swann insurance

Rider Protection Plus insurance policy

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Insurer: Swann Insurance (Aust) Pty Ltd ABN 80 000 886 680 AFS Licence No. 238292

Table of contents

This policy is important 1
Introduction 2
Who is the insurer 2
Who is insured 2
How to apply for insurance 2
General Insurance Code of Practice 2
Important information 2
The way we handle your personal information 2
Authority to act 2
Your cooling-off period 2
Pay your Premium by instalments 2
Words that have a special meaning 2
What you are insured for 3
What we pay 3
Who we pay 3
What you are not insured for 3
How to make a claim 3
Certain additional information must be supplied 3
What you must pay in the event of a claim 3
Claim recovery 3
Similar insurance 4
When this insurance ends 4
Cancelling this insurance 4
Cancellation by you 4
Cancellation by us 4
Complaint and dispute handling process 4
The process 4
How to contact us 4

Welcome to the security of Swann Insurance

This policy is important

This insurance policy contains important information required under applicable legislation.

Please read this policy before you apply for insurance.

This policy 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 policy,
- the Policy schedules, and
- endorsements we send to you. Endorsements are notices we send to confirm any change to your insurance.

Together these set out the terms, conditions and limits of your insurance.

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

If you need more information about this insurance, please contact us.

The information in this policy was current at the time of preparation. However, some information may change from time to time. If a change is significant, we may issue a supplementary or replacement policy. If a change is not significant, you can obtain a copy of the updated information free of charge by contacting us.

Introduction

Who is the insurer

Swann Insurance (Aust) Pty Ltd, is the insurer. Our Australian Business Number is 80 000 886 680. Our Australian Financial Services Licence Number is 238292. In this policy 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 policy that person is called 'you' or 'your'.

How to apply for insurance

Complete our application. If you apply for this insurance and your answers to our questions are entered into our Internet based system, you will be provided with a copy of the questions we have asked and the answers you provided relating to the assessment of your particular risk.

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 promote better, more informed relations between insurers and their customers,
- to improve consumer confidence in the general insurance industry,
- to provide better mechanisms for the resolution of complaints and disputes between insurers and their customers, and
- to commit insurers and the professionals they rely upon to higher standards of customer service.

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

Important information

The way we handle your personal information

We collect personal information from you for the purpose of providing you with insurance products, services, and processing and assessing claims.

You can choose not to provide this information, however, we may not be able to process your requests.

We may disclose information we hold about you to:

- other insurers,
- an insurance reference service,
- our service providers and/or advisers,
- any third party with whom you have been dealing in respect of this insurance and who referred you to Swann Insurance, and
- any other third party as permitted or required by law.

In the event of a claim, we may disclose information to and/or collect additional information about you from investigators or legal advisers.

When you apply for insurance you can select to receive offers of products and services which may be of benefit to you. During the Period of insurance we may, or any other organisation we authorise may, provide these offers. You may be contacted in writing, by phone or other electronic means. If you do not wish to receive these offers you can select not to receive them when you apply for this insurance, or you can contact us at any other time.

If you wish to update or access any information, please contact us.

Authority to act

Swann Insurance has relationships with authorised representatives and other licensees who sell Swann Insurance policies. Swann Insurance may pay remuneration to authorised representatives or other licensees when they sell Swann Insurance policies.

Your cooling-off period

If you decide that you do not wish to continue with this insurance, you have 28 days after the Commencement date of this insurance to request cancellation. To do this, you must advise us in writing. We will provide you with a full refund of Premium paid, providing you have not made a claim under this insurance.

Pay your Premium by instalments

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

Any administration charge we incur in your use of this facility will be paid for by us. This charge reflects the costs we incur in managing multiple payments we receive over the Period of insurance. 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 dishonoured, your insurance cover will end on the due date of the first dishonoured instalment.

Words that have a special meaning

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

Commencement date

The date we accepted your application for this insurance.

Hospitalised

Being admitted as an in-patient to a hospital, or receiving treatment as a patient at a hospital for a minimum of 12 consecutive hours.

Motorcycle accident

An incident which must occur whilst you are the rider of a motorcycle or a pillion passenger on a motorcycle and:

- you are Hospitalised due to an injury, or
- your death occurs,

as a result of that incident.

Period of insurance

The period of cover shown on the Policy schedule.

Policy schedule

The most recent schedule 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.

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, ideological aim or to intimidate or influence a government (whether lawfully constituted or not) or any section of the public.

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 shown below and stated on the Policy schedule, subject to the terms, conditions and limits of this policy.

At least 14 days before the end of the Period of insurance we will guarantee to provide you with an invitation to renew your insurance for a further 12 month period. We will continue to do this unless we decide we do not wish to offer a further renewal to you. If we do not wish to offer a further renewal we will advise you 12 months in advance.

What we pay

Death benefit	In the event of your death caused by a Motorcycle accident, we will pay $10,000.
Hospitalisation benefit	If you are Hospitalised due to injury caused by a Motorcycle accident, we will pay $2,000.
Total benefit	The most we will pay in aggregate of Death and Hospitalisation benefits during the Period of insurance is $10,000.

Who we pay

All benefits under this insurance are paid to you or your estate.

What you are not insured for

This insurance does not cover any benefit as a result of an event or a circumstance indicated by a '•' in the table below:

	Benefit	
Event or circumstance	**Death**	**Hospitalisation**
War or warlike activities.	•	•
Terrorism.	•	•
An injury or condition present in the 12 months preceding the Commencement date.	•	•
Childbirth, abortion or pregnancy (including conditions accelerated or induced thereby).	•	•
Alcoholism, drug addiction or the influence of intoxicating liquor or drugs.	•	•
An intentionally self-inflicted illness or injury or engaging in a criminal act.	•	•

How to make a claim

Contact us on 1300 657 382 for a claim form as soon as something happens that you believe you can claim for.

A claim form must be completed and returned to us immediately following an incident occurring that may result in a claim on this insurance. If we do not receive the 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. We may 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.

Certain additional information must be supplied

- **Death claim**

  Proof of death, age and identity.

- **Hospitalisation claim**

  Evidence from a hospital that you have:
  - been admitted as an in-patient, or
  - received treatment as a patient for a minimum of 12 consecutive hours.

What you must pay in the event of a claim

The full annual Premium must be paid (this includes any remaining instalments that are payable in the current Period of insurance) if a claim is made for the total benefit provided by this insurance. If the full annual Premium has not been paid, we will reduce our payment by the amount of the remaining instalments that would have been payable in the current Period of insurance.

Claim recovery

If for any reason we pay benefits to which you are not entitled, we shall have a right to recover those benefits from you or your estate.

Similar insurance

If you have other similar insurance with us, you will be able to claim only on one insurance cover. Any other insurance is of no effect and we will refund the Premium for the other insurance to you.

When this insurance ends

The policy ends, and we stop paying, on the earliest of:

- the expiry date of the Period of insurance, or
- the date we receive your written request to cancel this insurance, or
- the date we give you written notice cancelling this insurance in accordance with relevant legislation, or
- the date a Death insurance benefit or the total benefit is paid, or
- the date you are no longer a resident of Australia or you reside outside Australia for more than 6 months (unless otherwise agreed in writing by us).

Cancelling this insurance

Cancellation by you

You may cancel this insurance at any time by requesting us to do so in writing.

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

If we receive your cancellation request within 28 days from the Commencement date and you have not made a claim on this insurance, we will refund your Premium in full.

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 you have paid to cover the time that the insurance has been in force. We will refund the balance to you.

In the event of a Death insurance benefit payment, we will not refund any Premium and this policy will end.

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,
- 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 1300 307 926. If you let us know what the complaint is we may be able to resolve the complaint for you. If the staff member you speak to is unable to resolve the complaint for you, they will refer you to a manager.

The manager will review and respond to your complaint.

A response will usually be provided within 15 days from when you made your complaint.

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 (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
GPO Box 3
Melbourne VIC 3001
Telephone: 1300 780 808
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.

How to contact us

Swann Insurance (Aust) Pty Ltd
ABN 80 000 886 680

Mailing address:
PO Box 14459 Melbourne VIC 8001

Phone numbers:

Claims:	1300 657 318
Policy enquiries:	1300 307 926

Fax numbers:

Claims:	1300 720 451
Policy enquiries:	1300 720 380

E-mail:
Claims: swann.motor.claims@swanninsurance.com.au

Internet:
www.swanninsurance.com.au