

Full Protection

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Full Protection

To be eligible for this coverage, you are required to have at least the most basic collision damage waiver ("CDW", "LDW" or similar basic protection package) offered by the car rental company. Please read the rental terms carefully as CDW is not always included at the time of booking.

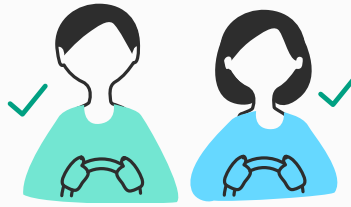
While CDW covers basic body damage, it has a high excess that you need to pay if there's damage, even if you did not cause the damage. Full Protection covers those excess charges and their costly damage-related fees, and it covers certain types of damage that the rental companies exclude from CDW.

If your estimated costs exceed \$3,000, please notify us - before you pay the rental company - by visiting rentalcover.com/claim. In some cases we will handle the transaction with the rental company to ensure you are treated fairly by them.

You can cancel at any time up until pickup for a refund .

Policy Wording

Your Coverage



All drivers included on the rental agreement are covered.



You are covered up to the full value of the rental vehicle.

This protection is designed to cover the various costs applied by the rental companies, namely the excess that's payable on damages and the related fees outlined below.

You are covered when you are charged for...

- Damage to the rental vehicle's bodywork.
- Theft or vandalism of the rental vehicle.
- Damage to windscreens, mirrors, lights: Includes all external glass & lights.
- Damage to wheels & tyres: Includes punctures, fittings, replacements, repairs.
- Damage to the underbody of the vehicle.
- Key loss or replacement or lock out: Covers call out fees, replacement of lost, damaged or stolen car keys, key programming and key delivery.
- Damages caused by natural disasters: Covers wind, fire, hail and other damages caused by natural weather events unless there's been a breach of the rental agreement.

You are also covered for these costly fees...

- Towing & roadside assistance costs: You are covered for towing or roadside assistance costs including call out fees following physical loss or damage to or mechanical breakdown of the rental vehicle.
- Administration fees: Includes Administration fees or anything similar that are charged for processing damage claims (also called handling fees, carriage fees, postal fees, accident fees). This does not include fees applied by your credit card company for processing or costs incurred for any other reason.
- Drop off/relocation of damaged vehicle: Includes drop off/relocation costs of your rental vehicle if there's a breakdown.
- Loss of use/demurrage fees: Includes fees charged by rental companies for loss of use while the vehicle is being repaired.

If any fees from the rental company are unreasonable, we may refer the claim to the dispute process outlined in Special Conditions.

You are not covered...

1. Where you breached a condition precedent of your policy with us, such conditions may include, but are not limited to, failing to purchase one of the rental company's CDW coverage options.
2. Where you or another driver on the rental agreement breached any term of the rental agreement.
3. Where you or another driver on the rental agreement contravened driving rules or laws in any local jurisdiction where the rental vehicle was driven.
4. Where you have given misleading or fraudulent information. We reserve the right to recover any claims that have been paid based on any misrepresentation.
5. Where you have not provided documents that have been requested during the claims process.
6. Where you paid the rental company in cash and have insufficient evidence for that payment.
7. For transaction costs applied by your credit card including international card fees and losses from foreign exchange.
8. Where the event for which you are making a claim occurred before the product was purchased.
9. Where you incur costs resulting from misfueling your rental vehicle (i.e. using incorrect fuel) or mechanical failure caused by you driving in a manner which is reckless, or which otherwise violates the terms of your rental agreement.
10. Where you did not notify police if required by the terms of your rental agreement. We recommend that you understand the local requirements for notifying authorities prior to picking up your vehicle.
11. Where your personal items are lost, stolen or damaged.
12. Where you are liable for injuries to passengers, other drivers or any other party.
13. Where you are liable for damages to the property of passengers, other drivers or any other party.
14. Where the vehicle has been driven on an unsealed road, except for access roads to your accommodation venue.
15. Where the rental vehicle has been driven off-road.
16. Where your rental vehicle is being used for deliveries or similar commercial purposes.
17. Where your rental vehicle does not meet the definition of 'rental vehicle'. This includes, but is not limited to, a truck/lorry, van, bus, racing car, street car, motorcycle, scooter, moped, motorhome, RV, campervan or a vehicle that you've driven on an unsealed road (except where the unsealed road is an access road to your accommodation venue).
18. Where your rental vehicle requires a non-standard driver's licence in your region/s of travel.
19. Where you have released the at fault driver or rental company from liability without our prior written consent or otherwise compromise our ability to cover loss.

Special Conditions

You agree that during the claims process you will provide documentation showing that your rental includes CDW coverage.

Subrogation

You agree that, if we pay your claim, then in addition to any common law and equitable rights of subrogation that we may have:

1. we assume all of your rights of recovery for loss and you permit us to bring legal or other action in your name to enforce those rights. If you are eligible for a future reimbursement by the rental company or another third party (for instance if you are deemed to have not been the driver who

was "at fault"), then you agree that we are entitled to those proceeds.

2. you will provide all reasonable assistance to us to recover such amounts and/or settle claims (including the provision of documents and affidavit or witness statements or signing a settlement agreement).

“Disputed” charges from the rental company

If the rental company's charges are inconsistent or unfair, as deemed by you or our claims team, we will outline a process for the recovery of the charges through your credit card issuer. This is a quick process with a high likelihood of success, however if you are unsuccessful in recovering these charges, we will then process your claim under the terms of this policy. Examples where we may invoke the dispute process include, but are not limited to, exaggerated repair estimates or costs, costs relating to interiors, mechanical failure, wear and tear and pre-existing damages, other damage that you are not responsible for and charges for third party damages for which you are not liable. We may not cover any payments you make to the rental company when there is insufficient evidence that the rental company has incurred the loss (i.e. the rental company claims against you without documentary proof that it has incurred loss and you pay that amount).

Coverage through other means

If you are covered by another product for the same benefits as those listed here, including but not limited to free credit card travel cover or personal auto insurance or CDW, you will be required to initially make a claim through the other product. We will process a claim for the outstanding amount after the alternate claim process is complete.

Currency calculations and fees that you pay to your credit card issuer

Claims are calculated based on the currency that was originally charged by the rental company (this is the “currency of loss”). Our claims calculation does not include international card or other fees or foreign exchange conversions applied by your credit card issuer. Our claims process allows you to convert your approved claim amount from the original currency of loss to your preferred currency, using a retail exchange rate.

Incidents involving another vehicle

In cases where another vehicle (a “third party”) has been involved in an accident, and details of that vehicle and/or its driver are available, we require that information to be provided during the claim process. We may also confirm from the rental company that they have received those details. Rental companies will often charge you an amount up to the excess and reimburse you if you are deemed to be “not at fault” as a result of an investigation between the insurers of each driver. We will assist you to help ensure you're expediently reimbursed.

If we pay out a claim before completion of any investigation, as noted above under ‘Subrogation’, we reserve the right to recover the reimbursable funds on your behalf. You agree that we may at our discretion bring action in your name to enforce these rights and also request any payment through that enforcement to be paid directly to our bank account of choice and agree to terms to settle the claim without further notice to you or approval from you.

General Conditions / Eligibility Requirements

All of the following conditions and/or eligibility requirements must be met for you to qualify for reimbursement:

1. Your name must be on the rental agreement and it must be signed. Other drivers that are on the

rental agreement with you are also covered.

2. You must not have breached any terms of the rental agreement.
3. Coverage is limited to one vehicle per rental, for the duration of coverage, except if your rental vehicle has been replaced by the rental company. Each time that you sign a new rental agreement you will need a new product.
4. You must take reasonable care to protect the rental vehicle and avoid damages.
5. You have purchased at least the most basic CDW coverage offered by the rental company.

Making a Claim

Visit rentalcover.com/claim to start the claim process. To ensure you are treated fairly by the rental company, if the charges are likely to exceed \$3,000 please notify us via the claim form before you pay the rental company.

You will need photos or scans of these documents:

1. Your rental agreement from the rental company.
2. Your driver's licence.
3. Bank statement showing your payment for the damage.
4. Final invoice from the rental company (available when the damage costs are settled - this may differ from your initial invoice).
5. We may also request that you provide an invoice showing the repair cost for damages.
6. Police report, if applicable.
7. All correspondence with the rental company.
8. Other documents as requested by your claims officer including any CDW terms and conditions or alternative coverage or insurance that may apply.

Cancellation and refunds

The cancellation terms are outlined on your Certificate.

Cancellation by you

You can cancel at any time. Visit rentalcover.com/account to get started.

Cancellation by us

We reserve the right to cancel your coverage. Examples include, but are not limited to, the discovery of misleading information or a sanction irregularity or at our underwriter's request.

Compliance Statement

Data Protection & Privacy

We are committed to protect your personal information and we are committed to the principles of data security in the configuration of our services. With respect to European General Data Protection Regulation (GDPR), as a data controller, we collect and process information about you and we also

receive personal information from your booking agent including your email address, name and phone number, risk details and other information which enables us to issue and modify products and process claims, detect, investigate and prevent activities which may be illegal or could result in your product being cancelled or treated as if it never existed and protect our legitimate interests. We may share that data from time to time with insurers or contractors investigators, crime prevention organisations who may be outside of the European Union. We will never share your data with external marketing services. Our Privacy Policy outlines how we process your data, the data that we collect and the processes to undertake should you either wish to request a copy of your data, or remove consent for us to retain your data.

You can access our Privacy Policy [here](#).

By applying for, using or renewing any of our products or services, or providing us with your information, you agree to this information being collected, held, used and disclosed as set out in this policy.

We may monitor and record phone calls to help maintain our quality standards and for security purposes.

Your Rights

This document contains important information to help you understand the features, benefits and risk of this insurance. Before you decide whether to purchase it, you need to read this document carefully. This document is a combined Product Disclosure Statement (PDS) and Financial Service Guide (FSG) as required under the Corporations Act 2001 (Cth). Information in the PDS may need to be updated from time to time. You can obtain a paper copy of any updated information without charge by emailing us.

We have waived your Duty of Disclosure.

General Insurance Code of Practice (Code)

The Code was developed by the Insurance Council of Australia to further raise the standards of practice and service across the insurance industry. We support and adhere to the Code. A copy of the Code can be obtained from the Insurance Council of Australia by visiting insurancecouncil.com.au or by calling +61 2 9253 5100.

Jurisdiction and Law

This policy shall be governed and construed and resolved within the jurisdiction of the courts in accordance with the law of New South Wales, Australia.

Policy Issuer

This policy is provided by RentalCover.com, a trading name of Cover Genius Pty Ltd. (ABN 43 159 983 598) who have arranged this insurance in its capacity under AFS Licence No 490058 under authority given by Assetinsure Pty Ltd (ABN 65 066 463 803) who is authorised by the Australian Prudential Regulation Authority (APRA) to conduct general insurance business.

Other important information

The premium on this policy includes an amount for GST and if we pay a claim your GST status may determine the amount to be paid on the claim. You must advise us if You are registered, or required to be registered for GST purposes, and you must when requested tell us what your entitlement to Input Tax Credits (ITCs) is for your insurance premium.

In order to calculate the policy premium we take various factors into consideration, including the type of rental vehicle, the duration of the rental period, your age and the country of travel. Your premium also includes amounts payable in respect of compulsory government charges including Stamp Duty, Fire Services Levy (where applicable) and GST. When You apply for this cover you will be advised of the total amount payable.

Period of Cover

You are covered for the period as shown in your certificate.

Complaints/Disputes

You can contact our Claims Complaints Team (complaints@rentalcover.com) for a formal review of your claim or if you have other concerns.

We will respond within 5 days.

In the event the dispute remains unresolved following the Internal Dispute Resolution (IDR) process, you may discuss the matter further with the Australian Financial Complaints Authority (AFCA). The Australian Financial Complaints Authority (AFCA) is a free dispute resolution service to consumers who may be in dispute with their insurer. AFCA will indicate whether they can assist you with your complaint as this service is not available to all customers/products.

The Australian Financial Complaints Authority, GPO Box 3, Melbourne, Victoria 3001

Tel: 1800 931 678

Email: info@afca.org.au Web: www.afca.org.au

Definitions

Any word defined below will have the same meaning throughout:

Accident or collision	means a sudden, unexpected event caused by something external and visible, which results directly in loss or damages.
Bodywork	means the metal frame of your rental vehicle.
Call out fee	means a roadside assistance charge from a service provider to attend to a vehicle breakdown.
CDW	means Collision or Loss Damage Waiver (LDW) or similar product offered by the rental company to limit your liability for damage during the rental of the rental vehicle.
Certificate	means a validation certificate issued which describes who is covered under this product. This is provided along with your confirmation email or invoice.
Country of residence	means your place of residence.
Currency of Loss	means the currency that was originally charged by the rental company for the damage charges.
Excess	means the amount paid - or payable - by you to the rental company, if there's accidental damage or theft. RentalCover.com products are "zero excess", meaning there is no excess deducted by us for a claim.
Full value	means the market value of the rental car at the time of your claim up to a maximum market value of AU\$100,000. This is the maximum cover

limit amount that we pay in the event of a claim.

Insurer	means Assetinsure Pty Ltd, 45 Clarence Street, Sydney, NSW, Australia 2000.
“Not at fault”	means that one of the drivers is not deemed responsible for damages after an investigation between the insurers of each driver.
Natural weather event	means an event caused by natural forces, including but not limited to fire, flood, earthquake, explosion, tsunami, volcanic eruption, landslide, avalanche, hurricane, cyclone or storm that was impossible to predict at the time you acquired this product.
Off-road	means any area that is not a standard, sealed road. It includes, but is not limited to, tracks, rivers, tidal crossings, sand, flood waters, unformed roads, fire trails, rivers, dams, streams, rocks, beaches, creek beds, fields and paddocks.
Off-road vehicle	means a passenger vehicle that is driven off-road. This coverage does not consider a vehicle to be Off-Road if it is driven solely on standard, sealed roads.
Policy	means this document and associated certificate and invoice.
Rental agreement	means the contract provided by a rental company in respect to the provision of a rental vehicle that contains your signature confirming you agree to its terms.
Rental company	means a commercial operation in business to rent out vehicles that is fully licensed, where applicable, by the regulatory authority of that country, state or local authority including online "share" or "peer to peer" websites, loan cars from a licensed mechanic or accident replacement vehicles.
Rental vehicle	means cars & standard vehicles (including SUVs, wagons and 4x4s) that don't need special licences and aren't for commercial or offroad use, rented from an authorised rental company at the time the rental contract is signed. This includes mechanic loan cars and accident replacement cars.
RentalCover.com	the website which distributes the product and provides the claims administration system.
Tax	means a government tax that is payable by you in addition to the cost of the product.
Theft	means a rental vehicle that has been stolen or removed to either a known or unknown location without your permission.
Unsealed road	means a road which is not sealed or dressed in a hard material such as tar, bitumen or concrete.
Vandalism	means a rental vehicle that has been damaged intentionally by you or someone known or unknown to you.
You/your	means the person named on the certificate and any other person who drives the same rental vehicle and is listed on the same rental agreement.
We/us/our	means Assetinsure Pty Limited.

Financial Services Guide

This Financial Services Guide (FSG) is an important document and is designed to help you decide whether to use the financial services offered. The FSG also contains information about how Cover

Genius Pty Ltd, ABN 43 159 983 598, AFSL 490058 (Cover Genius) is remunerated for providing these financial services and how your complaints are dealt with.

What financial services are provided?

Cover Genius is authorised to issue and arrange for the issue of general insurance products and provide general advice on general insurance policies. We do not act on your behalf when we do any of these things. Our Australian Financial Services Licence does not authorise us to provide personal advice to anyone. Any advice we give will not take into account your personal objectives, financial situation or needs. You need to determine whether the product meets your insurance needs. Before you make any decision about whether to acquire any insurance product recommended, you should obtain and read the PDS.

Binder

Cover Genius has a binding authority which means it can enter into, vary or cancel insurance policies and handle and settle claims on behalf of Assetinsure Pty Limited (ABN 65 066 463 803, AFSL 488 403) (Assetinsure) provided it acts within its delegated authority. Cover Genius acts for Assetinsure and does not act on your behalf.

Remuneration

Cover Genius is paid a commission by Assetinsure when you buy a product. This commission is included in the premium that you pay and is received after you have paid the premium. This commission is a percentage of the premium. Cover Genius employees are paid an annual salary and may be paid a bonus based on business performance. Our associates, referrers and distributors receive commission from us that is a percentage of the premium.

Further Information

For more information about the remuneration and other benefits received for the financial services provided, please ask Cover Genius within a reasonable time of receiving this FSG and before you choose to buy this product.

Complaints

If you have a complaint, then you should follow the Complaints procedure contained in the Product Disclosure Statement.

What arrangements do we have in place to compensate clients for losses?

Cover Genius holds professional indemnity insurance covering errors and mistakes relating to the provision of financial services provided by Cover Genius, its employees, its affiliates and the affiliates employees (even after they cease to be employed). Cover Genius's policy meets the requirement of the Corporations Act 2001 (Cth).

Privacy Statement

Cover Genius is committed to ensuring the privacy and security of your personal information. Cover Genius adheres to the privacy terms set out in this PDS.

How to contact us

Please go to rentalcover.com/help.

Who is responsible for this document?

Cover Genius is responsible for the content and the distribution of this FSG.

Date prepared

This FSG was prepared on 23 March 2021.