



MOTORCYCLE INSURANCE

Insurer: Insurance Australia Limited ABN 11 000 016 722 AFS Licence No 227681 trading as Swann Insurance (Swann Insurance)

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WELCOME TO THE SECURITY OF SWANN INSURANCE

THIS PDS IS IMPORTANT

This Product Disclosure Statement and Insurance Policy (PDS) contains important information required under the Corporations Act 2001.

Please read this PDS before you apply for insurance.

This PDS sets out the terms, conditions and limits that apply for the insurance we offer to you. If you have paid the Premium and we accept your application for insurance, you will receive a Policy schedule that sets out details of the insurance you have taken out. It is your responsibility to make sure that all details contained on the Policy schedule are correct.

Our agreement with you is made up of your application, this PDS, the Policy schedules and endorsements. Endorsements are notices to confirm any change to your insurance. You will receive all the documents from us via email.

Keep this PDS in a safe place. You may want to refer to it from time to time.

We recommend that you keep receipts for major items you purchase. If you need more information about this insurance, please contact us.

The information in this PDS was current at the time of preparation. However, some information may change from time to time. If a change is significant, we will issue a supplementary PDS or replacement PDS. If a change is not significant, you can obtain a copy of the updated information free of charge on our website swanninsurance.com.au

INTRODUCTION

WHO IS THE INSURER

Insurance Australia Limited trading as Swann Insurance (Swann Insurance) is the insurer, Australian Business Number 11 000 016 722, Australian Financial Services Licence Number 227681. In this PDS the insurer is called 'we', 'us', 'our', or 'Swann Insurance'.

WHO IS INSURED

The person named as the insured when you applied for this insurance and named on the Policy schedule. In this PDS that person is called 'you' or 'your'. If your Motorcycle is subject to a finance agreement, it also includes your financier, but only to the extent of their interest in your Motorcycle.

THE PURPOSE OF THIS PDS

This PDS has been prepared to assist you in understanding this insurance and making an informed choice about your insurance requirements.

ABOUT THIS INSURANCE

This insurance cover has been prepared for people who own and ride Road and Dirt bike motorcycles within Australia.

COVER TYPES YOU CAN CHOOSE FROM

We offer 4 types of cover:

- Comprehensive cover
- Third Party Liability cover
- Third Party, Fire and Theft cover
- Dirt bike cover

SUMMARY OF COVER

	COMPREHENSIVE COVER	THIRD PARTY, FIRE & THEFT COVER	THIRD PARTY LIABILITY COVER	DIRT BIKE COVER
EVENTS YOU ARE COVERED FOR				
Accidental damage	✓	✗	✗	✓*
Malicious damage	✓	✗	✗	✗
Theft	✓	✓	✗	✓
Fire	✓	✓	✗	✓
Bushfire or grassfire	✓	✓	✗	✓
Cyclone	✓	✗	✗	✗
Flood and Storm	✓	✗	✗	✗
Legal liability	✓ \$20m	✓ \$20m	✓ \$20m	✗
ADDITIONAL BENEFITS WE WILL PAY				
Return of your Motorcycle	✓	✗	✗	✗
Faultless no claim bonus	✓	✗	✗	✗
New motorcycle replacement	✓ 24 months	✗	✗	✗
Trailer	✓ \$1,000	✗	✗	✗
Keys and locks	✓ \$2,000	✗	✗	✗
Towing and clean up costs	✓	✗	✗	✗
Emergency repairs and expenses	✓ \$500	✗	✗	✗
Hire car reimbursement	✓ \$100 per day for 15 days	✗	✗	✗
Uninsured Motorist extension	✗	✓ \$5,000	✓ \$5,000	✗
OPTIONAL BENEFITS FOR EXTRA PREMIUM				
Helmet Cover	✓	✗	✗	✗
No Claim Bonus Rating 1 Protection	✓	✗	✗	✗
Personal items	✓	✗	✗	✗
Riding gear and gear bags	✓	✗	✗	✗
DISCOUNTS				
Multi Motorcycle Discount	✓	✓	✓	✓
Rider Training course discount	✓	✗	✗	✗

* Refer to "Additional benefits we will pay with Dirt bike cover" for full details.

HOW TO APPLY FOR INSURANCE

You can apply for insurance online or over the phone with one of our consultants.

If we accept your application for insurance, your Policy schedule will be sent to you via email or you can obtain a Policy schedule by calling us. The Policy schedule confirms cover and sets out details of the insurance you have taken out.

YOU CAN MANAGE YOUR OWN POLICY ONLINE

Through the internet you can:

✓	Get an easy online quote for your Motorcycles with your chosen cover type
✓	Insure up to 5 Motorcycles under one policy
✓	Pay securely online
✓	Submit a claim anytime

DISCOUNTS YOU MAY BE ELIGIBLE FOR

MULTI MOTORCYCLE DISCOUNT

You can insure 2 to 5 Motorcycles under one policy with different cover types and receive our multi motorcycle discount on your policy.

If you are the only rider on all your Motorcycles you can choose the named rider option and will enjoy a higher multi motorcycle discount.

When you select the named rider option the cover provided by this insurance will only be in effect when your Motorcycle is being ridden by you.

The restriction shown above will not apply when:

- your Motorcycle is being repaired or serviced, or is being parked by a parking attendant, or
- your Motorcycle has been stolen.

All cover provided by this insurance will not apply while anyone other than the person named on the Policy schedule, or those people stated above ride your Motorcycle.

RIDER TRAINING COURSE DISCOUNT

If you have undertaken a rider training course you will receive a rider training course discount on your policy.

A rider training course is:

- conducted by an established business, and
- accredited or approved by the relevant State or Territory traffic authority, and
- conducted on private property, which is used solely for the purpose of rider instruction at the time when the rider training is conducted.

Your Policy schedule will show 'Rider training course discount' if you have completed the rider training course.

IMPORTANT INFORMATION

GENERAL INSURANCE CODE OF PRACTICE

Swann Insurance has adopted the General Insurance Code of Practice. The purpose of the code is to raise the standards of practice and service in the general insurance industry.

The objectives of the code are:

- to commit us to high standards of service,
- to promote better, more informed relations between us and you,
- to maintain and promote trust and confidence in the general insurance industry,
- to provide fair and effective mechanisms for the resolution of Complaints and disputes between us and you, and
- to promote continuous improvement of the general insurance industry through education and training.

If you would like more information about the code, please contact us.

WE RELY ON THE INFORMATION YOU PROVIDE US

When we agree to insure you, renew or vary your policy or decide on your claim, our decision relies on the accuracy of information you give us.

If that information is not accurate we may reduce a claim, or cancel the policy, or refuse to pay a claim made by you or anyone else insured by this insurance. We therefore ask you to answer honestly, correctly and completely any questions we ask about you, your Motorcycle, a claim or any other person insured or to be insured by this insurance.

We do not require you to comply with the general duty of disclosure. We do require you to be truthful, honest and accurate whenever you interact with us in relation to this insurance.

HOW WE PROTECT YOUR PRIVACY

We use information provided by our customers to allow us to offer our products and services. This means that, from time to time, we will need to collect your personal information, and sometimes your sensitive information, (such as health information or criminal records). We will collect this information directly from you where possible, but there may be occasions when we do collect this information from someone else.

Swann Insurance will only use your information for the purposes for which it was collected, other related purposes and as permitted or as required by law. You may choose not to give us your information, but this may affect our ability to provide you with insurance cover.

We may share this information with companies within our group, government and law enforcement bodies if required by law and others who provide services to us or on our behalf, some of which may be located outside of Australia.

For more details on how we collect, store, use and disclose your information, please read our Privacy Policy located at www.swanninsurance.com.au/privacy. Alternatively, contact us at swann.compliance@swanninsurance.com.au and we will send you a copy of our Privacy Policy.

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

Our Privacy Policy also contains information about how you can access and seek correction of your information, complain about a breach of the privacy law, and how we will deal with your complaint.

YOUR COOLING-OFF PERIOD

If you decide that you do not wish to continue with this insurance, you have 21 days after the Commencement date of this insurance to request cancellation. To do this, you must advise us by mail, by email or by calling us. We will provide you with a full refund of Premium paid, providing you have not made a claim under this insurance.

COSTS

The Premium payable by you will be shown on your Policy Schedule.

The key factors that influence the Premium calculations are reflected in the questions asked, and information sought, at the time of your enquiry or application for insurance.

These include factors relating to:

- the frequency with which claims will occur and the average cost of each claim,
- the level of cover you have selected
- the age of all riders who use your Motorcycle,
- the make, model, and type of your Motorcycle,
- the value of your Motorcycle,
- the type and value of any accessories and modifications fitted or made to your Motorcycle,
- what you use your Motorcycle for and how much you use it
- where your Motorcycle is usually housed,
- the security and parking of your Motorcycle,
- your insurance, accident, and driving/riding history,
- the options you select,
- the level of basic excess you select, and
- payment of your Premium by instalments.

Premiums may be subject to Commonwealth and State taxes and/or charges. These include the Goods and Services Tax and stamp duty. The amount of these taxes and/or charges will be shown on your Policy schedule.

The Premium payable by you will be shown on your Policy schedule.

If we are unable to issue your insurance when we receive your application, we are required to hold your Premium in a trust account on your behalf until your insurance can be issued. We will retain any interest payable by our bank to cover bank fees and other bank costs we incur in operating the account.

PAY YOUR PREMIUM BY INSTALMENTS

You can pay your Premium by instalments to help spread your payment over the period of your insurance cover.

An administration charge may apply to use this facility. If you do choose to pay your Premium by instalments, your Premium may be more than if you choose to pay by a single annual payment. If you are paying by instalments and an instalment is 14 days or more overdue, we may refuse a claim. We may cancel this insurance if the instalment is one month or more overdue. If we cancel your insurance where an instalment is unpaid, your insurance cover will end on the due date of the first unpaid instalment payment.

WORDS THAT HAVE A SPECIAL MEANING

Some of the words in this PDS have special meanings. These words and their meanings are listed below.

Please note if you select Dirt bike cover, there are additional words that have a special meaning. Refer to Cover type 4 for further details.

Agreed value

The fixed amount we agree to cover your Motorcycle for during the current Period of insurance. Agreed value is the value of your Motorcycle including all modifications and accessories nominated at the commencement of each Period of insurance and remains the same value throughout that period. You should review your Agreed value prior to each renewal of your insurance cover. The Agreed value is stated on the Policy schedule.

Business use

Your Motorcycle is used by you or your employees in connection with a business and is used to generate income for the business.

Legal liability

The legal responsibility to pay compensation for damage to property other than your own as a result of an accident for which you are at fault.

Market value

The pre-accident retail value of your Motorcycle. We will determine this amount at the time we assess your claim, having regard to the age and condition of your Motorcycle and the kilometres it has travelled.

Motorcycle

The Motorcycle described when you applied for this insurance and shown on the Policy schedule, including its standard equipment, tools and accessories (factory fitted or supplied by the Motorcycle manufacturer) which were in or on the Motorcycle at the time of purchase and any Modifications shown on the Policy schedule

Modification

The change or alteration to your Motorcycle that contributes and alters the performance, safety or value of your Motorcycle. There will be no cover offered for any Modification that is not shown on the Policy schedule.

Period of insurance

The period of cover shown on the Policy schedule.

Policy schedule

The most recent schedule (or renewal invitation) we give you describing the terms and conditions that are specific to your insurance. This also includes any amendments we send you in writing.

Premium

The amount you pay for the insurance.

Private use

Your Motorcycle is only used for social, domestic and pleasure purposes. This includes commuting to and from your place of employment.

Replacement motorcycle

A motorcycle you have purchased to replace the Motorcycle described on the Policy schedule.

Terrorism

Any act which may, or may not, involve the use of, or threat of, force or violence where the purpose of the act is to further a political, religious or ideological aim or to intimidate or influence a government (whether lawfully constituted or not) or any section of the public.

Total loss

In our opinion your Motorcycle is unable to be repaired economically or it has been stolen and not found.

YOUR INSURANCE COVER

The cover provided by this insurance may vary from the prescribed standard cover. It is therefore important that you read, retain and understand this PDS.

WHAT YOU ARE INSURED FOR

Provided you have paid the Premium, and we have accepted your application, we agree to insure you during the Period of insurance for the type of cover stated on the Policy schedule, subject to the terms, conditions and limits of this PDS.

COVER TYPES – DETAILED EXPLANATION

1. COMPREHENSIVE COVER

If your Motorcycle is accidentally damaged, stolen or burnt anywhere in Australia, we will at our option either:

- repair your Motorcycle, or
- pay you the cost of repairing your Motorcycle, or
- pay you the Agreed value or Market value of your Motorcycle.

With Comprehensive cover, all benefits, conditions, and exclusions described under cover type 2 Third Party Liability cover also apply.

ADDITIONAL BENEFITS WE WILL PAY WITH COMPREHENSIVE COVER

Emergency repairs and expenses

If your Motorcycle is:

- accidentally damaged or stolen more than 100 kilometres from your home and we agree to pay your claim, we will pay up to \$500 for emergency repairs necessary to enable you to ride your Motorcycle home or to the nearest place of repair.
- accidentally damaged, stolen or burnt more than 100 kilometres from your home and we agree to pay your claim, we will reimburse up to \$500 for emergency accommodation, travelling expenses or rental car expenses paid by you for you and your passenger to return home or to complete your journey.

These amounts are in addition to the Agreed value or Market value of your Motorcycle.

Faultless no claim bonus

If your Motorcycle is involved in an accident, your no claim bonus rating will not be affected if, in our opinion, you were not at fault for the accident occurring. You must provide us the name and current address of the person who caused the accident, and the registration numbers of any other vehicles involved in the accident.

Hire car reimbursement following your Motorcycle being stolen

We will reimburse to you the cost of hiring a car if your Motorcycle is stolen.

We will only pay this cost for up to 15 days when you:

- make a claim, and
- are licensed to drive a car, and
- pay the applicable excess.

We will stop paying this cost when:

- your Motorcycle is found if it is undamaged, or
- your Motorcycle is found and repaired if it is damaged, or
- your Motorcycle is found and we have paid you the cost of repairs, or
- we have paid the Agreed value or Market value of your Motorcycle shown on your Policy schedule.

The most we will reimburse you is \$100 per day. This amount is in addition to the Agreed value or Market value of your Motorcycle.

You must pay for all fuel and running costs of the hire car. You are responsible for any damage to the hire car and any excess that is applicable to the hire car under the terms of the hire agreement.

Keys and locks

If there is satisfactory reason to believe that keys to your Motorcycle have been illegally copied, or the keys to your Motorcycle have been lost, damaged or stolen, we will pay up to \$2,000 to replace your Motorcycle keys and/or locks.

New motorcycle replacement

If your Motorcycle is a Total loss and is less than 24 months old from the original registration we will replace your Motorcycle with a new motorcycle provided one is locally available.

If your Motorcycle has been superseded with a new model and your Motorcycle is not available we will replace your Motorcycle with the new model provided it is locally available.

If your Motorcycle is subject to a finance agreement, we will also require the financier's written consent before we can replace your Motorcycle.

If we do replace your Motorcycle we will also pay for registration, statutory insurance, dealer delivery fees, government stamp duty and the Goods and Services Tax.

If agreement cannot be reached on a new motorcycle, we will pay you the Agreed value or Market value of your Motorcycle, whichever is shown on your Policy schedule.

This new motorcycle benefit does not apply to any Motorcycle that has been discontinued.

Return of your Motorcycle

If your Motorcycle is accidentally damaged more than 100 kilometres from your home and we agree to pay your claim, we will pay up to \$500 for your Motorcycle to be returned to your home if:

- the repairs to your Motorcycle are completed in an area more than 100 kilometres from your home, or
- your Motorcycle is returned to your local area for repairs.

Towing and clean up costs

If your Motorcycle is accidentally damaged, stolen or burnt, we will pay:

- the cost of moving your Motorcycle:
 - to a repairer near the accident site or near where your Motorcycle was burnt, or
 - to a repairer near where your Motorcycle has been found if it was stolen and damaged, or
 - any other place that we agree to.
- the cost of removing your Motorcycle debris from the accident site, or where your Motorcycle was burnt.

Trailer

If a trailer is accidentally damaged, stolen or burnt while it is attached to your Motorcycle, we will pay the lesser of:

- the cost of repairs, or
- \$1,000.

We will only pay if the trailer was constructed specifically for a motorcycle by a commercial manufacturer. This amount is in addition to the Agreed value or Market value of your Motorcycle.

OPTIONAL ADDITIONAL BENEFITS YOU CAN SELECT WITH COMPREHENSIVE COVER

Helmet cover

When you take out your insurance you can choose one of the following limits:

COVER OPTION	COVER LIMIT
1	\$500
2	\$1,000

If your helmet is accidentally damaged as a result of an accident involving your Motorcycle, we will replace the helmet, or pay you the cost of replacing the helmet. You are required to pay the applicable excess.

The most we will pay is the amount you select. This amount is in addition to the Agreed value or Market value of your Motorcycle.

We will not provide this cover unless you have selected this option and paid the additional Premium for it. If you select to cover your helmet your Policy schedule will show 'Helmet Cover applies', the value you have selected and the number of helmets you choose to cover. This benefit does not apply to theft claims.

No claim bonus rating 1 protection

You can select to protect your no claim bonus rating 1. If at the start of the current Period of insurance as shown on the Policy schedule you are entitled to a no claim bonus rating 1, and you make a claim during that period, and in our opinion you were at fault, your no claim bonus rating will not change for the following renewal period. Any other claim that you make during the current Period of insurance where, in our opinion, you were at fault, will affect your no claim bonus entitlement.

Your Policy schedule will show 'No claim bonus protection' if you have requested this option.

Personal items

When you take out your insurance you can choose one of the following limits:

COVER OPTION	COVER LIMIT
1	\$500
2	\$1,000

If we agree to pay your claim after your Motorcycle is accidentally damaged, stolen or burnt, we will also pay up to the limit you have selected if any personal items belonging to you or a member of your family are damaged, stolen or burnt. This does not include:

- helmets,
- mobile phones,
- Riding gear and gear bags
- cash,
- cheques,
- negotiable securities, or any property used for earning income.

Your Policy schedule will show 'Personal items' and the value you have selected if you have requested this option.

This amount is in addition to the Agreed value or Market value of your Motorcycle.

Riding gear and gear bags

When you take out your insurance you can choose one of the following limits:

COVER OPTION	COVER LIMIT
1	\$1,000
2	\$3,000

If we agree to pay your claim after your Motorcycle is accidentally damaged, we will also replace the following items or pay you the cost of replacing these items if they are damaged as a result of the accident, but we will not pay for these items if they are stolen or burnt.

- Clothing and protective safety items which are purposely made for motorcycle riding and worn by you. This includes jackets, pants, riding boots and gloves. This does not include helmets. We will not pay for items of clothing that are not purposely worn for motorcycle riding. The most we will pay for any single clothing and protective safety item is the lesser of the amount you have selected or \$1,500.
- Gear bags that are made of fabric and that are not permanently attached to the Motorcycle.

2. THIRD PARTY LIABILITY COVER

We will cover you for your Legal liability to pay compensation for loss or damage to someone else's property as a result of an accident anywhere in Australia.

This loss or damage must be caused by:

- the use of your Motorcycle, or
- goods falling from your Motorcycle, or
- a trailer being towed by your Motorcycle.

This cover is also extended to your employer or any passengers on your Motorcycle.

We will also pay for your legal expenses when our lawyers act in connection with a claim.

The most we will pay in relation to any one accident under this section of the PDS is \$20 million, including legal costs and expenses.

We will not provide this cover:

- if the damaged property belongs to you or is in your possession or control at the time of the accident.
- if your Motorcycle was being operated without your permission at the time of the accident.
- for any liability you agree to accept that would not apply if such an agreement did not exist.
- for property belonging to or in the possession or control of a person operating or using your Motorcycle with your permission at the time of the accident.

3. THIRD PARTY, FIRE AND THEFT COVER

With Third Party, Fire and Theft cover, all benefits, conditions, and exclusions described under cover type 2 Third Party Liability cover also apply.

If you have this cover and your Motorcycle is damaged by fire and is a Total loss, or if your Motorcycle is stolen and not found, we will pay you the Market value.

If your Motorcycle is damaged by fire and is not a Total loss, or if your Motorcycle is stolen and found damaged or parts of your Motorcycle are stolen and either not found or are found damaged, we will at our opinion either:

- repair your Motorcycle, or
- pay you the cost of repairing your Motorcycle, or
- pay you the Market value

If your Motorcycle is stolen and found damaged or is damaged by fire, we will also pay the reasonable cost of moving your Motorcycle:

- to a repairer near the accident site or near where your Motorcycle was burnt, or
- to a repairer near where your Motorcycle has been found, if it was stolen and found damaged, or
- to any other place that we agreed to.

ADDITIONAL BENEFIT WE WILL PAY WITH COVER TYPE 2. THIRD PARTY LIABILITY COVER AND COVER

TYPE 3. THIRD PARTY FIRE AND THEFT COVER

Damages caused by an uninsured motorist

You are covered for accidental damage to your Motorcycle in an accident caused by an uninsured motorist if:

- we agree that you would be legally entitled to recover the cost of the damage from the owner or the driver of the other vehicle, and
- you must satisfy us that the owner or driver is not insured for the damage and has refused to pay for it, and
- you must provide us with the name and address of the owner or driver and the registration number of the other vehicle. The most we will pay is the lesser of:
 - the value of your Motorcycle. We will determine this amount at the time we assess your claim, having regard to the age and condition of your Motorcycle and the kilometres it has travelled, or
 - \$5,000.

4. DIRT BIKE COVER

Dirt bike cover is available for unregistered or registered for recreational use Motorcycles only.

WORDS THAT HAVE A SPECIAL MEANING FOR DIRT BIKE COVER

All the definitions under the section "Words that have a special meaning" also apply to Dirt bike cover..

Accidentally damaged

Damage caused to your Motorcycle following an accident. This does not include damage caused by fire, your Motorcycle being stolen, or damage to your Motorcycle whilst it is being transported.

Dirt bike Motorcycle

Your Motorcycle is unregistered or registered for recreational use only.

Fire

Burning accompanied by flame but does not include damage as a result of any other cause such as a malicious damage, explosion, storm or damage where no flame has occurred such as electrical damage, smoke damage, searing or scorching.

Temporarily removed

When your Motorcycle is temporarily away from your Usual residence for a period of no longer than 14 days.

Theft – at your Usual residence

Stealing:

- as a result of visible, forcible and violent entry into a fully enclosed and securely locked building, or
- where the Motorcycle is securely fastened with a locking device to a building or an immovable fixed object,

whilst your Motorcycle is at your Usual residence.

Theft – whilst Temporarily removed from Usual residence

Stealing:

- as a result of visible, forcible and violent entry into a fully enclosed and securely locked building, trailer, or vehicle, or
- where the Motorcycle is securely fastened with a locking device to a building or an immovable fixed object,

whilst your Motorcycle is not at your Usual residence.

Usual residence

The address you have nominated when applying for this insurance as the address where you usually reside and your Motorcycle is stored.

WHAT YOU ARE COVERED FOR UNDER DIRT BIKE COVER

If you have this cover and your Motorcycle is partially damaged or a Total loss caused as a result of Fire or theft, we will at our option either:

- repair your Motorcycle, or
- pay you the cost of repairing your Motorcycle, or
- pay you the Market value of your Motorcycle.

If your Motorcycle is stolen and found damaged or is damaged by Fire, we will also pay the reasonable cost of one tow for your Motorcycle to be taken to the nearest repairer or place of safety.

ADDITIONAL BENEFITS WE WILL PAY WITH DIRT BIKE COVER**Accidental damage**

If your Motorcycle is Accidentally damaged we will at our option either:

- contribute to the cost of repairing your Motorcycle, or
- pay you a contribution to the cost of repairing your Motorcycle, or
- pay you a contribution of the Market value of your Motorcycle.

Our contribution will not be greater than 50% of the Market value of your Motorcycle.

For example, if the Market value of your Motorcycle is \$9,000 and your Motorcycle is Accidentally damaged and the cost of repairs is \$6,000 we will pay up to 50% of the Market value i.e. \$4,500 less the basic Excess for Accidental damage claims. If the Accidental damage excess for you is \$1,000 our total payment will be \$3,500. You will be required to pay the balance of the cost of repairs.

Transit cover

We will pay for loss or damage to your Motorcycle whilst it is being transported.

We will only pay if the loss or damage is caused by:

- Fire, flood, collision or overturning of the conveying vehicle, or
- lightning, earthquake or explosion, or
- storm or rainwater.

We will not pay for any loss or damage that occurs when the Motorcycle is being loaded onto or unloaded from the conveying vehicle.

WHAT YOU ARE NOT INSURED FOR ALL COVER TYPES

This insurance does not cover:

- the cost of repairing existing damage which your Motorcycle had prior to an incident which results in a claim.
- the cost of repairing faulty workmanship or incomplete repairs previously carried out on your Motorcycle prior to an incident which results in a claim, unless you are claiming under the terms of our repair guarantee.
- wear and tear, depreciation or corrosion.
- any loss as a consequence of you being unable to use your Motorcycle, including the cost of hiring another motorcycle (except as described under the Comprehensive cover Additional benefits - Towing and clean up costs, Emergency repairs and expenses, and Hire car reimbursement following your Motorcycle being stolen).
- mechanical, structural, electronic or electrical failure.
- damage to tyres caused by punctures, bursting, cuts or brake application.
- the cost of any repairs to your Motorcycle that have been carried out without our permission (except as described under Comprehensive cover Additional benefit - Emergency repairs and expenses).
- any incident resulting in a claim while the Motorcycle was in an unsafe or unroadworthy condition that is known or could reasonably be expected to have been known by you, and that condition contributed to the accident.
- loss or damage caused by failure to properly safeguard your Motorcycle after it was stolen and found, or after it has broken down, or after an accident.
- loss or damage deliberately caused by you or a person using your Motorcycle with your permission, a person acting on your instructions or on the instructions of a person using your Motorcycle with your permission.
- loss or damage caused to your Motorcycle as a result of legal seizure.
- loss or damage caused by war, warlike activities, civil disturbance, nuclear waste or any nuclear material.
- loss or damage caused by any person insured by this insurance stealing, absconding or otherwise misappropriating the Motorcycle.
- loss or damage that occurs whilst your Motorcycle is in the care, custody or control of a licensed motorcycle dealer for the purpose of sale.
- loss or damage to any clothing that may be stolen or damaged as a result of an accident (except as described under the Optional additional benefit – Riding gear and gear bags).
- loss, damage or liability while a trailer is attached to your Motorcycle unless the trailer is constructed specifically for a motorcycle by a commercial manufacturer.
- loss or damage to any component, part or accessory of your Motorcycle that occurs while the component, part or accessory has been removed from the Motorcycle.
- any costs associated with locating, importing or transporting parts as a result of a claim, where such parts are not normally available from the Motorcycle manufacturer or its recognised distributor within Australia. If any part is unavailable in Australia, the most that we will pay in relation to any such part will be the lesser of:
 - the manufacturer's most recent Australian list price.
 - the list price of the closest equivalent part available in Australia.
 - the actual cost of having a new part made in Australia.
- contamination by chemical and/or biological agents which results from an act of Terrorism.

We may refuse or reduce a claim or cancel this insurance, or do both, if at the time of an incident resulting in a claim your Motorcycle:

- was being used to carry hazardous or inflammable goods in quantities above those allowed by government regulation.
- was being used for hire, rider instruction or conveyance of passengers, for fare or reward. This does not apply whilst your Motorcycle is being used for pillion passenger tours and you and your Motorcycle are licensed to conduct such tours.
- was being used or tested in preparation for any motor sports or used on any motorcycle track. This does not apply where you are participating in an approved rider training course provided:
 - the rider training course is conducted by an established business, and
 - the business conducting the rider training course is accredited or approved by the relevant State or Territory traffic authority, and
 - the rider training course is conducted on private property, which is used solely for the purpose of rider instruction at the time when the rider training is conducted.
- had been modified from the manufacturer's specifications, unless we had agreed to cover it.
- was unroadworthy or in an unsafe condition at the time of the accident and you knew, or should have known that it was unroadworthy or in an unsafe condition.
- was unregistered at the time of the accident and the Motorcycle should have been registered.
- was stolen whilst being tested by a prospective purchaser.
- is damaged by a:
 - bushfire or grassfire, or
 - named cyclonewithin 48 hours of the start date of your policy, unless:
 - you took out insurance with us immediately after another insurance policy covering the same Motorcycle ended, without a break in cover, or
 - you had entered into a contract of sale to purchase your Motorcycle, or a contract to lease your Motorcycle, and took out your insurance with us for the Motorcycle prior to taking possession of the Motorcycle.

WHAT YOU ARE NOT INSURED FOR DIRT BIKE COVER

All general exclusions stated under the section above "What you are not insured for" also applies to Dirt bike cover.

This insurance does not cover:

- theft of your Motorcycle if it was not securely fastened with a locking device to a building or an immovable fixed object at your Usual residence.
- theft of your Motorcycle if it was not securely fastened with a locking device to a building or an immovable fixed object, trailer or vehicle whilst Temporarily removed from your Usual residence.
- Third Party Liability.

GENERAL RIDER EXCLUSIONS

This insurance does not cover any incident resulting in a claim where at the time of the incident the rider or the person in charge of your Motorcycle, or last in charge of your Motorcycle:

- were under the influence of alcohol or drugs.
- were in excess of the statutory prescribed legal limit for blood alcohol content.
- refused to take a test for alcohol or drug content.
- were not licensed to ride the Motorcycle on public roads. This does not apply if the Motorcycle is a Dirt bike Motorcycle.
- have made any admissions, offers of settlement or attempted to defend any claim without our written consent.
- fail to comply with all obligations that by law you are required to comply with following an incident that may result in a claim.
- were carrying a load or towing a trailer or side car illegally, in an unsafe condition or in excess of the maximum weight specified by the Motorcycle manufacturer.
- were using your Motorcycle for an illegal purpose.

- are not truthful in any statement made in connection with a claim.
- have not taken reasonable precautions to avoid the incident.
- did not immediately make a report to Police when you suspect that the Motorcycle or items attached to the Motorcycle have been stolen.
- fail to report the accident to Police or remain at the scene of the accident long enough for interested persons to attend.

YOU CANNOT GIVE YOUR RIGHTS AWAY

You cannot give anyone else an interest in this insurance without our written consent.

WHAT YOU ARE REQUIRED TO DO FOR US

Failure to do any of these things may affect our decision to continue your insurance cover, or we may refuse or reduce a claim. Changes to the Motorcycle or circumstances of the risk may also affect our decision to continue your insurance cover.

- You must pay us the Premium for this insurance.
- You must tell us as soon as possible of any changes to:
 - the address where your Motorcycle is normally kept.
 - the use of your Motorcycle.
- You must tell us as soon as possible of any:
 - Driving/riding and criminal offences you have committed. You do not need to tell us about parking offences that you may receive;
 - licence suspension, cancellation or any restriction by endorsement;
 - modifications that are made to your Motorcycle;
 - accessories that are added to your Motorcycle.
- You must take reasonable precautions to prevent anything which could result in a claim under this insurance.
- You must make sure that anyone doing anything on your behalf obeys all laws.
- You and anyone who is insured by this insurance must comply with the conditions of this insurance.

ACCESSORIES AND MODIFICATIONS ON YOUR POLICY

If you insure your Motorcycle for Market value your Motorcycle's value is based on the value as described in the publication 'Glass's Guide Autocomplete' by Glass's information Services Pty Ltd. ABN 44 004 382 478.

If you insure your Motorcycle for Agreed value including all the accessories and modifications, the value is nominated at the commencement of each Period of insurance, and remains the same value throughout that period. You should review your Agreed value prior to each renewal of your insurance cover

If you insure your Motorcycle for Market Value and your Motorcycle has accessories, the most we will accept for accessories is 20% of the Market Value of your Motorcycle.

If your Motorcycle has accessories greater than 20% of the value of your Motorcycle we may refuse to offer cover on your Motorcycle or may refuse to cover your Motorcycle at the claim time.

The most we will pay is the Agreed value or Market value as stated on your Policy schedule.

HOW TO MAKE A CLAIM

You can lodge a claim through our web site www.swanninsurance.com.au, or you can contact us on 13 RIDE (13 74 33) for a claim form, as soon as something happens that you believe you can claim for.

You must complete a claim form and return it to us immediately following an incident occurring that may result in a claim on this insurance. If we do not receive your completed claim form within 14 days of such an incident, we may refuse a claim or reduce the amount we pay for a claim.

We ask that you provide all reasonable assistance when requested in relation to your claim. You must give us the information and assistance we reasonably request and any information you give us must be honest, correct and complete. We may also require other documentation or statutory declarations from you depending on the circumstances of your claim. Where this is required, we will ask for it. Any communication from other parties involved must be referred to us.

WHAT YOU MUST PAY IN THE EVENT OF A CLAIM

PREMIUM

You may be required to pay the full annual Premium (this includes any remaining instalments that are payable in the current Period of insurance) before we make any payments in relation to a claim on this insurance.

EXCESS

If you make a claim, the excess is the first amount you must pay in relation to each claim on this insurance. We will not make any payments to you or any other party in relation to a claim until the excess has been paid in full.

EXCESS FOR COMPREHENSIVE, THIRD PARTY LIABILITY, AND THIRD PARTY FIRE AND THEFT COVERS

There are 5 types of excess

- Basic Excess
- Age Excess
- Licence Excess
- Theft Excess
- Special Excess

The excess you must pay is the total of these excess amounts added together unless otherwise stated.

The amount of your excess is shown on your Policy schedule.

TYPE OF EXCESS	DESCRIPTION
Basic Excess	The basic excess is the standard excess applicable to you. This is the basic excess you must contribute towards each claim. The amount of your basic excess will be stated on your Policy schedule.
Choose your Basic Excess	You can alter your Premium by altering your basic excess for Comprehensive Cover only.
Age Excess	The age excess is based on the age of the rider of your Motorcycle at the time of an accident. The amount of the age excess will be stated on your Policy schedule.
Licence Excess	<p>The licence excess is based on the type of licence the rider of the Motorcycle has at the time of an accident. This excess applies for the claim made where at the time of an accident the rider does not hold a full Australian rider's licence or is the holder of a learner's permit or a probationary or provisional licence.</p> <p>You do not have to pay a licence excess if:</p> <ul style="list-style-type: none"> • Your Motorcycle is stolen, or • The rider of the Motorcycle at the time of an accident has completed an accredited rider training course which has run for a minimum of six hours duration, after they have obtained their probationary or provisional rider's licence. <p>The amount of the licence excess will be stated on your Policy schedule.</p>
Theft Excess	The theft excess must be paid in the event your Motorcycle is stolen. The amount of the theft excess will be stated on your Policy schedule.
Special Excess	The special excess is based on your Motorcycle and the riding/driving records, criminal records, and insurance records of you, and those who ride your Motorcycle. The amount of the special excess will be stated on your policy schedule.

WHEN AN EXCESS WILL NOT APPLY

There are some circumstances where an excess will not apply.

- Theft claims
 - If your Motorcycle is stolen from a securely locked building, you will not have to pay the theft excess.
 - If your Motorcycle is stolen, you will not have to pay the age excess or licence excess
- Other claims

You will not have to pay an excess for any claims if, in our opinion:

- you were not to blame for the accidental damage caused and;
- you give us the name and address of the driver of the other vehicle and the registration number of the other vehicle.

EXCESS FOR COVER TYPE 4. DIRT BIKE

There are 3 types of excess:

- Basic Excess
- Theft Excess
- Special Excess

The amount of your excess is shown on your Policy schedule.

TYPE OF EXCESS	DESCRIPTION
Basic Excess	<p>The basic excess is the standard excess applicable to you. This is the basic excess you must contribute towards each claim.</p> <ul style="list-style-type: none"> • For claims as a result of Fire the basic excess will apply. • For claims as a result of loss or damage in transit the basic excess will apply. • For claims as a result of accidental damage, the accidental damage basic excess will apply. <p>The amount of the basic excess for Dirt bike cover will be stated on your Policy schedule.</p>
Theft Excess	<p>The theft excess must be paid in the event your Motorcycle is stolen.</p> <p>For Dirt bike cover the theft excess is 10% of the Market value of your Motorcycle.</p> <p>For claims as a result of theft, the basic excess will not apply. Only theft excess will apply.</p>
Special Excess	<p>The special excess is based on your Motorcycle and the riding/driving records, criminal records, and insurance records of you, and those who ride your Motorcycle. The amount of the special excess will be stated on your policy schedule.</p>

REPAIRING YOUR MOTORCYCLE

In most cases, where your Motorcycle is damaged, it will be able to be repaired. We will ensure the repairs are carried out properly.

REPAIR GUARANTEE

We will guarantee the quality of workmanship and materials on authorised repairs, including any sub-let repairs, for the life of the Motorcycle at no extra cost to you, while the Motorcycle is under your ownership. For example, our workmanship guarantee would apply to respraying a replaced panel.

WHO REPAIRS YOUR MOTORCYCLE

To have your Motorcycle repaired:

- we may ask you to get a quotation from a motorcycle repairer whom we may nominate.
- we will decide which repairer is to repair your Motorcycle.

Parts used in repairing your Motorcycle will be compatible with the age and condition of your Motorcycle and may be:

- manufactured by other than the Motorcycle manufacturer, or
- refurbished

CLAIM RECOVERY

If you make a claim on this insurance for an incident that in our opinion was not your fault, we reserve the right to take action to recover any money paid by us. When we do this, we may need to take such action in your name and you must cooperate with us and give us any information we may require. We will pay for any legal expenses.

PAYING THE AGREED VALUE, MARKET VALUE OR REPLACING YOUR MOTORCYCLE

If your Motorcycle is a Total loss and we decide to replace it, or we pay you the Agreed value or Market value, whichever is shown on your Policy schedule, the Motorcycle including any accessory or modification becomes our property. If we replace any damaged Personal items or Riding gear and gear bags we may keep those damaged items and they will become our property. If your Motorcycle has non-standard number plates we will allow you to retain them.

If we pay you the Agreed value or Market value, whichever is shown on your Policy schedule, or replace your Motorcycle, this insurance will cease and no refund of Premium will be available.

EXAMPLES OF WHAT WE WILL PAY AT CLAIM TIME

COMPREHENSIVE COVER – MOTORCYCLE BEEN REPAIRED

When riding your Motorcycle, your Motorcycle is damaged as a result of an accident which is your fault. We agree to repair your Motorcycle.

Your Policy schedule says that you had your Motorcycle licence for 6 years. The Agreed value on your Motorcycle is \$10,000 and your basic excess as shown on your Policy schedule is \$400.

Because you were 100kms away from home where you were in an accident, your Motorcycle was arranged to be towed by you and the towing company gives you a bill for \$150.

The quote to repair your Motorcycle	\$3,000
We reimburse you the amount you paid to the towing company	\$150
You pay the basic excess applicable on your policy to the repairer	\$400
We pay the repairer, the cost to repair your Motorcycle minus the basic excess	\$2,600 (3,000 - \$400)

THIRD PARTY FIRE AND THEFT COVER – DAMAGED CAUSED BY UNINSURED MOTORIST

Your Motorcycle is damaged as a result of a collision caused by the driver of another vehicle.

You have provided us with the name and address of the driver and the registration number of the vehicle involved in the accident.

You have also provided us with the confirmation that the other driver is not insured.

The estimated cost of repair for your Motorcycle is \$6,000. The Market value of your Motorcycle was assessed at \$4,000, taking into consideration the age, condition and odometer reading of your Motorcycle.

In this instance as the accident was not your fault, you are not required to pay any excess.

We will pay you \$4,000 as the policy has a limit of \$5,000 or the lesser of the value of your Motorcycle at the time of accident.

MAKING CHANGES TO THIS INSURANCE

CHANGING MOTORCYCLES

If you purchase a Replacement motorcycle valued at \$20,000 for Dirt bike cover and \$50,000 for other cover types or less, this insurance will provide the same cover for the Replacement motorcycle for a maximum of 14 days from the time of purchase, provided you advise us of the Replacement motorcycle details within this period. If you wish to continue cover for your Replacement motorcycle with us after the 14-day period, you must contact us and confirm continuation of cover. If we do continue the cover, we will advise you of any change to the Premium and/or terms of the insurance. If you do not contact us and confirm continuation of cover with us, your Replacement motorcycle will not be insured with us after the 14-day period has ended.

If you do not give us the details of the Replacement motorcycle within this period, cover will only be provided for the Motorcycle described on the Policy schedule.

If you do not dispose of the Motorcycle described on the Policy schedule when you purchase a Replacement motorcycle, we will provide cover for both the Motorcycle described on the Policy schedule and the Replacement motorcycle for up to 14 days.

Cover for the Motorcycle described on the Policy schedule will cease when you dispose of the Motorcycle.

If you purchase a Replacement motorcycle valued at more than \$20,000 for Dirt bike cover and more than \$50,000 for other cover types, cover will not be provided for the Replacement motorcycle until you notify us of the Replacement motorcycle details and we agree to provide cover for the Replacement motorcycle.

If you dispose of your Motorcycle and don't tell us, this insurance will cease without notice to you.

CANCELLING THIS INSURANCE

CANCELLATION BY YOU

You may cancel this insurance at any time by mail, by email or by calling us.

If you do request cancellation, we will retain an amount from the Premium you have paid to cover the time that the insurance had been in force and our cancellation fee of \$50.

We will refund the balance to you.

If we receive your cancellation request within 21 days from the insurance start date and you have not made a claim on this insurance, we will refund your Premium in full.

If your Motorcycle is subject to a finance agreement, we may need the financier's permission before we can cancel your insurance.

CANCELLATION BY US

We may cancel this insurance where circumstances described in insurance legislation allow us to do so.

If we cancel this insurance, we will retain an amount from the Premium that you have paid to cover the time that the insurance had been in force. We will refund the balance to you.

COMPLAINT AND DISPUTE HANDLING PROCESS

Swann Insurance has a well-deserved reputation for providing quality products, good customer service and settling claims promptly and equitably.

However, if you are not satisfied with:

- one of our products,
- our service,
- our sales and marketing,
- changes made to your Premium or no claim bonus (if applicable),
- declined insurance,
- the service of our representatives or service providers,
- your claim,
- our handling of your personal information, or
- any other matter,

we have a process to help if you wish to make a complaint.

THE PROCESS

The first thing you should do is call us on 13 RIDE (13 74 33).

If the staff member you speak to cannot help, your complaint will be automatically referred to a manager who will review it and respond to you. The response will usually be provided within 15 business days from when you made your complaint to the manager.

If the manager cannot resolve your complaint you can request the complaint be referred to an internal Dispute Resolution Officer (DRO). The DRO will treat your complaint as a dispute. They will conduct a review of your dispute and provide you with a decision, usually within 15 business days. Our Dispute Resolution Procedure is completely free of charge to all of our customers.

If you do not agree with the DRO's decision, you may wish to seek an external review of the decision. The DRO's letter outlining their decision will provide you with information on external review option(s), including, if appropriate, referring you to the dispute resolution scheme run by the Financial Ombudsman Service Australia (FOS). The FOS is administered by the Financial Ombudsman Service Limited ABN 67 131 124 448. The FOS is an external body that is independent of Swann Insurance.

Your complaint should be put in writing and addressed to:

Financial Ombudsman Service Australia
GPO Box 3
Melbourne VIC 3001
Telephone: 1800 367 287
Email: info@fos.org.au

It will deal with all enquiries and disputes and make its decision at no cost to you.

If your dispute is about our collection, use, disclosure of, or access to your personal information, you may refer the matter to the Australian Privacy Commissioner who will investigate your concerns and make a decision at no cost to you.

Contact us if you need any help in understanding how our complaint and dispute handling procedure operates. Swann Insurance also has brochures available explaining the dispute resolution process in more detail.

FINANCIAL CLAIMS SCHEME

This Policy may be a 'protected policy' for the purposes of the Federal Government's Financial Claims Scheme (FCS), which is administered by the Australian Prudential Regulation Authority (APRA). The FCS entitles certain persons, who have valid claims in connection with protected policies, to be paid certain amounts by APRA in the event that an insurer becomes insolvent. Information about the FCS can be obtained from APRA at www.apra.gov.au or by calling APRA on 1300 55 88 49.

HOW TO CONTACT US

Insurance Australia Limited trading as Swann Insurance (Swann Insurance)

ABN 11 000 016 722

Mailing address:

PO Box 14459 Melbourne VIC 8001

Phone numbers:

Claims and Policy enquiries: 13 RIDE (13 74 33)

Fax numbers:

Claims: 1300 363 419

Policy enquiries: 1300 720 380

Email:

motorcycleclaims@swanninsurance.com.au

Internet:

www.swanninsurance.com.au

OPTIONAL BENEFIT – RECOVER MY RIDE – ROADSIDE AND PERSONAL ASSISTANCE

When you have selected Comprehensive cover and you have requested this optional benefit, your Policy schedule will show 'Roadside and personal assistance'.

To be eligible for roadside and personal assistance, your Motorcycle must be fully road registered. If you require roadside and personal assistance your Motorcycle must be in an area where a recovery vehicle can get to it. No roadside assistance can be provided if your Motorcycle is not easily accessible by a two-wheel drive vehicle, such as in bushland or on a dirt track.

Roadside and personal assistance will provide you with unlimited call outs for the following services:

Roadside assistance

If your Motorcycle is immobilised for any reason such as:

- flat battery
- flat tyre
- running out of petrol
- mechanical problems,

please call Recover My Ride on 1800 767 766 for assistance. Where appropriate, a recovery vehicle will be sent if required and your Motorcycle will then be delivered to the nearest repairer.

Personal assistance

If you are unable to ride your Motorcycle home due to becoming ill or being injured whilst you are riding, your Motorcycle will be picked up and returned to your home. You will be required to provide a medical certificate within 14 days of your Motorcycle being returned to your home, or you will be required to pay all reasonable costs in connection with its return.

If you are unable to legally ride your Motorcycle to your home due to a fine or infringement, your Motorcycle will be picked up and returned to your home. You will be required to provide a copy of your fine or infringement notice or other document as evidence of your inability to ride within 14 days of your Motorcycle being returned, or you will be required to pay all reasonable costs in connection with its return.

How to use Recover My Ride roadside and personal assistance

Call Recover My Ride on 1800 767 766 at any time 24 hours a day / 7 day a week.

Please have the following information ready when you call:

- the location of your Motorcycle, including the name of the road you are on, and / or the nearest cross street,
- the make, model, year, colour and registration number of your Motorcycle, and
- the nature of your problem.

What Recover My Ride roadside and personal assistance does not pay for

Recover My Ride roadside and personal assistance will not pay for replacement parts (including batteries or tyres) and labour needed to repair your Motorcycle. If you run out of petrol Recover My Ride will pay for up to 5 litres of petrol once during the term of cover. If you require further petrol during the term of cover it will be at your cost.

Note:

The roadside and personal assistance benefit is facilitated by Robles Holding PTY LTD trading as Recover My Ride ABN 56 146 842 999 and does not form part of this PDS.

Recover My Ride will always endeavour to facilitate the provision of roadside and personal assistance. However, events beyond their reasonable control (such as industrial disputes, strikes, flood conditions, the absence and / or availability of service providers or the inaccessibility of certain parts of Australia) may delay or prevent them from being able to facilitate the provision of some or all of the services.