TO PROPERTY.	What this policy does... COVER YOUR VEHICLE FOR FIRE, THEFT AND YOUR LIABILITY FOR DAMAGE TO OTHER PEOPLE'S PROPERTY AND FOR BODILY INJURY.
The most we will pay for car claims	8	» \$20 million for legal liability for damage to property; » the maximum that <i>you</i> are entitled to under the following benefits: <ul style="list-style-type: none"> <li>Personal property;</li> <li>Transport cover;</li> </ul>	»\$20 million for legal liability for damage to property, but legal liability for <i>bodily injury to a person is limited to \$1 million</i> ; » the maximum that <i>you</i> are entitled to under the following benefits: <ul style="list-style-type: none"> <li>Transport cover;</li> </ul>
Your cover	8	» cover for legal liability for damage to property;	» cover for legal liability for damage to property, or <i>bodily injury</i> ;



<p>Insured event – legal liability for damage to property</p>	<p>9</p>	<p><b>Insured event – legal liability for damage to property</b></p> <p><b>We cover</b>  <i>We will cover you, or anyone you authorise to drive your car, for legal liability to pay compensation for loss or damage to a vehicle or property resulting from an event caused by the use of your car in the period of insurance.</i></p> <p>Legal liability for damage to property is extended to include:      » legal liability that is the responsibility of <i>your</i> employer, principal or partner because <i>you</i> were driving <i>your car</i> in connection with <i>your</i> occupation;      » legal liability for the cost of cleaning up by emergency services after an <i>event</i> involving <i>your car</i>;      » legal liability for damage to another vehicle or property because a vehicle collided with or tried to avoid colliding with:</p> <ul style="list-style-type: none"> <li>• property falling from <i>your car</i>; or</li> <li>• property being loaded or unloaded from <i>your car</i>.</li> </ul> <p><i>We will also cover you for your legal liability to pay compensation for loss or damage to a vehicle or property resulting from an event caused by your use of any other car ('alternative car') in the period of insurance.</i></p> <p>When <i>your car</i> is towing a caravan or trailer and <i>loss or damage</i> is caused to another vehicle or property in the <i>period of insurance</i> as a result of:      » the actions of the caravan or trailer;      » the caravan or trailer running out of control after separating from <i>your car</i> while <i>your car</i> is moving;      » another vehicle colliding with or trying to avoid colliding with:</p> <ul style="list-style-type: none"> <li>• property falling from the caravan or trailer while it is being towed by <i>your car</i>;</li> <li>• property being loaded or unloaded from the caravan or trailer attached to <i>your car</i>;</li> </ul> <p>then <i>we</i> also cover <i>you</i> for the amount <i>you</i> are legally liable to pay another person to compensate them for <i>loss or damage</i> to their property.</p> <p><b>We do not cover</b>      » legal liability arising from your use of any hire car;</p>	<p><b>Insured event – legal liability for damage to property, or injury</b></p> <p><b>We cover</b>  <i>We will cover you, or anyone you authorise to drive your car, for legal liability to pay compensation for:</i>      » <i>loss or damage to a vehicle or property; or</i>      » <i>bodily injury</i>  <i>resulting from an event caused by the use of your car in the period of insurance.</i></p> <p>Legal liability for damage to property <i>or bodily injury</i> is extended to include:      » legal liability that is the responsibility of <i>your</i> employer, principal or partner because <i>you</i> were driving <i>your car</i> in connection with <i>your</i> occupation;      » legal liability for the cost of cleaning up by emergency services after an <i>event</i> involving <i>your car</i>;      » legal liability for damage to another vehicle or property because a vehicle collided with or tried to avoid colliding with:</p> <ul style="list-style-type: none"> <li>• property falling from <i>your car</i>; or</li> <li>• property being loaded or unloaded from <i>your car</i>.</li> </ul> <p><i>We will also cover you for your legal liability to pay compensation for:</i>      » <i>loss or damage to a vehicle or property; or</i>      » <i>bodily injury</i>  <i>resulting from an event caused by your use of any other car ('alternative car') in the period of insurance.</i></p> <p>When <i>your car</i> is towing a caravan or trailer <i>we also cover you for the amount you are legally liable to pay another person to compensate them for loss or damage caused to another vehicle or property or bodily injury caused to a person, in the period of insurance</i> as a result of:      » the actions of the caravan or trailer;      » the caravan or trailer running out of control after separating from <i>your car</i> while <i>your car</i> is moving;      » another vehicle colliding with or trying to avoid colliding with:</p> <ul style="list-style-type: none"> <li>• property falling from the caravan or trailer while it is being towed by <i>your car</i>;</li> <li>• property being loaded or unloaded from the caravan or trailer attached to <i>your car</i>.</li> </ul> <p><b>We do not cover</b>      » legal liability arising from <i>your</i> use of any hire car;      » legal liability arising from <i>your</i> use of an alternative car that is owned by <i>you</i>;</p>
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		<p>» legal liability arising from <i>your</i> use of an alternative car that is owned by <i>you</i>;</p> <p>» legal liability arising from <i>your</i> use of any alternative car that is hired to <i>you</i> under a hire purchase lease arrangement;</p> <p>» legal liability when <i>you</i> are not legally entitled to use the alternative car <i>you</i> are driving;</p> <p>» <i>loss or damage</i> to the alternative car <i>you</i> are driving;</p> <p>» damage to the caravan or trailer being towed by <i>your car</i>;</p> <p>» damage to the actual property that falls or is being loaded or unloaded from <i>your</i> caravan or trailer.</p> <p>We also do not cover the things shown under the heading 'General exclusions'.</p> <p><b>Limit</b> The most we pay for all legal liability claims arising from any one <i>insured event</i> is \$20 million, including all associated legal costs we have agreed to pay for <i>your</i> claim.</p>	<p>» legal liability arising from <i>your</i> use of any alternative car that is hired to <i>you</i> under a hire purchase lease arrangement;</p> <p>» legal liability when <i>you</i> are not legally entitled to use the alternative car <i>you</i> are driving;</p> <p>» <i>loss or damage</i> to the alternative car <i>you</i> are driving;</p> <p>» damage to the caravan or trailer being towed by <i>your car</i>;</p> <p>» damage to the actual property that falls or is being loaded or unloaded from <i>your</i> caravan or trailer.</p> <p>We also do not cover the things shown under the heading 'General exclusions'.</p> <p><b>Limit</b> For any one <i>event</i>, we will pay: » for <i>loss or damage</i> to someone else's vehicle or property, up to \$20,000,000; » for <i>bodily injury</i>, up to \$1,000,000.</p> <p>The most we pay for all legal liability claims arising from any one <i>insured event</i> is \$20 million, including all associated legal costs we have agreed to pay for <i>your</i> claim.</p>
Benefits 1. Personal property	10	<p><b>1. Personal property</b> <b>We cover</b> If we have agreed to pay for <i>loss or damage</i> to <i>your car</i>, <i>your</i> personal property in the <i>car</i> at the time of the <i>event</i> is also covered for any <i>loss or damage</i> that results from the same <i>event</i>. Personal property means the effects that <i>you</i> own and carry with <i>you</i>, but not accessories. It includes, but is not limited to, clothing, electronic or telecommunication devices.</p> <p><b>Limit</b> The most we will pay for any one <i>insured event</i> is \$500.</p> <p><b>We do not cover</b> » cash, smartcards, phone cards, documents able to be cashed or traded, vouchers, tickets or money orders; » tools; » items used for business, a trade or profession.</p>	<p><b>Remove whole benefit</b></p>
New section to be added – Optional benefit	14	-	<p><b>OPTIONAL BENEFIT</b> <i>You can ask us to add the following optional benefit to your policy for an extra premium. If you choose and pay for an optional benefit, that benefit will be shown on your policy schedule and the cover provided is as shown in the 'We cover' section of the following tables.</i></p>





			<p>In some circumstances, we will decide to make a payment for a benefit before we accept or agree to pay your claim for <i>loss or damage to your car</i>. This does not mean that your claim has been accepted, or that we have agreed to pay your claim. If we do not accept your claim, you must repay these amounts to us.</p> <p>There are some things we do not cover under these optional benefits and these are shown in the 'We do not cover' section of the tables which follow each optional benefit and under the heading 'General exclusions'. All of the conditions of this policy apply to these optional benefits, unless stated otherwise.</p> <p><b>1. Excess-free windscreen and window glass</b></p> <p><b>We cover</b> We will cover <i>loss or damage to your car's</i> windscreen or window glass following an <i>event</i> as long as the damage is repaired or replaced. You won't have to pay an excess, as long as you are not claiming for any other <i>loss or damage to your car</i> or for legal liability.</p> <p><b>We do not cover</b> This optional benefit does not cover any other items, such as:</p> <ul style="list-style-type: none"> <li>• sunroofs, glass roofs, mirrors</li> <li>• headlights, tail lights, lamp covers</li> <li>• any other glass or transparent plastics</li> <li>• anything attached to the windscreen or windows.</li> </ul>
General exclusions	15	cleaning costs, but we will cover cleaning costs covered under 'Legal liability for damage to property'; or	cleaning costs, but we will cover cleaning costs covered under 'Legal liability for damage to property, or injury'; or
General exclusions	16	-	<p><b>Cyber acts and incidents</b> a <i>cyber act</i> or <i>cyber incident</i>. This exclusion does not apply if <i>loss or damage</i> covered by this policy causes a <i>cyber incident</i>.</p> <p>However, if there's resulting <i>loss or damage to your car</i> caused by a <i>cyber act</i> or <i>cyber incident</i>, we will cover it (unless it's excluded under another part of this policy).</p>
General exclusions	16	-	<p><b>Data</b></p> <ul style="list-style-type: none"> <li>• <i>Data</i> being totally or partially destroyed, distorted, erased, corrupted, altered, misinterpreted or misappropriated</li> <li>• errors in creating, amending, entering, deleting or using <i>data</i></li> <li>• total or partial inability or failure to receive, send, access or use <i>data</i> for any time</li> </ul>



			<ul style="list-style-type: none"> <li>any loss of use of <i>data</i>, or <i>data</i> being reduced in functionality, repaired, replaced, restored or reproduced</li> <li>the value of any <i>data</i>.</li> </ul> <p>This exclusion applies whether any other causes or events contribute at the same time, or in any order, to any of the above.</p>
General exclusions	16	-	<p><b>Excluded drivers</b>  <i>any driver of your car at the time of the event who is excluded from the policy cover.</i></p>
General exclusions	16	-	<p><b>Loss that's covered by ACC</b>  any amount that anyone (including the victim of an offence) can claim under the Accident Compensation Act 2001.  This includes if:</p> <ul style="list-style-type: none"> <li>the victim hadn't made an ACC claim, or didn't make an ACC claim within the time required under the Act</li> <li>ACC declined the claim or limited their liability for any reason.</li> </ul>
How we settle your claim	20	<p><b>For liability claims for damage to property</b>  If <i>you</i> make a liability claim for damage to property that is covered under this <i>policy</i> we can decide to defend <i>you</i>, settle any claim against <i>you</i> or represent <i>you</i> at an inquest, official enquiry or court proceedings. If we decide to defend <i>you</i>, settle any claim against <i>you</i> or represent <i>you</i>, then <i>you</i> must give us all the help we need, including help after <i>your</i> claim is settled.</p>	<p><b>For liability claims for damage to property, or injury</b>  If <i>you</i> make a liability claim for damage to property, or <i>bodily injury</i> that is covered under this <i>policy</i> we can decide to defend <i>you</i>, settle any claim against <i>you</i> or represent <i>you</i> at an inquest, official enquiry or court proceedings. If we decide to defend <i>you</i>, settle any claim against <i>you</i> or represent <i>you</i>, then <i>you</i> must give us all the help we need, including help after <i>your</i> claim is settled.</p>
Deductions from your total loss claim	23	<p>Deductions from your total loss claim  When we pay <i>you</i> for a <i>total loss</i> claim we will deduct:  » any excess or unpaid premium including any unpaid instalments in the <i>period of insurance</i> if <i>you</i> pay <i>your</i> premium fortnightly or monthly;  » any outstanding road user charges or road registration.</p>	<p>Deductions from your total loss claim  When we pay <i>you</i> for a <i>total loss</i> claim we will deduct:  » any <i>excess</i>;  » any outstanding road user charges or road registration.</p>
After we pay your claim Does your claim affect your cover?	23	<p>Does your claim affect your cover?  ...  If <i>your car</i> is a <i>total loss</i> all cover under <i>your policy</i> ceases and <i>your policy</i> is cancelled. There is no refund of premium. If <i>you</i> have been paying premiums by instalments, <i>you</i> must pay the rest of the remaining unpaid instalments for the <i>period of insurance</i>.</p>	<p>Does your claim affect your cover?  ...  If <i>your car</i> is a <i>total loss</i> all cover under <i>your policy</i> ceases and <i>your policy</i> is cancelled. We will refund any premium <i>you</i> have paid for the part of the <i>period of insurance</i> after the date of the <i>loss or damage</i>.</p>



Words with special meanings	25	-	<p><b>Bodily injury</b> bodily injury (including death), illness, disability, disease, shock, fright, mental anguish, or mental injury to another person.</p>
Words with special meanings	25	-	<p><b>Computer system</b> means any of the following in any configuration:</p> <ul style="list-style-type: none"> <li>• computers, hardware, and software</li> <li>• communications systems</li> <li>• electronic devices, including smart phones, laptops, tablets, and wearable devices</li> <li>• electronically controlled equipment, including data processing equipment</li> <li>• server, cloud or microcontroller equipment</li> <li>• any similar system, configuration, input, output, data storage device, networking equipment or back up facility.</li> </ul>
Words with special meanings	25	-	<p><b>Cyber act</b> means one or more unauthorized, malicious or criminal acts, involving accessing, processing, using or operating any <i>computer system</i>. <i>Cyber act</i> also includes the threat or hoax of these acts.</p>
Words with special meanings	25	-	<p><b>Cyber incident</b> means either of the following.</p> <ul style="list-style-type: none"> <li>• Any error, omission or series of related errors or omissions involving accessing, processing, using or operating any <i>computer system</i>.</li> <li>• Any partial or total unavailability or failure, or recurring unavailability or failure, involving accessing, processing, using or operating any <i>computer system</i>.</li> </ul>
Words with special meanings	25	-	<p><b>Data</b> means any kind of information, including facts, concepts or code.</p> <p>In this definition, we mean information that is converted, recorded or transmitted in a form that a <i>computer system</i> can access, communicate, display, distribute, interpret, process, transmit, store or use.</p>
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## Third Party Property Damage

Section	Page	Current words	New words
Cover page	Cover page	-	Effective 22 June 2022
Table of contents	Table of contents	Your cover 06 Benefits 08 General exclusions 09	Your cover 06 Benefits 08 Optional benefit xx General exclusions xx
Important information at a glance What this policy does	1	What this policy does... COVER YOUR LIABILITY FOR DAMAGE TO PROPERTY.	What this policy does... COVER YOUR LIABILITY FOR DAMAGE TO OTHER PEOPLE'S PROPERTY AND FOR BODILY INJURY.
The most we will pay for car claims	6	» \$20 million for legal liability for damage to property;	» \$20 million for legal liability for damage to property, but legal liability for bodily injury to a person is limited to \$1 million;
Your cover	6	» cover for legal liability for damage to property;	» cover for legal liability for damage to property, or bodily injury;
<b>What you are covered for – legal liability for damage to property</b>	7	<p><b>What you are covered for – legal liability for damage to property</b> <b>We cover</b> We will cover <i>you</i>, or anyone <i>you</i> authorise to drive <i>your car</i>, for legal liability to pay compensation for <i>loss or damage</i> to a vehicle or property resulting from an <i>event</i> caused by the use of <i>your car</i> in the <i>period of insurance</i>.</p> <p>Legal liability for damage to property is extended to include:            » legal liability that is the responsibility of <i>your</i> employer, principal or partner because <i>you</i> were driving <i>your car</i> in connection with <i>your</i> occupation;            » legal liability for the cost of cleaning up by emergency services after an <i>event</i> involving <i>your car</i>;            » legal liability for damage to another vehicle or property because a vehicle collided with or tried to avoid colliding with:           <ul style="list-style-type: none"> <li>• property falling from <i>your car</i>; or</li> <li>• property being loaded or unloaded from <i>your car</i>.</li> </ul> </p> <p>We will also cover <i>you</i> for <i>your</i> legal liability to pay compensation for <i>loss or damage</i> to a vehicle or property resulting from an <i>event</i> caused by <i>your</i> use of any other car ('alternative car') in the <i>period of insurance</i>.</p> <p>When <i>your car</i> is towing a caravan or trailer and <i>loss or damage</i> is caused to another vehicle or property in the <i>period of insurance</i> as a result of:</p>	<p><b>What you are covered for – legal liability for damage to property, or injury</b> <b>We cover</b> We will cover <i>you</i>, or anyone <i>you</i> authorise to drive <i>your car</i>, for legal liability to pay compensation for:            » <i>loss or damage</i> to a vehicle or property; or            » <i>bodily injury</i>            resulting from an <i>event</i> caused by the use of <i>your car</i> in the <i>period of insurance</i>.</p> <p>Legal liability for damage to property <i>or bodily injury</i> is extended to include:            » legal liability that is the responsibility of <i>your</i> employer, principal or partner because <i>you</i> were driving <i>your car</i> in connection with <i>your</i> occupation;            » legal liability for the cost of cleaning up by emergency services after an <i>event</i> involving <i>your car</i>;            » legal liability for damage to another vehicle or property because a vehicle collided with or tried to avoid colliding with:           <ul style="list-style-type: none"> <li>• property falling from <i>your car</i>; or</li> <li>• property being loaded or unloaded from <i>your car</i>.</li> </ul> </p> <p>We will also cover <i>you</i> for <i>your</i> legal liability to pay compensation for:            » <i>loss or damage</i> to a vehicle or property; or            » <i>bodily injury</i>            resulting from an <i>event</i> caused by <i>your</i> use of any other car ('alternative car') in the <i>period of insurance</i>.</p>



		<p>» the actions of the caravan or trailer;          » the caravan or trailer running out of control after separating from <i>your car</i> while <i>your car</i> is moving;          » another vehicle colliding with or trying to avoid colliding with:         <ul style="list-style-type: none"> <li>• property falling from the caravan or trailer while it is being towed by <i>your car</i>;</li> <li>• property being loaded or unloaded from the caravan or trailer attached to <i>your car</i>;</li> </ul>         then <i>we</i> also cover <i>you</i> for the amount <i>you</i> are legally liable to pay another person to compensate them for <i>loss or damage</i> to their property.</p> <p><b>We do not cover</b>          » legal liability arising from <i>your</i> use of any hire car;          » legal liability arising from <i>your</i> use of an alternative car that is owned by <i>you</i>;          » legal liability arising from <i>your</i> use of any alternative car that is hired to <i>you</i> under a hire purchase lease arrangement;          » legal liability when <i>you</i> are not legally entitled to use the alternative car <i>you</i> are driving;          » <i>loss or damage</i> to the alternative car <i>you</i> are driving;          » damage to the caravan or trailer being towed by <i>your car</i>;          » damage to the actual property that falls or is being loaded or unloaded from <i>your</i> caravan or trailer.  <i>We</i> also do not cover the things shown under the heading 'General exclusions'.</p> <p><b>Limit</b>          The most <i>we</i> pay for all legal liability claims arising from any one <i>insured event</i> is \$20 million, including all associated legal costs <i>we</i> have agreed to pay for <i>your</i> claim.</p>	<p>When <i>your car</i> is towing a caravan or trailer <i>we</i> also cover <i>you</i> for the amount <i>you</i> are legally liable to pay another person to compensate them for <i>loss or damage</i> caused to another vehicle or property or <i>bodily injury</i> caused to a person, in the <i>period of insurance</i> as a result of:          » the actions of the caravan or trailer;          » the caravan or trailer running out of control after separating from <i>your car</i> while <i>your car</i> is moving;          » another vehicle colliding with or trying to avoid colliding with:         <ul style="list-style-type: none"> <li>• property falling from the caravan or trailer while it is being towed by <i>your car</i>;</li> <li>• property being loaded or unloaded from the caravan or trailer attached to <i>your car</i>.</li> </ul> <b>We do not cover</b>          » legal liability arising from <i>your</i> use of any hire car;          » legal liability arising from <i>your</i> use of an alternative car that is owned by <i>you</i>;          » legal liability arising from <i>your</i> use of any alternative car that is hired to <i>you</i> under a hire purchase lease arrangement;          » legal liability when <i>you</i> are not legally entitled to use the alternative car <i>you</i> are driving;          » <i>loss or damage</i> to the alternative car <i>you</i> are driving;          » damage to the caravan or trailer being towed by <i>your car</i>;          » damage to the actual property that falls or is being loaded or unloaded from <i>your</i> caravan or trailer.</p> <p><i>We</i> also do not cover the things shown under the heading 'General exclusions'.</p> <p>Limit          For any one <i>event</i>, <i>we</i> will pay:          » for <i>loss or damage</i> to someone else's vehicle or property, up to \$20,000,000;          » for <i>bodily injury</i>, up to \$1,000,000.</p> <p>The most <i>we</i> pay for all legal liability claims arising from any one <i>insured event</i> is \$20 million, including all associated legal costs <i>we</i> have agreed to pay for <i>your</i> claim.</p>
New section to be added – Optional benefit	10	-	<p><b>OPTIONAL BENEFIT</b>  <i>You</i> can ask <i>us</i> to add the following optional benefit to <i>your policy</i> for an extra premium. If <i>you</i> choose and pay for an optional benefit, that benefit will be shown on <i>your policy schedule</i> and the cover provided is as shown in the 'We cover' section of the following tables.</p>



			<p>In some circumstances, we will decide to make a payment for a benefit before we accept or agree to pay your claim for loss or damage to your car. This does not mean that your claim has been accepted, or that we have agreed to pay your claim. If we do not accept your claim, you must repay these amounts to us.</p> <p>There are some things we do not cover under these optional benefits and these are shown in the 'We do not cover' section of the tables which follow each optional benefit and under the heading 'General exclusions'. All of the conditions of this policy apply to these optional benefits, unless stated otherwise.</p> <p><b>1. Excess-free windscreen and window glass</b>  <b>We cover</b>          We will cover loss or damage to your car's windscreen or window glass following an event as long as the damage is repaired or replaced.          You won't have to pay an excess, as long as you are not claiming for any other loss or damage to your car or for legal liability.</p> <p><b>We do not cover</b>          This optional benefit does not cover any other items, such as:</p> <ul style="list-style-type: none"> <li>• sunroofs, glass roofs, mirrors</li> <li>• headlights, tail lights, lamp covers</li> <li>• any other glass or transparent plastics</li> <li>• anything attached to the windscreen or windows.</li> </ul>
General exclusions	12	-	<p><b>Cyber acts and incidents</b>          a cyber act or cyber incident. This exclusion does not apply if loss or damage covered by this policy causes a cyber incident.</p> <p>However, if there's resulting loss or damage to your car caused by a cyber act or cyber incident, we will cover it (unless it's excluded under another part of this policy).</p>
General exclusions	12	-	<p><b>Data</b></p> <ul style="list-style-type: none"> <li>• Data being totally or partially destroyed, distorted, erased, corrupted, altered, misinterpreted or misappropriated</li> <li>• errors in creating, amending, entering, deleting or using data</li> <li>• total or partial inability or failure to receive, send, access or use data for any time</li> <li>• any loss of use of data, or data being reduced in functionality, repaired, replaced, restored or reproduced</li> <li>• the value of any data.</li> </ul>



			This exclusion applies whether any other causes or events contribute at the same time, or in any order, to any of the above.
General exclusions	12	-	<b>Excluded drivers</b> <i>any driver of your car at the time of the event who is excluded from the policy cover.</i>
General exclusions	12	-	<b>Loss that's covered by ACC</b> any amount that anyone (including the victim of an offence) can claim under the Accident Compensation Act 2001. This includes if: <ul style="list-style-type: none"> <li>• the victim hadn't made an ACC claim, or didn't make an ACC claim within the time required under the Act</li> <li>• ACC declined the claim or limited their liability for any reason.</li> </ul>
How we settle your claim	16	<b>For liability claims for damage to property</b> If <i>you</i> make a liability claim for damage to property that is covered under this <i>policy</i> we can decide to defend <i>you</i> , settle any claim against <i>you</i> or represent <i>you</i> at an inquest, official enquiry or court proceedings. If <i>we</i> decide to defend <i>you</i> , settle any claim against <i>you</i> or represent <i>you</i> , then <i>you</i> must give <i>us</i> all the help we need, including help after <i>your</i> claim is settled.	<b>For liability claims for damage to property, or injury</b> If <i>you</i> make a liability claim for damage to property, or <i>bodily injury</i> that is covered under this <i>policy</i> we can decide to defend <i>you</i> , settle any claim against <i>you</i> or represent <i>you</i> at an inquest, official enquiry or court proceedings. If <i>we</i> decide to defend <i>you</i> , settle any claim against <i>you</i> or represent <i>you</i> , then <i>you</i> must give <i>us</i> all the help we need, including help after <i>your</i> claim is settled.
Deductions from your total loss claim	18	Deductions from your total loss claim When <i>we</i> pay <i>you</i> for a <i>total loss</i> claim we will deduct: <ul style="list-style-type: none"> <li>» any excess or unpaid premium including any unpaid instalments in the <i>period of insurance</i> if <i>you</i> pay <i>your</i> premium fortnightly or monthly;</li> <li>» any outstanding road user charges or road registration.</li> </ul>	Deductions from your total loss claim When <i>we</i> pay <i>you</i> for a <i>total loss</i> claim we will deduct: <ul style="list-style-type: none"> <li>» any <i>excess</i>;</li> <li>» any outstanding road user charges or road registration.</li> </ul>
After we pay your claim Does your claim affect your cover?	19	Does your claim affect your cover? ... If <i>your car</i> is a <i>total loss</i> all cover under <i>your policy</i> ceases and <i>your policy</i> is cancelled. There is no refund of premium. If <i>you</i> have been paying premiums by instalments, <i>you</i> must pay the rest of the remaining unpaid instalments for the <i>period of insurance</i> .	Does your claim affect your cover? ... If <i>your car</i> is a <i>total loss</i> all cover under <i>your policy</i> ceases and <i>your policy</i> is cancelled. <i>We will refund any premium you have paid for the part of the period of insurance after the date of the loss or damage.</i>
Words with special meanings	21	-	<b>Bodily injury</b> Bodily injury (including death), illness, disability, disease, shock, fright, mental anguish, or mental injury to another person.



Words with special meanings	21		<p><b>Computer system</b> means any of the following in any configuration:</p> <ul style="list-style-type: none"> <li>• computers, hardware, and software</li> <li>• communications systems</li> <li>• electronic devices, including smart phones, laptops, tablets, and wearable devices</li> <li>• electronically controlled equipment, including data processing equipment</li> <li>• server, cloud or microcontroller equipment</li> <li>• any similar system, configuration, input, output, data storage device, networking equipment or back up facility.</li> </ul>
Words with special meanings	21	-	<p><b>Cyber act</b> means one or more unauthorized, malicious or criminal acts, involving accessing, processing, using or operating any <i>computer system</i>. <i>Cyber act</i> also includes the threat or hoax of these acts.</p>
Words with special meanings	21	-	<p><b>Cyber incident</b> means either of the following.</p> <ul style="list-style-type: none"> <li>• Any error, omission or series of related errors or omissions involving accessing, processing, using or operating any <i>computer system</i>.</li> <li>• Any partial or total unavailability or failure, or recurring unavailability or failure, involving accessing, processing, using or operating any <i>computer system</i>.</li> </ul>
Words with special meanings	21	-	<p><b>Data</b> means any kind of information, including facts, concepts or code.</p> <p>In this definition, we mean information that is converted, recorded or transmitted in a form that a <i>computer system</i> can access, communicate, display, distribute, interpret, process, transmit, store or use.</p>
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