

Insure with an **Enthusiast**

Product Disclosure Statement and Policy Wording



Vintage | Classic | Prestige Insurance

Call **1300 650 670** or email **info@rynoinsurance.com.au**
rynoinsurance.com.au



Motoring enthusiasts that go the extra mile

Vintage, classic and prestige vehicles require a specialised insurance policy that offers flexible options and has been written with an understanding about your specific vehicle.

Ryno Insurance offers a cost competitive policy with options that are tailored to suit your needs and our staff are friendly, efficient and offer personal service. Our staff are motoring enthusiasts and are here to help you.

Our policy automatically includes the following benefits:

- ✓ Agreed value
- ✓ New replacement vehicle in first 3 years*
- ✓ Choice of repairer
- ✓ Lifetime guarantee for repairs
- ✓ Excess free windscreen/sunroof/glass benefit
- ✓ Hire car following accident or theft**
- ✓ Flexible coverage options
- ✓ Pay premiums by installments
- ✓ Salvage rights retained on vehicles over 25 years

Our team of motoring enthusiasts will be happy to speak with you about tailoring your insurance requirements for vintage, classic or prestige vehicles.

* If you are the first registered owner and you have been insured with Ryno since the new purchase of your vehicle.

** For your regular use vehicle only.



**RYNO
INSURANCE**
We go the extra mile

Vintage | Classic | Prestige Insurance

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Ryno Insurance Services, a specialist division of East West Insurance Brokers Pty Ltd ABN 83 010 630 092, Australian Financial Services Licence No.2300041 acts under a binding authority granted to it by the insurers of the Ryno Insurance Product, Certain Underwriters at Lloyd's. Refer to the Product Disclosure Statement or call us on 1300 650 670.

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At Ryno Insurance Services, **We** recognise that enthusiasts differ in attitude towards the ownership and use of their prized possession. Ryno Insurance has developed an innovative insurance product tailored and designed to suit the needs of serious motor enthusiasts.

This Product Disclosure Statement and **Policy Wording (PDS)** contains important information about Ryno Insurance Services and **Your** Ryno Motor Insurance **Policy**.

No insurance **Policy** covers absolutely everything. In this document **We** explain what is and isn't covered and **Your** obligations under **Your Policy**. Always read the Important Information (PART A) and the **Policy Wording** (PART B) together with **Your Certificate of Insurance** to ensure that **You** have the level of cover **You** require. The **Policy Wording** in Part B and the **Certificate of Insurance** together make up **Your** contract of insurance.

We wish **You** happy and safe motoring.

Part A: Important Information

This **Part A** contains important information about Ryno Insurance Services and the Ryno Motor Insurance **Policy**.

The Insurer

The insurer of this **Policy** and the issuer of this PDS is certain Underwriters at Lloyd's. Since the late seventeenth century, the name Lloyd's has been synonymous with insurance.

Many of the world's leading underwriters are based at Lloyd's and this market is internationally renowned for having an impeccable claims record.

In Australia Lloyd's aim is to provide the highest service to Our policyholders. Lloyd's is also proud to be a member of the Insurance Council of Australia and strives to comply

with the agreement **We** have made under the General Insurance Code of Practice, additionally **We** have developed policies for the fair handling of complaints from Lloyd's policyholders and protection of **Your** privacy.

Lloyd's is authorised under the Australian Insurance Act 1973 (Cth) to conduct insurance business in Australia. The Act establish a system of financial supervision of general insurers in Australia.

You can contact Lloyd's in Australia at:

Lloyd's Australia Limited
Level 9, 1 O'Connell Street
Sydney NSW 2000

Telephone: (02) 8298 0783

Facsimile: (02) 8298 0788

Email: idraustralia@lloyds.com

Ryno Insurance Services

Ryno Insurance Services is a specialist division of East West Insurance Brokers Pty Ltd ABN 83 010 630 092, Australian Financial Services Licence No. 230041, established in 1984.

Ryno Insurance Services issues this Ryno Motor Insurance **Policy** under a binding authority given to it by the insurers to administer and issue policies, alterations,

renewals and settle claims. For all of the services that Ryno Insurance Services provides in relation to this **Policy**, it acts on behalf of the insurer and not for **You**.

Ryno Insurance Services does not guarantee any benefits payable under the Ryno Motor Insurance **Policy**. **You** can contact Ryno Insurance Services at:

General enquiries and sales	Claims
<p>Call: 1300 650 670</p> <p>Fax: 1300 797 768</p> <p>Email: admin@rynoinsurance.com.au</p> <p>Website: www.rynoinsurance.com.au</p> <p>Postal: PO Box 239, Coopers Plains Qld 4108</p> <p>Visit: 19 Rosedale St, Coopers Plains Qld 4108</p> <p>Broker: Through Your appointed insurance broker</p>	<p>Call: 1300 013 534</p> <p>Fax: 02 9633 5521</p> <p>Email: motorclaims@rynoinsurance.com.au</p> <p>Website: www.rynoinsurance.com.au</p>

Duty of Disclosure

Before **you** enter into an insurance contract, **you** have a duty of disclosure under the *Insurance Contracts Act 1984*.

Your duty is to tell us anything that **you** know, or could reasonably know that may affect **our** decision to insure **you** and on what terms.

You have this duty until **we** agree to insure **you**.

You have the same duty before **you** extend, vary or reinstate an insurance contract.

You do not need to tell **us** anything that:

- Reduces the risk **we** insure **you** for; or
- Is common knowledge; or
- **We** know or should know as an insurer; or
- **We** waive **your** duty to tell **us** about

If you do not tell us something

If **you** do not tell **us** anything that **you** are required to tell **us**, we may cancel **your** contract or reduce the amount **we** will pay **you** if **you** make a claim, or both.

If **your** failure to tell **us** is fraudulent, **we** may refuse to pay a claim and treat the contract as if it never existed.

Duty of Disclosure – New Policy

What You must tell Us	If You do not tell Us something
<p>Before You enter into an insurance contract, You have a duty of disclosure under the <i>Insurance Contracts Act 1984</i>.</p> <p>If We ask You questions that are relevant to our decision to insure You and on what terms, You must tell us anything that You know and that a reasonable person in the circumstances would include in answering the questions.</p> <p>You have this duty until We agree to insure You.</p>	<p>If You do not tell Us anything You are required to tell us, we may cancel Your contract or reduce the amount We will pay You if You make a claim, or both.</p> <p>If Your failure to tell Us is fraudulent, We may refuse to pay a claim and treat the contract as if it never existed.</p>

Duty of Disclosure – Renewal

What You must tell Us	If You do not tell Us something
<p>Before You renew this contract of insurance, You have a duty of disclosure under the <i>Insurance Contracts Act 1984</i>.</p> <p>If we ask You questions that are relevant to our decision to insure You and on what terms, You must tell Us anything that You know and that a reasonable person in the circumstances would include in answering the questions.</p> <p>Also, We may give You a copy of anything You have previously told us and ask You to tell us if it has changed. If We do this, You must tell Us about any change or tell Us there is no change.</p> <p>If You do not tell us about a change to something You previously told Us, You will be taken to have told Us that there is no change.</p> <p>You have this duty until We agree to renew the contact.</p>	<p>If You do not tell Us anything You are required to tell Us, We may cancel Your contract or reduce the amount We will pay You if You make a claim, or both.</p> <p>If Your failure to tell Us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.</p>

The types of insurance available

Under the Ryno Motor Insurance **Policy You** can take out Comprehensive Insurance or Third Party Only Insurance.

Comprehensive insurance covers **You** for loss or damage to **Your** own **Vehicle** and liability to third parties for damage to their property and **Supplementary Bodily Injury**. **You** can also choose Comprehensive cover under a Restricted **Driver Policy** or **We** may issue **You** with a Restricted **Driver Policy**. If **You** have a Restricted **Driver Policy**, **You** have full Comprehensive cover but **You** will only be covered when **Your Vehicle** is being driven by **You** or one of the drivers named as a Nominated **Driver** on **Your Policy**. No other drivers are covered.

Third Party Only Insurance covers liability to third parties for damage to their property and **Supplementary Bodily Injury**. It also covers **You** for up to \$5000 for damage to **Your** own **Vehicle** in an accident that is not **Your** fault if the other **Driver** is not insured and **You** get their full details.

You can also choose cover under limited or extreme limited use options. Under these options, **You** will have Comprehensive cover but with restrictions on use. These options are only available when **You** use **Your** car in the way that meets the limited use restrictions.

How to apply for insurance

By completing the proposal with **Our** phone consultants or completing the proposal online through our quote system via our website, **You** can apply for insurance cover under the Ryno Motor Insurance **Policy**. **We** will assess the information that **You** provide to **Us** and, if it is acceptable to **Us**, **We** will send **You** a **Certificate of Insurance**, which sets out the details of the **Policy**. The **Certificate of Insurance** and the terms and conditions in Part B of this PDS make up **Your** contract of insurance.

The cost of this insurance

The amount that **We** charge **You** for this insurance is the total that **We** calculate when considering all of the factors which make up the risk, such as the sum insured, age of **Driver**, frequency of use, location, garaging of the vehicle, driving history and options **You** choose to add to **Your Policy**. These factors will impact on **Your Premium** as follows:

Factor	Reduces Premium	Increases Premium
The Agreed Value of Your Vehicle	Lower Value	Higher Value
Postcode where Your Vehicle is parked overnight	Lower Risk Area	Higher Risk Area
The level of insurance You have chosen	Third Party only	Comprehensive
No claim bonus	Higher	Lower
Finance	No Finance	Finance
How often You use Your Vehicle	Laid Up Cover	Regular Use
Age of drivers	Older Driver	Younger Driver
Make/model of vehicle	Lower risk vehicle	Higher risk vehicle
Modifications or alterations to Your Vehicle	Lower risk modifications	Higher risk modifications
Application of any discounts including any No Claim Discount	Discounts apply	No discounts

Your Premium may also be impacted by adding **Policy** options to **Your** cover. Adding options will increase or decrease **Your Premium** depending on whether the option gives more cover under the **Policy** or reduces **Your** cover. If the option increases **Your** cover it will increase

Your Premium. If it decreases or restricts **Your** cover, it will reduce **Your Premium**.

The **Premium** that **We** charge also includes statutory charges such as FSL, **GST** and Stamp Duty.

No Claim Discount

The amount of **Premium You** pay may be reduced by a No Claim Discount. This discount on **Your Premium** increases

each year until **You** reach 'rating 1' provided there is no claim made that affects **Your** rating.

Year	Existing Bonus	Existing rating Code	Renewal bonus
1st Year	0%	6	25%
2nd Year	25%	5	45%
3rd Year	45%	4	55%
4th Year	55%	3	65%
Subsequent Years	65%	2 or 1	65%

If **You** remain claim free on a maximum no claim bonus of 65% for two consecutive years with Ryno Insurance Services, **You** may be eligible for the automatic lifetime protection. For more information on this protection, see page 30.

Paying Your Premium

You can pay **Your Premium** by any of the methods **We** set out in the **Certificate of Insurance**.

This may include the option to pay **Your Premium** by instalments, either monthly or by any other frequency **We** allow.

If **You** are paying **Your Premium** by instalments, each instalment must be paid on or before the due date for payment. If an instalment is unpaid for 14 days or more **We** can refuse to pay a claim. If an instalment is unpaid for a month or more, **We** can cancel **Your Policy** without notice.

Excess

An **Excess** is the amount **You** are required to contribute to any claim under the **Policy**. One or more Excesses may apply, depending on the age or experience of the **Driver** and the

circumstances of claim. However, there is a basic **Excess** that will apply to all claims.

For details of how Our Excesses are calculated see Our **Excess** guide at www.rynoinsurance.com.au. **We** will give **You** a copy of the **Excess** guide free of charge if **You** contact **Us**.

Your basic **Excess** and any other Excesses that may apply to **Your Policy** will be set out in Part B of this PDS or in **Your Certificate of Insurance**.

Cooling Off Period

The law provides **You** with a cooling off period of 14 days after **You** enter into **Your Policy**.

As long as **You** have not lodged a claim, **You** can cancel **Your Policy** in the cooling off period by advising **Us** in writing, by telephone or by email. If **You** do, **We** will refund any **Premium** and refundable government taxes and charges.

Cancellation

You can cancel the **Policy** at any other time by advising **Us** in writing, by telephone or by email. **We** will refund any **Premium** and refundable government taxes and charges that relate to the period after cancellation. A cancellation fee of up to \$50.00 may be charged to process **Your** cancellation.

We can only cancel **Your Policy** for the reasons allowed at law. **We** must give **You** the notice that the law requires **Us** to give **You**. See the **Policy Wording** in Part B for further details of our cancellation rights.

Code of Practice

Ryno Insurance Services fully supports the General Insurance Code of Practice. The Code sets the standards of customer service to be provided by the insurance industry, this including purchasing insurance, claims handling and disputes resolution.

The Code of Practice is the general insurance industry's promise to be open, fair and honest in the way it deals with customers. **You** can obtain more information about the Code from the Insurance Council of Australia (www.insurancecouncil.com.au) or **You** may wish to contact Ryno directly on 1300 650 670.

Dispute Resolution

You may contact **Us** at any time if **You** are dissatisfied with any matter relating to services provided by Ryno Insurance Services or with **Your** Ryno Motor Insurance Policy. **You** should contact **Us** on the number set out in this PDS.

If **You** are dissatisfied with **Our** response,

You may refer the matter to Lloyd's Australia Limited in relation to the aspects of their cover. **We** will direct **You** to the correct avenue of further complaint if **You** ask **Us** to or refer the complaint directly at **Your** request.

Lloyd's Australia Limited has the appropriate authority to investigate and address matters of this nature on behalf of the various syndicates at Lloyd's.

You should contact Lloyd's Australia Limited on the numbers set out in this PDS.

Lloyd's Australia will acknowledge **Your** complaint in writing within 5 business days of receipt and **You** will be kept informed of the progress of **Your** complaint at least every 10 business days, and if **You** remain dissatisfied with their response, **You** will be provided at that time with the details of any other avenues for the resolution that may be available to **You**.

If **Your** complaint is not resolved in a manner satisfactory to **You** or Lloyd's Australia Limited have not resolved **Your** complaint within 45 calendar days of receiving **Your** complaint **You** will be referred to the Australian Financial Complaints Authority (AFCA). AFCA is an independent body that operates nationally and aim to resolve disputes between **You** and **Your** insurer. AFCA provide fair and independent financial services complaint resolution that is free to customers. **You** can also contact AFCA directly about any complaint at any time by post GPO Box 3, Melbourne VIC 3001, phone **1800 931 678** or email info@afca.org.au. More information can be found on their website www.afca.org.au

How do We protect Your privacy

Ryno Insurance Services (Ryno) is committed to protecting the privacy of the personal information **You** provide to **Us** in accordance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles.

We collect **Your** personal information to assess **Your** application for insurance, administer **Your** Policy and pay **Your** claims.

If **You** do not provide the information that **We** request, **Your** insurance application may not be accepted, or **We** may not be able to administer **Your** Policy or a claim. Also, **You** may breach **Your** duty of disclosure, the consequences of which are set out in the duty of disclosure section of this **PDS**.

We may need to share **Your** information with others to decide whether to accept **Your** Policy, administer **Your** Policy and manage and pay **Your** claims. To allow **Us** to do this and to otherwise operate our business **Your** personal information may be given to and used by the following:

- The insurer of this **Policy**, certain Underwriters at Lloyd's and its own employees and agents. The insurer is located in the United Kingdom. When **Your** information is disclosed to the insurer it will be protected by the Data Protection Act 1998 (UK) which contains similar protection to the Australian Privacy Principles.
- Claims adjusters, lawyers and other people appointed by **Us** or the insurer, or on **Our** behalf or the insurer's behalf for claims handling purposes.

By submitting **Your** personal information to **Us**, **You** agree to **Us** using and disclosing **Your** personal information this way. This consent to the use and disclosure of **Your** personal information remains valid unless **You** alter or revoke it by giving **Us** written notice.

We may also use **Your** information to notify **You** about other Ryno products or promotions from time to time. **We** always give **You** the option of electing not to receive these communications. Please let **Us** know if **You** do not wish to receive this information.

If **Your** details or personal information changes, **You** should notify **Us** in writing of changes so **We** can ensure that information **We** hold about **You** is accurate, complete and up-to-date.

For details of **Our** policy on access to and collection of personal information **We** hold and how to make a complaint regarding privacy please download a copy of **Our** privacy policy from **Our** website: **www.rynoinsurance.com.au**

Complaints regarding privacy can be made to the Privacy Officer at Ryno on **1300 650 670** or by email to **privacy@rynoinsurance.com.au** or by letter addressed to the Privacy Officer, Ryno Insurance Services, PO Box 239, Coopers Plains, Qld 4108.

In the event of a legal dispute

In the event of a dispute arising in relation to any aspect of **Your Policy** covered by Lloyd's, the underwriters will, at **Your** request, submit to the jurisdiction of any competent Court in the Commonwealth of Australia. Such dispute shall be determined in accordance with the law and practice applicable in such Court.

Any summons notice or process to be served upon the underwriters at Lloyd's may be served on the Lloyd's Representative in Australia at the address referred to in this PDS. The Lloyd's Representative has authority to accept service and to enter an appearance on the underwriters' behalf, and is directed, at the request of the Policyholder, to give a written undertaking to the Policyholder that he will enter an appearance on the underwriters' behalf.

If a suit is instituted against any one of the underwriters at Lloyd's, all underwriters will abide by the final decision of any such Court or any competent appellate Court.

PART B: Policy Wording

Section 1: Definitions

Some of the words in **Your Policy** have a special meaning wherever they appear. These words and their meanings are defined below.

Agreed Value means the amount that **We** agree to insure **Your Vehicle** for, including Accessories and **Modifications**. This amount will be shown on **Your Certificate of Insurance**.

Accessory means an item fitted by a dealer or non-standard item fitted by a person other than the manufacturer, such as tinted windows, alloy wheels, sound systems and other fixed items which do not affect the performance or handling of the vehicle.

Accidental Damage means damage caused by an unforeseen circumstance such as fire, **Theft**, malicious damage, hail, flood, explosion, accident or any other event not excluded by this **Policy**.

Act of Terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), which from its nature or context is done for, or in connection with political, religious, ideological or similar purposes, including the intention to influence any government and/or to put the public, or any section of the public, in fear.

Certificate of Insurance means the most recent **Certificate of Insurance/** Policy Schedule for this the Policy.

Collectable Caravan means the caravan or campervan described on **Your Certificate of Insurance** which is 35 years or more that is used for recreational purposes only.

Contents means removable furniture, furnishings, carpets, floor rugs and portable household electrical appliances. **Contents** does not include food or other perishable items.

Contribution is the amount in which **You** may be required to pay towards the loss.

Depreciation is the loss in value of **Your** vehicle because of usage and or condition of the vehicle. An amount or rate may be applied that will reduce the amount that is paid to **You** as a result of the loss in value of **Your Vehicle** because of usage and/or condition.

Driver means the **Driver** of **Your** vehicle and includes the rider/s of a motorcycle.

Excess means the amount that **You** must contribute in the event of a claim. **Your** excess is not payable under the certain conditions mentioned in the section '**Excess**'.

Fixtures and Fittings means built in furniture, refrigerator, stove, air conditioning unit, floor coverings, fixed awnings and solar panels.

Forcible or Violent means there must be physical evidence that clearly shows damage caused as a direct result of the theft or attempted theft.

GST means Goods and Services Tax.

Insured Event means accidental loss or damage covered by section 2 of the **Policy** and not otherwise excluded. **Insured events** must happen during the Period of Insurance and be unforeseen and unintended by **You**.

Malicious Damage means damage intentionally done to **Your Vehicle** by someone without **Your** consent.

Market Value means the amount that **We** calculate it would cost to replace **Your Vehicle** with a vehicle of the same make, model.

We may use recognised industry guides to calculate this amount and take into account the kilometres travelled and condition of **Your Vehicle** immediately prior to loss or damage.

Modification means any change to the **Vehicle**, other than by the manufacturer's design, which affects its performance or handling, including alterations to the engine, drive-train, suspension or wheels.

Negotiable Instrument means a legal document that represents money and is transferable from one person to the next.

Registered Enthusiast Club means a club or association open to members of the public who are motor vehicle enthusiasts with similar values. **Registered Enthusiast Club** does not include a general motoring organisation such as RACQ or NRMA.

Period of Insurance means the period of time that **We** agree to insure **You** for. The Period of Insurance will be set out in **Your Certificate of Insurance**.

Personal Belongings means personal portable goods kept within **Your Vehicle**, not permanently affixed to **Your Vehicle**, such as portable GPS units, CD's, sunglasses. **Personal belongings** do not include money, credit cards or **Negotiable Instruments**, or items used in connection with **Your** occupation or a business.

Policy means this Part B of the PDS together with **Your** current **Certificate of Insurance**.

Premium means the amount that **You** must pay **Us** for cover under this **Policy**, inclusive of all fees and charges.

Proof of Ownership means purchase receipts, photographs, bank and credit card statements, contracts of sale, registration documents.

Regular Driver means a person who is likely to drive or ride the vehicle more than once a month.

Parked Regularly means for 5 consecutive nights out of every 7 nights, **Your Vehicle** is parked in compliance with the requirements in the **Certificate of Insurance**.

Reasonable Cost means the cost to return **Your** vehicle to a condition essentially the same as, but not better than its condition before it was damaged. This may include the use of new parts or parts consistent with the age and condition of the **Your Vehicle**.

Replacement Vehicle means a vehicle that **You** have bought to replace **Your Vehicle**.

Substitute Vehicle means a vehicle **You** drive whilst **Your Vehicle** is not able to be driven because it is off the road as a result of a claim covered by this **Policy** or a mechanical breakdown. **Substitute Vehicle** does not include a hire vehicle.

Supplementary Bodily Injury means death or bodily injury which is not covered by a statutory compulsory third party insurance **Policy** or scheme.

Theft means a forcible or violent **Theft** of or attempted **Theft** of **Your Vehicle** or property contained within or as a part of **Your Vehicle**.

Total Loss means that the cost to repair **Your Vehicle** is uneconomical, taking into consideration:

- the **Agreed Value**;
- the cost of repairs as assessed;
- the salvage value or estimated salvage value obtained by our appointed assessor; or
- the vehicle will be a **Total Loss** if it has been stolen and not recovered.

Trailer means a vehicle designed to be towed behind **Your Vehicle**, used for transporting goods. A **Trailer** does not include a caravan.

You or Your means the insured person or persons named on **Your** current **Certificate of Insurance**.

Your Vehicle means a motor vehicle, motorcycle, **collectable caravan**, campervan or **Trailer**, shown on **Your Certificate of Insurance**, including:

- factory fitted or installed parts;
- Accessories and optional extras that are fitted to **Your vehicle**; and
- **Modifications**.
- **Fixtures and fittings** on **your** collectable caravan or campervan

Your vehicle includes a **Substitute Vehicle**. It also includes any caravan or **Trailer** listed in the **Certificate of Insurance**.

We, Us, Our means the insurer, certain underwriters at Lloyd's, but only for the cover that they have agreed to provide, as set out in this PDS.

Windscreen means a fixed glass or plastic windshield or protection screen mounted in front of the **Driver**.

Section 2: Comprehensive Cover

If **You** have selected comprehensive cover and this is shown on **Your Certificate of Insurance**, **You** are insured under this Section 2.

Cover under Section 2

If **Your Vehicle** is accidentally damaged in the Period of Insurance **We** will, at our option:

- ✓ Repair **Your Vehicle**;
- ✓ Pay **You** the reasonable cost of repairing the damaged area of **Your Vehicle**; or
- ✓ If **Your Vehicle** is a **Total Loss**:
 - ✓ Pay **You** the **Agreed Value**; or
 - ✓ Replace **Your Vehicle**. **We** may replace it with a new car if the new car replacement benefit applies, see page 20.
- x **We** will not pay for anything excluded by this **Policy**.
- x **We** may refuse to pay a claim if **You** do not comply with the conditions of this **Policy**.
- x The maximum **We** will pay for any claim is the **Agreed Value**.

Restricted Driver Policy

If **You** have a **Restricted Driver Policy**, it will be specified on the **Certificate of Insurance**. Unless stated otherwise in the PDS, if **You** have a **Restricted Driver Policy**, **Your Policy** only covers **You** and any Nominated Drivers. No other drivers are covered.

A Nominated **Driver** means a driver noted on **Your** current **Certificate of Insurance**, who **We** have agreed to cover whilst driving **Your Vehicle**. They can claim under this **Policy** as if they were **You**. Depending on the age and driving experience of the Nominated **Driver**, additional Excesses might apply.

Also, because **We** recognise that sometimes **Your Vehicle** will need to be driven by someone other than a Nominated **Driver**, **We** will also cover **You** in the following circumstances:

- ✓ **Your Vehicle** is in the care, custody and control of a member of the motor trade to service, test or repair **Your Vehicle**.
- ✓ Any employee or agent of a hotel, restaurant, car parking or similar business that has control of **Your Vehicle** for the purpose of parking the **Vehicle**.
- ✓ **Your Vehicle** is being driven by a person who is not **You** or a Nominated **Driver** in order to deal with a dire medical emergency.

Nominating Drivers

Even if **You** do not have a **Restricted Driver Policy** **You** still need to notify **Us** of all **Regular Drivers** of **Your Vehicle**. If **You** do not notify **Us** of any **Regular Driver** **You** may not have cover under **Your Policy** for loss or damage or liability that arises when they are driving **Your Vehicle**.

Accessories or Modifications

At Our option, **We** will repair, replace any **Accessory** or **Modification** or compensate or pay **You** the amount that it would reasonably cost **Us** to replace that item with one of a similar age and condition. **We** will always try to match items and materials to the original if possible. Where this is not possible **We** reserve the right to use materials and items as close to the original as possible. **We** will not pay for any **Accessory** or **Modification** that is illegal to have fitted to **Your Vehicle** in **Your** State or Territory.

Repairing Your Vehicle

The repairs cannot be started until **We** decide whether **We** will authorise the repairs.

If **We** elect to repair **Your Vehicle**:

- **We** may recommend a licensed repairer; or
- **You** can choose **Your** own licensed repairer.

We must accept **Your** claim and authorise any repairs before work can commence.

- **We** will repair the damage to **Your Vehicle** as a result of the claimed incident only and return it to the condition it was before the incident.
- If in the event of a claim **Your Vehicle** requires additional repairs as a result of pre existing damage on **Your Vehicle**, rust or inadequate previous repairs to **Your Vehicle**, **We** will not pay to repair any pre existing damage, rust or inadequate previous repairs to **Your Vehicle**.

- **We** will only be responsible and pay for repairing the damaged area to **Your Vehicle**. If your vehicle requires additional repairs not directly related to the claimed incident, you will have to contribute towards the cost of the repairs.
- **We** will use new parts or parts consistent with the age and condition of **Your Vehicle**.
- **We** may instruct the repairer to use other repairers to complete certain parts of the repairs. For example, if **Your windscreen** is damaged, **We** may instruct the repairer to have the **Windscreen** repaired by a specialist **Windscreen** repairer.
- **We** guarantee the quality of workmanship and materials for the life of the vehicle (subject to wear and tear).
- If **We** do not authorise repairs, **We** will limit what **We** pay **Your** repairer to the amount that **We** determine to be fair and reasonable for the repairs. This amount will be determined by a motor vehicle assessor appointed by **Us** inspecting the damage to **Your Vehicle**, and reviewing, adjusting and/or reducing **Your** repairer's quote. **We** may also compare **Your** repairer's quote with a quote **We** obtain from a repairer **We** choose.
- **We** will not guarantee the quality of workmanship and materials unless **We** have authorised the repairs before they commence.

Whether **We** choose to authorise repairs or not:

- **We** may deduct an amount for wear, tear, depreciation and deterioration. If **We** choose to pay **You** to replace, reinstate or repair the part of **Your Vehicle** that is damaged.
- The amount of depreciation and/or deterioration will be determined by a motor vehicle assessor appointed by **Us**.
- **We** do not pay for replacement of a set when only part of a set is lost or damaged eg. wheels, side mirrors, vehicle windows, hub caps, badges etc.
- If a part is not available in Australia three (3) months after the date **Your** damaged vehicle was assessed by **Us**, **We** may immediately settle **Your** claim. **We** will pay for the cost to otherwise repair **Your** vehicle, plus the reasonable cost for the unavailable part. This amount will be determined by **Us** or our motor vehicle assessor.
- **We** will not be responsible for additional costs incurred because of delays in delivery of parts.
- **We** will not pay for any air-conditioning refit, re-gas or any **Modification** required by law.
- **We** may require **You** to contribute to the cost of the repairs if the repairs to **Your Vehicle** leave it in a condition that is better than the condition it was in before the incident that caused the damage.

Where **Your** claim consists of a **Windscreen** or glass item, replacement parts will meet the applicable Australian Standards or the standard to which the vehicle was originally manufactured.

Total Loss claims

If **We** agree to pay a Total Loss, **Your Policy** comes to an end.

If **You** pay **Your Premium** by instalments, **We** will subtract any unpaid instalments from any Total Loss pay out. Otherwise, **You** must pay the remainder of the **Premium** to **Us** immediately.

If **We** pay a **Total Loss** claim and **Your Vehicle** is less than 25 years of age, **Your Vehicle** becomes our property. **You** have an automatic first option to purchase the wreck from **Us** at its **Market Value**, as determined by our assessors, unless the **Vehicle** was a **Total Loss** because it was stolen.

The salvage purchase option for a vehicle under 25 years of age, will not apply if **Your Vehicle** was stolen and **We** settled **Your** claim as a total loss.

Overnight parking requirements

It is a condition of **Your** cover that **Your Vehicle** is **Parked Regularly** in accordance with **Your Certificate of Insurance**. If **Your** overnight parking circumstances change and **Your Vehicle** is no longer **Parked Regularly** in accordance with **Your Certificate of Insurance**, **You** must notify **Us** immediately. **We** may charge **You** more **Premium**, change **Your Policy** terms or cancel **Your Policy** if **Your** overnight parking circumstances change.

Section 3: Additional Benefits

There are a number of additional benefits that also apply to **Your Policy**. Unless stated otherwise, they only apply if **You** have a claim covered by Section 2.

These additional benefits will be paid in addition to the cover under Section 2.

The additional benefits are subject to the terms, conditions, limitations and exclusions of this **Policy**. Unless stated otherwise, they will be paid in addition to the cover under Section 2 and the **Policy** Excesses do not apply.

Towing and Storage

What is covered	What is not covered
<p>We will pay the reasonable costs to have Your Vehicle retrieved from the scene of an accident when it cannot be safely driven and delivered to the repairer.</p> <p>We will also pay the reasonable costs of the storage of the vehicle while at the repairers or any other designated place as approved by Us in writing, once You have lodged Your claim.</p> <p>The reasonable cost for towing or storage is the quickest and most economical methods of retrieving Your Vehicle and the storage of such through to the resolution of Your claim.</p>	<p>We will not pay for the following:</p> <ul style="list-style-type: none"> x More than the reasonable cost of towing and storage.

Returning Your Vehicle to You

What is covered	What is not covered
<p>We will pay to return Your Vehicle to You after repairs have been completed, or, at our option, compensate You for the reasonable costs involved in traveling to pick up Your Vehicle.</p> <p>The reasonable cost of returning Your Vehicle is the quickest and most economical methods of retrieving Your Vehicle after the resolution of Your claim.</p>	<p>We will not pay for the following:</p> <ul style="list-style-type: none"> x If the repairer is located within 100km of Your place of work or home.

Hire Vehicle

What is covered	What is not covered
<p>If Your Vehicle cannot be driven, We will pay for the cost to hire a replacement vehicle at a cost of up to \$100 a day for up to 14 days, or until Your Vehicle is found or repairs have been finalised, whatever is the earlier.</p>	<p>We will not pay for the following:</p> <ul style="list-style-type: none"> x Any deposit You are required to pay for the hire car. x Any running costs of a hire vehicle including fuel. x Any loss or damage to the hire car or liability in connection with the use of the hire car. x Any costs incurred 24 hours after repairs have been completed or Your Vehicle has been located. x If Your Vehicle is insured under a Limited Use, Extreme Limited Use or Concessionally Registered Option or Third Party Property Damage. x Costs for hire car benefit for excess free windscreen/sunroof/glass claims.

New vehicle replacement benefit – first three years of Registration

What is covered	What is not covered
<p>In the event of a Total Loss, We will pay to replace Your Vehicle with a new vehicle if all of the following apply:</p> <ul style="list-style-type: none"> ✓ If Your vehicle was not a dealer registered demonstration model, it was first registered by You within the last 3 years or, if Your Vehicle was a dealer registered demonstration model with no more than 5,000 kilometres on the odometer at date of purchase, it was first registered by You within the last 12 months. ✓ You are the original owner, other than the dealer. ✓ You have been insured under a Ryno Insurance Services Policy since purchase of Your Vehicle by You. ✓ Any finance company involved gives its permission for the Vehicle to be replaced. <p>We will replace Your Vehicle with a new vehicle of the same make, model, class or series.</p> <p>We will also pay for the following costs associated with the Replacement Vehicle, if a Replacement Vehicle is arranged by Us:</p> <ul style="list-style-type: none"> ✓ Dealer delivery charges. ✓ Statutory charges. ✓ Compulsory third party insurance. ✓ The first 12 months registration, less any refund You are entitled to on the current registration. <p>For all cover under this benefit, if a Replacement Vehicle is not available within Australia of the same make, model, class or series, or where agreement cannot be reached regarding the Replacement Vehicle, We will pay the Agreed Value for this policy. No additional payment will be made under this benefit in those circumstances.</p>	<p>We will not pay for a Replacement Vehicle in the following circumstances:</p> <ul style="list-style-type: none"> ✗ If Your Vehicle is an individually constructed vehicle, replica or kit car. ✗ If Your Vehicle is a dealer registered demonstration model with more than 5,000 kilometres on the odometer at date of purchase.

Vehicle changeover

What is covered	What is not covered
<p>If You sell Your Vehicle and buy a Replacement Vehicle, We agree to insure Your Replacement Vehicle under this Policy automatically for a period of up to 14 days from the date of purchase.</p> <p>We will continue to insure Your new vehicle after 14 days from the date of purchase but only if all of the following apply:</p> <ul style="list-style-type: none"> ✓ You give Us full details of the vehicle; and ✓ You pay any additional Premium that We may request; and ✓ We agree to insure Your Vehicle. <p>This cover applies even if You have not had a claim under section 2.</p>	<p>We will not pay more than the lesser of the following:</p> <ul style="list-style-type: none"> ✗ The Market Value of the Replacement Vehicle. ✗ The amount You paid for the Replacement Vehicle. ✗ The Agreed Value of the vehicle You replaced.

Salvage Rights – vehicle 25 years of age or more

What is covered	What is not covered
<p>If We pay a total loss claim and Your vehicle is 25 years of age or more You may keep the unrepaired vehicle at no cost.</p>	<p>Salvage Rights will not apply if Your vehicle is stolen and We settle Your claim as a total loss.</p>

Riding apparel (applies to motor cycles only)

What is covered	What is not covered
<p>We will pay for loss or damage to Your items of apparel designed specifically for use while riding or being driven pillion on a motor cycle, such as helmets, riding boots, leather jackets and pants, gloves.</p> <p>We will only cover Theft of these items if the Theft is by forcible or violent attempts. This means that there must be evidence that a person has stolen or attempted to steal items from a locked or closed part of the motor cycle or permanent attachment to the motor cycle with an object, other than a key.</p> <p>We will ask for proof of ownership of the lost or damaged items.</p> <p>This cover applies even if You have not had a claim under section 2.</p>	<p>We will not pay for the following:</p> <ul style="list-style-type: none"> x More than \$3000 for rider apparel. x More than \$1500 for pillion apparel. x More than \$1000 per item, unless that item is specified on Your Policy Schedule. x Items that are not specific motor cycle riding or pillion apparel. x This benefit does not apply to bikes insured under laid up cover. x When You do not provide proof of ownership of the items.

Contents cover (applies to collectable caravans/campervans only)

What is covered	What is not covered
<p>We will pay for loss or damage to Your collectable caravan/campervan contents up to \$1000 in the event of the following:</p> <ul style="list-style-type: none"> ✓ Accident ✓ Fire ✓ Storm ✓ Theft or Attempted Theft ✓ Malicious Damage ✓ Flood 	<ul style="list-style-type: none"> x Theft, attempted theft or malicious damage by someone in Your caravan/campervan with Your consent. x Theft of contents from an annexe. x Theft or attempted Theft from Your caravan/campervan if it wasn't securely locked. x Theft or attempted Theft from Your caravan/campervan if there is no physical evidence of forcible and violent entry. x Burning out of electrical motors.

Automotive Spare Parts and Tools

What is covered	What is not covered
<p>We will pay up to \$1,000 for damage to automotive spare parts and/or tools, whilst at your home, in your locked vehicle or whilst being kept in locked storage, if the loss or damage is caused by one of the following events:</p> <ul style="list-style-type: none"> x Fire x Flood x Storm x Impact x Malicious Damage x Theft by forcible entry/violent entry (this means there must be evidence that a person has stolen or attempted to steal items from your locked vehicle or premises with an object, other than a key). <p>You must provide proof of ownership for any stolen or damaged items.</p> <p>This cover applies only if You have a claim under section 2 of the policy.</p> <p>An excess of \$250 will apply to all claims relating to Automotive Spare Parts and Tools. This excess is payable in addition to the basic policy excess.</p>	<p>We will not pay for the following:</p> <ul style="list-style-type: none"> x More than \$1,000 for loss or damage to spare parts and tools x Theft of tools or spare parts used in relation to a business for the purpose of earning an income x Damage to tools and spare parts in relation to a business for the purpose of earning an income x Theft that has not been reported to the Police x Theft by anyone who lives at the residence x Theft by anyone who drove Your Vehicle or entered your premises with your consent x Theft by an immediate family member x Theft by any person who has access to Your Vehicle or premises x Accidental Damage x Any items that You are not able to provide proof of ownership.

Trailer cover

What is covered	What is not covered
<p>We will pay for the loss of or damage to a Trailer owned by You, which occurs while it is attached to Your Vehicle.</p> <p>The amount We will pay is the Market Value of Your Trailer up to a maximum of \$1,000.</p> <p>This additional benefit does not apply to any Trailer noted on the Certificate of Insurance.</p>	<p>We will not pay for the following:</p> <ul style="list-style-type: none"> ✓ If the Trailer is not owned by You. ✓ Goods or property on or within Your Trailer.

Completion of journey

What is covered	What is not covered
<p>If Your Vehicle cannot be driven following an accident and You are more than 100km from Your home, We will pay the reasonable costs of one of the following:</p> <ul style="list-style-type: none"> ✓ The cost of returning You and Your passengers to Your home. ✓ The cost of You and Your passengers completing Your journey. <p>We will choose which one We pay for.</p>	<p>We will not pay for the following:</p> <ul style="list-style-type: none"> x If You are less than 100km from Your home. x More than \$1000. x For charges or costs not reasonably incurred by You.

Child car seat

What is covered	What is not covered
<p>We will pay for loss or damage to a child's car seat, booster seat or capsule fitted to Your Vehicle caused by:</p> <ul style="list-style-type: none"> ✓ Fire ✓ Flood ✓ An accident involving Your Vehicle ✓ Theft or malicious damage. We will only cover Theft of these items if the Theft is by forcible or violent attempts. This means that there must be evidence that a person has stolen or attempted to steal items from Your locked vehicle with an object, other than a key. <p>We may ask for proof of ownership of the lost or damaged items.</p> <p>This cover is not in addition to the Agreed Value. This cover applies even if You have not had a claim under section 2.</p>	<p>We will not pay for the following:</p> <ul style="list-style-type: none"> x More than \$300 for any loss or damage. x We will not pay more than \$600 in total in the period of insurance.

Personal Belongings

What is covered	What is not covered
<p>We will pay for loss or damage to Your Personal Belongings, or Your passenger's Personal Belongings in the event of the following:</p> <ul style="list-style-type: none"> ✓ Fire ✓ Flood ✓ An accident involving Your Vehicle ✓ Theft or malicious damage. We will only cover Theft of these items if the Theft is by forcible or violent attempts. This means that there must be evidence that a person has stolen or attempted to steal items from Your locked vehicle with an object, other than a key. <p>We may ask for proof of ownership of the lost or damaged items.</p> <p>This cover applies even if You have not had a claim under section 2.</p>	<p>We will not pay for the following:</p> <ul style="list-style-type: none"> x More than \$800 for all Personal Belongings. x Loss or damage to business related tools and spare parts. x Loss or damage to cash, credit or debit cards or Negotiable Instruments. x More than \$1600 in total for all Personal Belongings in the Period of Insurance.

Emergency Accommodation

What is covered	What is not covered
<p>If Your Vehicle cannot be driven following an accident and You are more than 100km from Your home, We will pay for the reasonable cost of accommodation for You and Your passengers for one night.</p>	<p>We will not pay for the following:</p> <ul style="list-style-type: none"> x If You are less than 100km from home. x More than \$1000 in total. x For charges or costs not incurred by You.

Replacing, Recoding or Re-keying locks

What is covered	What is not covered
<p>If Your Vehicle keys are stolen We will pay for the repair, replacement or recoding of the keys, locks or barrels up to \$2,000.</p> <p>This cover applies even if You have not had a claim under Section 2. The Policy Excesses will apply to this Additional Benefit.</p>	<ul style="list-style-type: none"> x More than \$2000 in total in the Period of Insurance. x We will not pay unless the Theft of Your keys has been reported to the police.

'Excess free' windscreen/sunroof/glass benefit

What is covered	What is not covered
<p>We will not charge You any Excess to repair or replace a damaged windscreen, side or rear glass or sunroof during the period of insurance.</p> <p>We will repair up to two repairable windscreen chips or</p> <p>We will replace Your windscreen and glass using glass that meets the Australian Standards and the manufacturer's specifications.</p> <p>We will not reduce Your No Claims Discount if You have any windscreen or glass claims during the period of insurance.</p>	<p>We will not pay for the following:</p> <ul style="list-style-type: none"> x Replacement of rubbers or sealant due to wear, tear or deterioration. x Damage which does not affect the integrity of the glass. x Damage to a windscreen, side or rear glass or sunroof where your vehicle is insured under Third Party Property Damage or Laid Up Cover. x We will not pay any hire car costs for this additional benefit.

Maritime Law

What is covered	What is not covered
<p>If Your Vehicle is being transported by sea within Australia and You are liable under Maritime law, We will cover You for liability for both general average and salvage charges, which are mentioned below:</p> <p>For the purposes of this benefit:</p> <ul style="list-style-type: none"> ✓ General average means that if the ship's captain has to sacrifice some of the cargo in order to save the vessel, the owners of the remaining cargo must contribute towards the losses suffered by the owners of the sacrificed cargo. ✓ Salvage Charges are the costs incurred in the recovery of a disabled ship. <p>This cover applies even if You have not had a claim under section 2.</p>	<p>We will not pay for the following:</p> <ul style="list-style-type: none"> ✗ Any other loss, damage or liability in connection with Your Vehicle whilst it is being transported by sea.

Learner Drivers

What is covered	What is not covered
<p>Unless Your Policy is a Restricted Driver Policy, this Policy covers You while a learner Driver is driving Your Vehicle, provided that:</p> <ul style="list-style-type: none"> ✓ they hold an appropriate learner Driver permit; and ✓ they are driving under the instruction of a fully licensed Driver. <p>For motor vehicles, any age Excess will be based on the age of the experienced Driver.</p>	<p>We will not pay for the following:</p> <ul style="list-style-type: none"> ✗ Any claim in connection with the driving of Your Vehicle by a learner Driver if Your Policy is a Restricted Driver Policy. ✗ This benefit does not apply to vehicles insured as Laid Up cover. ✗ Any claim in connection with a learner rider on a motor cycle.

Defensive Driver training

What is covered	What is not covered
<p>You are covered while Your Vehicle is being driven or used for a defensive Driver training or Driver instruction day on a designated Driver facility, racetrack or course or similar but only whilst a qualified instructor is present.</p>	<p>You are not covered while You are participating in a course conducted, advertised, promoted or designed to improve high speed driving skills such as high speed cornering skills or to improve or to prepare for any form of motor sport.</p>

Section 4: Optional Benefits

There are a number of Optional Benefits that **You** may add to **Your Policy**. These benefits apply only if they are shown as covered in **Your Certificate of Insurance**.

Unless stated otherwise, these additional

benefits will be paid in addition to the cover under Section 2. The Optional Benefits are subject to the terms, conditions, limitations and exclusions of this **Policy**, including the application of the **Policy** Excesses.

Finance gap cover

What is covered	What is not covered
<p>If You have a claim under section 2 and Your Vehicle is a Total Loss and Your finance contract payout is greater than the amount We pay under section 2, We will also pay 100% of the difference between the amount We pay under section 2 and the actual amount owing to Your finance provider.</p> <p>We pay any amount covered by this benefit directly to Your financier.</p>	<p>We will not pay for the following:</p> <ul style="list-style-type: none"> x Any amount under this benefit if Your Agreed Value is not at least 85% of the Market Value of Your Vehicle. x For any overdue repayment, arrears or penalty payments under Your finance contract. x For any financed amount which does not reflect the current Market Value of the Vehicle, including any amounts refinanced into Your finance contract.

Special Occasion Cover

What is covered	What is not covered
<p>If Your Certificate of Insurance shows that You have special occasion cover, We will pay for loss, damage or liability while Your Vehicle is being used for carrying passengers for hire or reward in connection with a wedding, school formal or other special occasion.</p> <p>The hire and reward exclusion does not apply to this Optional Benefit.</p>	<p>We will not pay for the following:</p> <ul style="list-style-type: none"> ✓ Any claim where You have not complied with the relevant government transport department's laws, rules or regulations in Your state or Territory in regard to the usage and limitations of use of the registration type.

Laid Up Cover

What is covered	What is not covered
<p>Laid Up Cover is designed for vehicles under restoration or storage. Where You take Your Vehicle off the road or 'lay up' Your Vehicle, You can reduce Your Premium if You choose this option by electing only to insure for any certain loss, damage or liability.</p> <p>Your Certificate of Insurance will show the period You have 'laid up' cover.</p> <p>During this period, We will only cover Your Vehicle whilst Your Vehicle is:</p> <ul style="list-style-type: none"> ✓ kept in Your home or Your locked garage; ✓ at a garage, workshop or related place of business whilst the vehicle is undergoing work, restoration or storage; ✓ on display at a car event/organised show; ✓ at an auction event; ✓ at a club event; or ✓ being loaded or unloaded for transport purposes or while being transported to the above locations. 	<p>We will not pay for the following:</p> <ul style="list-style-type: none"> ✗ Any loss, damage or liability in connection with the Vehicle being driven. ✗ Excess free windscreen/glass cover for vehicles insured under Laid Up Cover.

Club and Concessional Registration

What is covered	What is not covered
<p>If You are a member of a Registered Enthusiast Club and obtain concessional or club registration for Your Vehicle, We will offer reduced Premium rates on Your concessional registered vehicles.</p> <p>You must tell Us immediately if You change from concessional registration to full registration. We may charge You extra Premium if We choose to continue to insure Your Vehicle under this Policy.</p>	<p>We will not pay for the following:</p> <ul style="list-style-type: none"> x Any claim where You have not complied with the relevant government transport department's laws, rules or regulations in Your state or Territory in regard to the usage and limitations of use of the registration type.

Limited Use Options

What is covered	What is not covered
<p>We recognise that many owners do not wish to drive their vehicle on a daily basis. Accordingly, We offer Premium discounts for reduced usage. In the calculation of this discount We may ask various questions to determine Your eligibility, such as driving patterns and kilometres travelled.</p> <p>To qualify for this option, one of the following must apply in relation to Your driving patterns:</p> <ul style="list-style-type: none"> ✓ Limited Use: You do not drive daily or regularly and limit Your Vehicle usage to up to a maximum of 8,000km per Period of Insurance; or ✓ Extreme Limited Use: You do not drive daily or regularly and limit Your Vehicle usage to up to a maximum 4,000km per Period of Insurance. <p>If You qualify for and select this option, the use that applies to Your Vehicle will be specified in the Certificate of Insurance. You must inform Us if the use that applies to You changes. We may charge You an extra Premium if We choose to continue to insure Your Vehicle under this Policy.</p>	<p>We will not pay for the following:</p> <ul style="list-style-type: none"> x Any hire car under the Hire Car Additional Benefit. The Hire Car benefit does not apply if You have chosen the Limited Use optional benefit.

Seasonal Cover (Motor Cycles Only)

What is covered	What is not covered
<p>If You elect and We show on Your Certificate of Insurance “Seasonal Cover Use” this means You have elected to “lay up” Your motor cycle for the number of months requested as shown in the schedule. You can elect up to 5 months when Your motor cycle will not be ridden.</p> <p>Seasonal Cover allows You to use Your motor cycle under full comprehensive cover conditions for the months You elect. For the remaining months the cover reverts to Laid Up Cover, which covers Your motor cycle for fire, Theft, transporting, flood and malicious damage to Your Vehicle. For the months You have elected to Lay Up Your vehicle, it must not be ridden on the road under its own power.</p> <p>IF YOU RIDE YOUR MOTOR CYCLE ON THE ROAD UNDER ITS OWN POWER, YOU WILL NOT BE INSURED.</p>	<ul style="list-style-type: none"> x Any accident, damage or legal liability in connection with riding Your motor cycle under its own power whilst in Your nominated laid up periods. x Any claim where the motor cycle was kept in an unlocked garage/premises, unless agreed in writing by Us.

Automotive Spare Parts and Tools

This policy provides automatic cover for Automotive Spare Parts and Tools up to \$1,000 refer to page 23 of the PDS. **You** have the option to increase this amount to \$5,000 or \$10,000.

An excess of \$250 will apply to all claims in relation to loss or damage to Automotive Spare Parts and Tools.

If **You** have chosen to increase the cover for Automotive Spare Parts and Tools, this amount will be shown in the Certificate of Insurance. The amount shown in the certificate of insurance is the maximum amount we will pay for any claim for loss or damage to Automotive Spare Parts and Tools.

What is covered	What is not covered
<p>We will pay up to the amount shown in your policy schedule for damage to automotive spare parts and/or tools, whilst at Your home, in Your locked vehicle or whilst being kept in locked storage, if the loss or damage is caused by one of the following events:</p> <ul style="list-style-type: none"> x Fire x Flood x Storm x Impact x Malicious Damage x Theft by forcible entry/violent entry (this means there must be evidence that a person has stolen or attempted to steal items from Your locked vehicle or premises with an object, other than a key). <p>You must provide proof of ownership for any stolen or damaged items.</p> <p>This cover applies only if You have a claim under section 2 of the policy.</p> <p>An excess of \$250 will apply to all claims relating to Automotive Spare Parts and Tools.</p> <p>This excess is payable in addition to the basic policy excess.</p>	<p>We will not pay for the following:</p> <ul style="list-style-type: none"> x Theft of tools or spare parts used in relation to a business for the purpose of earning an income x Damage to tools and spare parts in relation to a business for the purpose of earning an income x Theft that has not been reported to the Police x Theft by anyone who lives at the residence x Theft by anyone who drove Your Vehicle or entered Your premises with your consent x Theft by an immediate family member x Theft by any person who has access to Your vehicle or premises x Accidental Damage x Any items that You are not able to provide proof of ownership

Section 5: Excesses I No Claim Discount

Excesses

Your Certificate of Insurance will show the Excesses that apply to **Your Policy**. **You** must pay every **Excess** that applies to the circumstances of a claim. **We** will advise **You** in the event of a claim which Excesses are applicable. All Excesses on this **Policy** are cumulative, so **You** may need to pay a number of Excesses, depending on the circumstances of a claim.

Basic Excess

The Basic **Excess** is a general **Excess** that applies to all claims under this **Policy**. This will be shown on **Your Certificate of Insurance**.

Age and Inexperienced Driver Excess

These Excesses apply to all claims under this **Policy** to claims involving young or inexperienced drivers. The Age **Excess** for vehicles will be the amount shown in the Policy Schedule and the Inexperienced **Driver Excess** is \$1500.

If **You** make a claim for a classic vehicle (vehicle over 25 years old) for an incident where the **Driver** at the time of the incident was under the age of 25 years, in addition to the basic excess as shown in the certificate of insurance or a Nominated **Driver** who is under 25 years, the Age **Excess** will apply. If **You** make a claim for an incident where the

Driver at the time of the incident had held the appropriate class of licence for a period of less than two years, the Inexperienced **Driver Excess** only will apply.

Theft Excess

This **Excess** applies to all claims under this **Policy** involving **Theft** or attempted **Theft**. The **Theft Excess** will be set out in the **Certificate of Insurance**.

Custom Paint Excess

Where **Your Vehicle** is aftermarket custom painted, candy paint, sign-written, airbrushed, graphic applied or the like and this comprises a significant portion of the **Agreed Value**, **We** will apply an additional **Excess** to take into account the cost of repainting.

If so, this will be shown on **Your Certificate of Insurance** and will apply to any claim involving repainting.

Special Excesses

We may add other Excesses to **Your Policy** to deal with **Your** particular circumstances. If **We** do, the amount of the special **Excess** and when it applies will be set out in **Your Certificate of Insurance**.

When You do not have to pay an Excess

We will waive the **Excess** if:

- ✓ **We** decide that the **Driver** of **Your Vehicle** did not contribute to the cause of the accident; and
- ✓ **You** can provide **Us** with the name, address, drivers licence numbers of the other parties and the registration number of all vehicles involved in the incident.
- ✓ If we agree to waive your excess, we will advise you in writing that the excess has been waived.

The Age **Excess** will not apply for the following claim types:

- ✓ **Theft** and attempted **Theft**.
- ✓ Malicious damage.
- ✓ **Windscreen** and glass claims.
- ✓ Damage occurring while the vehicle is parked and unattended.
- ✓ Fire or water damage claims.

No Claims Discount

A No Claims Discount (NCD) is an entitlement given to a person for a demonstrated claim free driving history.

We will honour the NCD from another insurer when **You** start insurance with **Us**. **You** will also earn a NCD on this **Policy** for each **Policy** period up to the maximum of 65% or rating 1 equivalent.

After a period of two years whilst on rating 1/ 65% with no incurred 'at fault' claims, **We** will reward good drivers by protecting their rating 1 for life. This means that any subsequent 'at fault' claims will not affect **Your** NCD rating.

If **You** are already entitled to a protected rating from **Your** existing insurer, **We** will recognise this entitlement.

When calculating **Your Premium** **We** take into account **Your** NCD entitlement. If **You** do not have an NCD because **You** have been uninsured or insured through a company scheme, **We** will take into account **Your** general driving experience when assessing **Your Premium**.

Proof of NCD

We will ask **You** for proof of **Your** current NCD entitlement.

Making a claim and Your NCD Protected Rating

If **Your Certificate of Insurance** currently shows that **You** are entitled to a rating 1 for life, **Your** NCD will not be affected by any claim in the Period of Insurance.

Not 'at fault' Claims

If **We** agree to waive **Your Policy Excess** for a claim because **You** were not 'at fault' or because the '**Excess free**' **windscreen** benefit applies, when **We** renew **Your Policy** we will not reduce **Your** NCD entitlement because of that claim.

Other claim types

Otherwise, if **You** make a claim or claims during the Period of Insurance **We** will reduce **Your** NCD entitlement for each claim made. The amount that **We** may reduce **Your** NCD by is detailed below:

Your Current NCD	Following 1 Claim	Following more than 1 Claim
Protected	Protected	Protected
65%	45%	Nil
55%	25%	Nil
45%	Nil	Nil
Nil	Nil	Nil

Section 6: Third Party Property Damage

If **You** have selected comprehensive cover and this is shown on **Your Certificate of Insurance**, **You** are insured under this Section 2. **You** are also covered if 'Third Party Property Damage Only' is shown on **Your Certificate of Insurance**.

Cover under Section 6

What **We** will and won't cover under Section 6 is set out below:

What is covered	What is not covered
<p>We will cover the legal liability of You or any person driving Your Vehicle with Your permission for:</p> <ul style="list-style-type: none"> ✓ loss or damage to other people's property; or ✓ Supplementary Bodily Injury, <p>caused by Your Vehicle being involved in an accident occurring during the Period of Insurance within the Commonwealth of Australia.</p> <p>For the purposes of this section of the Policy 'Your Vehicle' includes the following:</p> <ul style="list-style-type: none"> ✓ A Trailer connected to Your Vehicle. ✓ A Substitute Vehicle. 	<p>We will not pay for the following:</p> <ul style="list-style-type: none"> x Liability for death or bodily injury to the extent that You are entitled to be covered under any statutory compulsory insurance or motor accident compensation scheme. x Liability for death or bodily injury that would have been covered under any statutory compulsory insurance or motor accident compensation scheme or would have been covered, if You had insured Your Vehicle, registered Your Vehicle or otherwise complied with statutory compulsory insurance or motor accident compensation scheme.

Cover under Section 6 continued...

What is covered	What is not covered
<p>To avoid doubt, Your liability cover includes legal liability arising from the following:</p> <ul style="list-style-type: none"> ✓ Goods falling accidentally from Your Vehicle. ✓ Goods falling accidentally from a Trailer or caravan attached to Your Vehicle or Substitute Vehicle. ✓ Another Driver using Your Vehicle with Your consent and complying with Policy conditions. ✓ We will pay any legal costs and expenses that You incur in relation to a legal liability covered by this section, provided We agree to them in writing before they are incurred. ✓ The most We will pay under this section is \$20,000,000 including legal costs. 	<ul style="list-style-type: none"> x Liability caused by an intentional act caused by You or by someone with Your knowledge or consent. x Liability for damage to property owned or controlled by You or by any member of Your family or anyone who normally lives with You. x Liability for damage to property owned or controlled by a nominated Driver or anyone authorised by You to drive Your Vehicle. x Liability as a result of discharge or escape of contaminants, pollutants or other dangerous goods from Your Vehicle unless they are substances You are legally allowed to carry. x Where You cause Your own death or bodily injury, or liability for the death or bodily injury of a member of Your family or someone who normally lives with You. x Liability that arises because You or someone You authorised to drive as agreed to accept liability. x Your motor vehicle was not in the custody, control or possession of You, or a person who has Your permission to use Your motor vehicle. x Liability for anything covered under section 2 or section 3 if Your Policy Schedule shows You have selected 'Third Party Property Cover Only'. x Liability for any claim involving bodily injury or death arising out of the use of or connection with Your motor vehicle, if Your motor vehicle is registered in the Northern Territory. x Any penalties or fines, punitive, aggravated or exemplary damages.

Uninsured Motorist Benefit

What is covered	What is not covered
<p>If You have selected 'Third Party Property Cover Only' and are involved in an accident and:</p> <ul style="list-style-type: none"> ✓ We decide that the Driver at the time of the accident did not contribute to the cause of the accident; and ✓ You can provide Us with the name, address, registration and licence numbers of the other parties and vehicles involved, <p>We will pay the reasonable cost to repair or replace Your vehicle up to \$5,000 or the Market Value, whichever is the less.</p> <p>This Uninsured Motorist Benefit is subject to all the terms and conditions of this Policy, including the terms and conditions set out in section 2. Section 3 does not apply.</p>	<p>We will not pay for the following:</p> <ul style="list-style-type: none"> ✗ Where You cannot provide Us the details of the responsible party.

Section 7: General Exclusions

These general exclusions apply to all Sections in **Your Policy**. Other specific exclusions included in other sections of the **Policy** and in **Your Certificate of Insurance** will also apply.

Anti-Theft Systems

We will not pay a claim for **Theft** or attempted **Theft** if:

- x the anti-**Theft** system, which was declared and agreed by **Us**, was not fitted, functional and activated for use at the time of the loss.

Lawful Seizure

We will not pay for:

- x loss or damage as a result of the lawful seizure of **Your Vehicle**.

Drivers

We will not pay where **Your Vehicle** is being driven by the following:

- x An unlicensed **Driver**, unless **You** can prove that **You** did not know the **Driver** was unlicensed.
- x Any **Driver** who has been declined or refused insurance previously by us or any other insurer.
- x If **You** have a **Restricted Driver Policy**, any **Driver** who is not a **Nominated Driver**, unless the **Policy** provides otherwise.
- x Any driver under the age of 25 for a vehicle that is less than 25 years old
- x Any driver under the age of 20 for all vehicles 25 years of age and older.
- x In the case of a motor cycle, a rider who has held the appropriate class of license for less than two years.

We will not pay if the **Driver** of **Your Vehicle**:

- x Was under the influence of any drug or intoxicating alcohol.
- x Was convicted of driving under the influence of intoxicating alcohol or drugs.
- x Returned a blood or breath alcohol content in excess of the prescribed maximum limit in the State or Territory of the offence.
- x Refused to submit to a test to determine the level of drugs or alcohol in the blood when requested by police.

However, if **You** can satisfy **Us** that **You** had no reason to suspect that the **Driver** was under the influence of drugs or alcohol or both, **We** will not refuse **Your** claim.

Unroadworthiness

We will not pay a claim where:

- x **Your Vehicle** was being used or driven in an unroadworthy condition.

However, this will not apply if **You** can reasonably prove that:

- **You** were unaware of the defect or condition; or
- The unroadworthy condition did not cause or contribute to the event.

Tyres

We will not pay for:

- x damage to tyres caused by brake application, or by road cuts, punctures or bursts.

Hire and Reward

We will not pay a claim where:

- x **Your Vehicle** is being used for conveyance of passengers for hire, fare or reward.
- We do not consider the conveyance of passengers for hire, fare or reward private pooling arrangements or where **Your** employer provides a traveling allowance for the use of **Your Vehicle**.
- This exclusion will not apply if **You** have requested **Us** to endorse **Your** policy to include Special Occasion Cover.

Motor Trade

We will not pay a claim where:

- x **Your Vehicle** is being used in connection with or for experiments, testing, trialing or demonstration in connection with the motor trade.

War, Riot or Civil Commotion

We will not pay for any claim arising directly or indirectly from or in connection with:

- x any war, warlike activity, riot, civil commotion, rebellion, civil war, revolution, insurrection, invasion, acts of a foreign enemy.

Terrorism

We will not pay for any claim arising from:

- x any **Act of Terrorism** or any action taken in the prevention, control or reaction to or against terrorism.

Nuclear

We will not pay for any claim arising from:

- x radioactivity or any radioactive substances or nuclear fuel, nuclear waste or nuclear materials.

Flammable and Chemical Carriage

We will not pay for any claim arising from:

- x the carriage of flammable, hazardous, explosive, chemical or biological materials.

Illegal Modifications

We will not pay for:

- x damage to or loss caused by a vehicle that has been illegally modified.

Deliberate and Intentional Acts

We will not pay any claim:

- x Where **You** or another person named on **Your Certificate of Insurance** or person acting with **Your** express or implied consent have made, created or engineered a deliberate, intentional, malicious or illegal act designed to bring a claim under this **Policy**.

Racing

We will not pay any claim caused by, arising from or in connection with:

- x Participation in any type of motor sport event, time trial, track day, racing school or high speed motor skill or racing preparation course. This includes where the vehicle is being driven or transported, or prepared, to participate in any motor sport event, time trial, track day racing school or high speed motor skill or racing preparation course within the race track, testing ground or event or course arena or any land immediately adjacent to the race track, testing ground or event or course arena.
- x **Your Vehicle** being driven on any race track, circuit, closed road, course or arena for any purpose.
- x Participation in any rally (which was closed to the public), race, off road event, hill climb or reliability trial.

Depreciation, Deterioration and Breakdown

We will not pay for:

- x any depreciation, deterioration, wear, tear, corrosion or mechanical breakdown of **Your Vehicle** and/or any of its components;
- x failure to perform its designed task; or
- x computer or computer technology, including software viruses.

Pre-Existing Damage

We will not pay for:

- x the repair of pre-existing damage that was present on **Your Vehicle** at the time the policy was inception.
- x repairs to **Your Vehicle** that are not as a result of an incident being claimed.

Faulty Repairs/Workmanship

We will not pay for:

- x the cost of repairing faulty repairs or faulty workmanship other than repairs covered under the Ryno Insurance lifetime guarantee.

Loss of use

We will not pay for:

- x any loss of use or consequential loss of use of **Your Vehicle**.
- x financial loss or compensation because **Your Vehicle's** value was less after being repaired.

Other damage

We will not pay for loss, damage or liability which is caused directly or indirectly by the following:

- x Rust, corrosion, algae, mould or mildew.
- x Any process of cleaning, repairing or restoring which involves the use of chemicals.
- x Any additional loss or damage to **Your** vehicle as a result of it being driven after an accident.
- x Any additional loss or damage to **Your** vehicle resulting from **Your** failure to protect **Your** vehicle after it has been involved in an accident, broken down or been recovered after being stolen.

We will not pay for the following:

- x Loss, damage or liability arising from the use of **Your Vehicle** if it is unregistered contrary to the motor vehicle registration laws in **Your State** or Territory.
- x Loss, damage or liability arising from the use of **Your Vehicle** if it is being used or driven contrary to any law, regulation or permit.
- x Financial loss occurring because **You** cannot use **Your Vehicle**.
- x Financial loss because **Your Vehicle's** value was less after being repaired.
- x Accidental loss or damage to a substitute, rental or loan vehicle.

Consignment

We will not pay for:

- x any claim as a result of **Your vehicle** being on consignment or in the possession of person as part of the person's stock and trade.

We will pay for:

- ✓ any claim arising out of the vehicle being involved in an accident whilst it is being test driven.

Section 8: General Conditions

Evidence of ownership

Before entering into this **Policy**, prior to renewing this **Policy** and when **You** make a claim, **We** may ask **You** to provide evidence of ownership or evidence upon which to substantiate the requested **Agreed Value** of **Your Vehicle**.

This may include the following:

- Receipts
- Valuations
- Contracts of sale
- Photographs
- Credit card and bank statements.

We may also request **You** to provide **Us** with the Driving History for **You** and/or any other nominated **Driver** noted on the **Certificate of Insurance**.

Instalment policies

Where **You** have selected to pay by instalments, special conditions apply to **Your Policy**. If **You** do not pay **Your Premium** instalment by the agreed date **We** can do the following:

- In the event of a claim, not pay for any loss, damage or liability incurred, if an instalment is more than 14 days in arrears.
- If an instalment is less than 14 days overdue, deduct the overdue amount from any claim settlement.
- Cancel **Your Policy** if any **Premium** instalment is unpaid for one month or more.
- For **Total Loss** claims, deduct all outstanding **Premium** instalments which are unpaid from the settlement amount.

You are responsible for any bank fees or charges imposed or associated with lack of sufficient funds in **Your** account.

GST

If **You** are registered for GST, **You** are required to tell **Us** **Your** entitlement to any input tax credits on the **Premium** **You** pay **Us**.

Where **We** make a payment under the **Policy** to **You** rather than payment for the acquisition of goods, services or other supply, **We** will reduce the amount of the payment by the amount of any input tax credit that **You** would have been entitled to had the payment been applied to acquire such goods, services or other supply. This may mean that **We** reduce **Your Agreed Value** if **You** use **Your Vehicle** for business.

Transfer of Interest

No interest in **Your Policy** may be transferred without our written permission.

Keeping Us informed

You need to tell **Us** as soon as possible of any new **Regular Drivers** of **Your Vehicle**.

You must also tell **Us** about changes to the following:

- Use of **Your Vehicle**.
- The garaging situation or how **Your Vehicle** is parked.
- Registration type, such as concessional to full registration.
- **Modification** of **Your Vehicle**.

You must also tell **Us** as soon as possible if **You** or any **Regular** or **Nominated Driver** has:

- any traffic offences involving all drivers noted on the policy.
- drivers licence suspended, reduced, restricted or reduced to a lesser grade.
- any motor accidents involving drivers who drive **Your Vehicle**.
- any criminal offences involving persons who are nominated on the policy to drive **Your Vehicle**

If **You** do not provide **Us** with this information as required, **We** may be able to charge **You** extra **Premium**, cancel **Your Policy** or reduce or refuse a claim.

Cancellation

Cancellation by You

You can cancel **Your Policy** at any time by telling **Us** in writing, verbally or by email that **You** wish to cancel **Your Policy**. **We** will subtract from any **Premium You** have paid **Us** an amount to cover the period that **We** have already insured **You** for. **We** will then return the remaining **Premium** to **You** after deducting a cancellation fee of up to a maximum of \$50, however the Ryno fee amount, shown in **Your** Certificate of Insurance will not be included in the refunded amount.

We will refund the Ryno fee amount if:

- **You** are transferring cover to another motor **Policy** with **Us**;
- **You** cancel the cover within the cooling off period;
- **We** cancel the cover for any reason; or

- in the event of a **Total Loss**, and **Your** cover has ended and **We** are entitled to keep any **Premium**.

Cancellation by Us

We may only cancel **Your Policy** by giving written notice and where the relevant legislation allows **Us** to do so.

We will subtract from any **Premium You** have paid **Us** an amount to cover the period that **We** have already insured **You** for. **We** will then return the remaining **Premium** to **You**.

In accordance with the law, **We** may cancel **Your Policy** in the following circumstances:

- **You** failed to comply with the duty of disclosure.
- **You** failed to pay any **Premium** owing, including special conditions relating to instalments detailed above.
- **You** failed to disclose a major change in the risk insured, as detailed in Keeping **Us** Informed above.
- **You** misrepresented any details to **Us** prior to entering into the contract.
- **You** made a fraudulent claim during the Period of Insurance.

If **We** cancel **Your Policy** **We** will advise **You** in writing.

Protecting Your Vehicle

You must take all reasonable and ongoing steps to protect **Your Vehicle** from loss or damage which includes, any legal requirements, maintenance or safety issues that affect **Your Vehicle** and its operation.

Section 9: Claims

It is important that **You** call **Us** as soon as possible after an accident so **We** can assist **You** with starting the repair process.

Call Us: 1300 650 670

At the Scene

Do not admit liability or guilt and do not discuss responsibility with any party to the incident, including witnesses and other parties involved.

Do not attempt to settle or make any offer of payment without Our written consent. It is **Your** responsibility to take all reasonable precautions to prevent any further loss, damage or liability occurring.

Reporting the incident to police

The laws concerning the reporting of accidents vary in each State and Territory and therefore **You** should familiarise **Yourself** with **Your** obligations.

If there are injuries, or if any **Driver** is under the suspected or actual influence of drugs or alcohol, the police must be informed immediately. **You** must report any malicious damage, **Theft** or attempted **Theft** of **Your Vehicle** to the police immediately.

Advising Us

Having an accident can be a traumatic experience and **We** are here to help **You** through the process. The sooner **You** contact **Us**, the sooner **We** can begin to help and get things fixed. If **You** call from the scene

of an accident **We** can assist with arranging towing, recovery, emergency transport or accommodation if required to help take some of the stress from the situation.

You must advise **Us** as soon as practical by telephone or in writing after an accident to assist **You** in the claims process, providing **Us** with full details of any accidental loss or damage or likely or alleged liability.

Before leaving the scene of an accident, **You** must do the following:

- Get the names, addresses, drivers licence numbers of all other parties involved.
- Get the registration numbers and a description of the damage to vehicles involved.
- Get the details of any injuries and witnesses to the incident.
- Keep any damaged, stolen or recovered property and make these items available to **Us** for inspection.

Unless **Our** written consent is given, **You** must not repair or replace any damage to **Your Vehicle** or other damaged property other than for urgent repairs, which must be made to **Your Vehicle** to make it roadworthy, safe or able to be driven after an event or accident causing damage, up to the value of \$500.

You must advise **Us** of the details of any other insurance policies which might respond to the claim.

Don't Prevent Our Rights of Recovery

We have the right to recover from any person who is liable to compensate **You** for any loss, damage or liability that could be attributed to this **Policy**. **We** have the sole right in the conduct, defence or settlement of any claim.

If **You** prevent **Us** from seeking compensation from a liable person, **We** will not provide **You** with any cover in relation to the loss, damage or liability.

Subrogation Rights

In the event of a recovery from a third party or third party insurer, Ryno will pay all costs in relation to the recovery action. If **You** have made a contribution towards the recovery action, Ryno will reimburse the value of **Your** original contribution. The amount **You** will receive will be the balance of the recovery fund after Ryno has deducted their entitlement first.

Sanction Limitation and Exclusion Clause

No insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Section 10: Claims Examples

These claim payment examples show **You** how a claim settlement is calculated based on a number of practical scenarios. Please note that any claim settlement amount will depend upon the facts of each case.

Scenario	Description	What is covered
Repairing Your Vehicle – At Fault Accident	<ul style="list-style-type: none"> • We decide to repair Your Vehicle at Your Repairer of choice. • The vehicle was towed from the accident scene to Your repairer of choice. • The cost of repairs is \$7,500 which includes the towing costs. • There is a \$500 Excess to be paid to the Repairer. 	<ul style="list-style-type: none"> • You pay \$500 Excess to the Repairer. • We pay the Repairer \$7,500 less Your Excess of \$500.
Total Loss – Comprehensive Cover	<ul style="list-style-type: none"> • Your Vehicle has been assessed as a Total Loss. • The Agreed Value of the vehicle listed on the Certificate of Insurance is \$25,000. • The vehicle was towed from the scene of the accident and the towing company invoiced You for \$280 of which You paid. • There is an Excess of \$500. • You can get a Registration and/or Compulsory Third Party Insurance refund of \$250. • You are not registered for GST. 	<ul style="list-style-type: none"> • We pay You the Agreed Value of \$25,000. • You are required to pay Us the Excess of \$500. • You are required to pay Us \$250 refund from Your Registration and/or Compulsory Third Party Insurance. • We will pay You for the Towing \$280. • Final Payment \$24,530 (\$25,000 – \$500 – \$250 + \$280). • We retain the salvage

Scenario	Description	What is covered
Total Loss – Comprehensive (vehicle over 30 years old)	<ul style="list-style-type: none"> • Your Vehicle has been assessed as a Total Loss. • The damage was a result of a collision with another vehicle and the other Driver was at fault. • The Agreed Value of the vehicle listed on the Certificate of Insurance is \$10,000. • The vehicle was towed to Your Repairer of choice. • There is an Excess of \$400. • You can get a \$250 refund from Your Registration and/or Compulsory Third Party Insurance. • You are not registered for GST. 	<ul style="list-style-type: none"> • No Excess is payable as all relevant information was obtained from the at fault Driver. • We will pay the towing invoice directly to the Towing Company. • We will pay You \$10,000. • You are required to pay Us \$250 from Your Registration and/or Compulsory Third Party refund. • You will keep the salvage as the vehicle is over 30 years old.
Total Loss – New vehicle replacement benefit (first 3 years of registration)	<ul style="list-style-type: none"> • Your Vehicle has been assessed as a Total Loss and You have an Excess of \$500. • The damage was a result of a collision of which You were at fault. • Your Agreed Value is \$55,000. • Your Vehicle is only months old since the date of first registration and has been insured with Ryno since new. • The cost to Us for a new Replacement Vehicle is \$65,000 which includes \$1,500 dealer delivery and statutory charges. • You can get a \$250 refund on Your Registration and/or Compulsory Third Party Insurance. 	<ul style="list-style-type: none"> • We will pay to replace the vehicle for \$65,000. • You are required to pay Us Your Excess of \$500. • You will pay Us the \$250 for Your Registration. • and/or Compulsory Third Party Insurance refund. We retain the salvage.
Liability cover for damage caused to another person's property	<ul style="list-style-type: none"> • We or a court decides You are liable to pay \$7,500 for a claim made by another person against You. • We have paid \$1,800 to Our lawyers to defend the claim on Your behalf. • There is an Excess of \$500. 	<ul style="list-style-type: none"> • We will pay the person who claims against You \$7,500. • We will pay Our lawyers \$1,800. • You must pay Us the \$500 excess.

Insurance for the open road

In this great country of ours, there is nothing quite like getting out in the open air and enjoying all that Australia has to offer. Of course, with you being a lover of fine vehicles, the best way to enjoy our great outdoors is with wheels underneath you.

Driving your gorgeous vehicle, riding your bike and feeling the open air, or getting out the beautiful vintage caravan and loading it up ready for a trip... you can be assured that **Ryno Insurance Services** will be with you all the way.

Quick Guide of vehicles we insure

Alfa Romeo	Eunos	Leyland	Renault
Armstrong Siddeley	Ferrari*	Lincoln	Riley
Aston Martin*	Fiat	Lotus*	Robnell
Auburn	Ford*	Lucdia	Rolls Royce*
Audi	FPV	Maserati*	Rover
Australian Classic	GMC	Mazda*	Simca
Austin	Giocattolo	Mercedes Benz	Singer
Bentley*	Goggomobil	Messerschmit	Skoda
BMW	Gordon	MG	Standard
Bristol	Graham	Mini	Studebaker
Buick	Harley Davidson	Morgan	Sunbeam
Cadillac	Heinkel	Morris	Suzuki*
Caterham	Holden*	Nash	Talbot
Chevrolet	Honda*	National	Toyota*
Chrysler	Hot Rod	Nissan*	Triumph
Citroen	HSV	Noble	Valiant
Cobra	Hudson	Oldsmobile	Vanden Plas
Corsa	Hummer	Packard	Vauxhall
Daimler	Jaguar	Peugeot	Vespa*
Datsun	Jeep	Plymouth	Volkswagen*
Delage	Jensen	Pontiac	Volvo
Desoto	Jensen Healey	Porsche*	Willys
De Tomaso	Lancia	Prince	Wolseley
Dodge	Land Rover	Rambler	Zimmer
Elfin	Lexus	Range Rover	

*Restricted models only – see website for a full list of vehicles covered



LLOYD'S

The Insurer's Intermediary

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AFS Licence No. 230041

Ref: RYN.LLO.v.011118

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Call Ryno Insurance Services from anywhere
in Australia for the cost of a local call on

1300 650 670

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Call **1300 650 670**, visit rynoinsurance.com.au or email info@rynoinsurance.com.au

