



Protect Plus Package Terms and Conditions

Protect Plus

Terms and Conditions

1. These terms and conditions apply to the CarInsurance.com.au Protect Plus Package offered by CarInsurance.com.au Pty Ltd ABN 17 606 104 590 (**we, us or our**).
2. CarInsurance.com.au Protect Plus Package is a bundled product and, by accepting these terms and conditions, you also accept the following terms and conditions:
 - (a) Motor Vehicle Insurance Combined Product Disclosure Statement and Financial Services Guide (**PDS and FSG**) and Policy Schedule;
 - (b) LogbookMe Terms and Conditions;
 - (c) Roadside Assistance Terms and Conditions; and
 - (d) Accident Management Terms and Conditions.
3. The cost of CarInsurance.com.au Protect Plus Package is \$399 (the **package fee**). The package fee must be paid in addition to the premium and any fees and charges set out in the Policy Schedule. You can either choose to pay the package fee upfront or in 12 equal monthly instalments (see however clause 6 below).
4. In exchange for the package fee, you will receive a LogbookMe device and a 12 month subscription to LogbookMe's online service. For no further charge, we will also provide you with 12 months of roadside assistance and accident management in accordance with the terms and conditions for those services.
5. As part of applying for CarInsurance.com.au Protect Plus Package, we will ask you to provide us with payment details (for example, your credit card details). You agree that we may charge any amounts that become payable in connection with CarInsurance.com.au Protect Plus Package to that payment method.
6. If your motor vehicle insurance is cancelled in accordance with the PDS and FSG and you have chosen to pay the amount of the package fee by monthly instalments, you must immediately pay us any part of the package fee that remains unpaid.
7. If your motor vehicle insurance is cancelled, we will no longer be able to provide the accident management services. In this case, our agreement with you under the Accident Management Terms and Conditions will terminate on the day your insurance is cancelled. You can however keep the LogbookMe device and continue to have access to the LogbookMe subscription and the roadside assistance service for the remainder of the 12 month period.
8. You may be entitled to a refund of the premiums and any establishment cost you have paid in relation to your motor vehicle insurance if you cancel the insurance within the cooling off period (refer to page 13 of the PDS and FSG). There is no cooling off period for LogbookMe, roadside assistance and accident management. To the extent permitted by law and as set out in relevant terms and conditions, you will not be entitled to a refund of the package fee or any part of it.

Accident Management

CarInsurance.com.au Accident Management Services

Note: Insurance inclusions and cover will be determined and managed in accordance with the insurers product disclosure statement ("PDS").

KEY BENEFITS

- 24 hour / 7 day a week support
- Arranging emergency services for any injured party, and ensure all parties are in a position of safety
- Arrange towing where required
- Provide claim form links required to lodge the claim with the insurer
- Assist in allocating a qualified repairer nearest to you

TOWING CONDITIONS

Towing will be arranged in the event the vehicle is considered un-driveable at the time of incident, and the vehicle is directed to a CarInsurance.com.au repairer.

You may be asked to pay for the tow and seek reimbursement from the insurer in accordance with the policy limits. In some instances, the repairer may choose to pay the incurred towing costs and include them in their quote to the insurer.

In the event the incurred towing costs are not approved by the insurer, the incurred towing costs will be charged to your credit card.

EXCESS

Excess is payable to the repairer on completion of repair. The value of the excess, and the conditions in which excess is payable will be determined by the insurer.

THIRD PARTY CLAIMS AND TOTAL LOSS SITUATIONS

In the event of a third party claim or a total loss situation, CarInsurance.com.au will refer these instances directly to the insurer for perusal.

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