Comprehensive Car Insurance

Product Disclosure Statement
Because you’re... Stella

Stella car insurance is designed exclusively with women in mind, and the things you actually care about. At Stella we’re not just about insurance, we really listen. Our customers are our family and we’re building a community that you’ll love being a part of too.

We’ve also stepped up with our #StellaSquad program which will dedicate time and money into supporting Australian entrepreneurs. We want to enrich the lives of all women and support them to dream big. Read more about #StellaSquad at stellainsurance.com.au/blog

Why? Because you’re Stella.

About Stella
Stella Underwriting Pty Limited, ABN 72 633 811 319 Authorised Representative 001282046 (Stella) is an authorised representative of Allstate Insurance Pty Limited, ABN 82 073 267 053, AFSL 239010 (Allstate).

Allstate acts on behalf of the insurance issuer, QBE Insurance (Australia) Limited, ABN 78 003 191 035, AFSL 239545 (QBE) and Allstate has authorised Stella to sell this policy, administer it and cancel it. Under the terms of its authority, Stella acts on behalf of Allstate and not on your behalf. QBE receives and handles all claims made on the policy.

Any general advice provided by Stella about this product is provided as an authorised representative of Allstate under Allstate’s AFSL 239010. Please consider your financial situation, needs and objectives and read the PDS and Stella’s Financial Services Guide before deciding whether to buy or continue to hold this product.

About QBE
QBE Insurance (Australia) Limited (QBE) is the issuer of this PDS and responsible for its contents. When you purchase a Stella Comprehensive Car Insurance policy from Stella, QBE is the insurer.

QBE is a member of the QBE Insurance Group Limited (ASX: QBE), which is Australia’s largest international general and reinsurance group, and one of the largest insurers and reinsurers in the world. QBE has been helping Australians protect the things that are important to them since 1886. QBE’s purpose is to give people the confidence to achieve their ambitions.

Preparation date: 16th June 2020

This PDS is issued by QBE Insurance (Australia) Limited, ABN 78 003 191 035, AFSL 239545.
About your policy

Our agreement
When you pay or agree to pay your premium, we agree to provide you with comprehensive insurance cover for your car under the terms and conditions set out in this policy.

Your policy documents
When you buy your policy it will be made up of:

- this Product Disclosure Statement (PDS)
- any applicable Supplementary Product Disclosure Statement (SPDS)
- your Certificate of Insurance

About this PDS
This PDS tells you about the Stella Comprehensive Car Insurance policy we offer including the conditions and exclusions of the cover. Before deciding to buy this policy, please read this PDS to decide if the cover is right for you. Words in italics have special meanings that are explained in Definitions.

The amounts stated in this policy include GST unless stated otherwise.

When there is more than one insured
When there is more than one insured on your policy, we’ll treat what any one of them says or does about your policy or any claim under it, as said or done by each of the insureds. We only need a request from one insured to change or cancel your policy, or tell us where a claim payment should be paid.

Who is covered
Your policy covers anyone who drives your car when they meet its terms and conditions. This includes a learner driver who drives your car when supervised by a properly licensed driver.

Cooling off period
If you change your mind within 21 days of buying or renewing your policy and you don’t need to make a claim, you can cancel it and we’ll give you a full refund.

You can also cancel your policy outside the cooling off period, see Cancelling your policy.

Receiving your policy documents
Here at Stella, we send your policy documents and policy related communications electronically, including by email. So, to make sure we can always stay in touch, you’ll need to keep us updated with your current email address and Australian mobile phone number.

You’ll be deemed to have received each electronic communication at the time it leaves our data system. You can view your policy online, by logging into the Stella Hub at stellainsurance.com.au. Any questions? Just let us know. If you prefer, you can request to receive your policy and related documents by post.

Information in this PDS might change.
We’ll either send you a SPDS or a new PDS if the change is adverse. Other minor updates will be made available at stellainsurance.com.au or you can request a paper copy.
Tell us when things change

You must tell us immediately if any of the information on your Certificate of Insurance is incorrect or has changed. For example you must tell us if:

- your car is replaced
- the address where your car is usually kept changes or
- there is a change to how your car is used.

If you don’t tell us, we may reduce or refuse to pay a claim.

If we agree to the change, we’ll send you an updated Certificate of Insurance and let you know if your premium has changed. If you do not pay us the additional premium for the change, we may reduce your policy’s period of insurance in proportion to what you have paid, or not make the change. Alternatively, we may tell you we can no longer cover your car and that we need to cancel your policy, or we may not offer to renew it.

What is comprehensive cover?

Your Stella Comprehensive Car Insurance policy covers:

- damage to or theft of your car
- standard features explained in this policy
- options you’ve chosen to add to your policy and which are listed on your Certificate of Insurance
- legal liability arising from damage to someone else’s property caused by the use of your car.

Damage to or theft of your car

What you’re covered for

Your policy covers accidental loss of or damage to your car from incidents such as:

- collision or impact
- theft or attempted theft
- fire or explosion
- weather events (such as hail or flood) and
- malicious damage.

There are situations you’re not covered for. See General exclusions.
# Standard features

The following standard features apply when we agree to pay a claim for an incident covered by your policy, and they are directly connected to that incident.

<table>
<thead>
<tr>
<th>Standard feature</th>
<th>We will...</th>
<th>But not...</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Baby capsules and child seats</strong></td>
<td>✓ replace damaged or stolen baby capsules and child seats which are inside your car</td>
<td>☒ if they are stolen from your car when the car itself isn’t stolen</td>
</tr>
<tr>
<td><strong>Baby gear</strong></td>
<td>✓ pay up to $2,000 for baby gear such as prams, strollers and other essential baby items if they are damaged as part of a covered incident or stolen from your car</td>
<td>☒ if the items are baby capsules or child seats; or ☒ if the items are mobile phones, computers or any other electronic devices</td>
</tr>
<tr>
<td><strong>Personal items</strong></td>
<td>✓ pay up to $1,000 in total for damaged or stolen personal items which are inside your car</td>
<td>☒ if they are stolen from your car when the car itself isn’t stolen; ☒ if the items are: ■ cash, cheques, credit cards or negotiable documents; ■ mobile phones, computers or any other electronic devices; ■ tools of trade; ■ baby capsules or child seats; or ■ baby gear</td>
</tr>
</tbody>
</table>

Don’t forget these are covered in the standard feature above

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### Standard feature

<table>
<thead>
<tr>
<th>We will...</th>
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</tr>
</thead>
<tbody>
<tr>
<td><strong>Travel expenses</strong></td>
<td>✓ reimburse up to $100 in total to help the driver of your car and any passengers get to their destination</td>
</tr>
<tr>
<td><strong>Emergency accommodation and transport costs</strong></td>
<td>✓ reimburse up to $1,000 for the reasonable cost of essential accommodation and transport to get the driver of your car and any passengers home</td>
</tr>
<tr>
<td><strong>Towing and storage costs</strong></td>
<td>✓ pay the reasonable cost of towing your car to the nearest repairer or safe location, that we agree to</td>
</tr>
<tr>
<td><strong>Hire car after a not-at-fault car accident</strong></td>
<td>✓ arrange and pay the reasonable daily cost of a hire car which in our opinion meets the drivers’ mobility needs, if your car is damaged in a not-at-fault car accident. It will be provided: ■ until repairs authorised by us are completed; or ■ until we pay the reasonable costs to repair your car; or ☒ ‘not-at-fault’ has a special meaning. See Definitions.</td>
</tr>
</tbody>
</table>
### Standard feature

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<td></td>
<td>□ until we pay your claim after we determine your car is a total loss</td>
</tr>
<tr>
<td></td>
<td>□ after we receive information confirming that the driver of your car caused or contributed to the accident</td>
</tr>
<tr>
<td></td>
<td>□ arrange and pay the reasonable daily cost of a hire car which in our opinion meets the drivers’ mobility needs, if your car is stolen or damaged in an attempted theft</td>
</tr>
<tr>
<td></td>
<td>□ when your car is not at the authorised repairer and it’s safe to drive;</td>
</tr>
<tr>
<td></td>
<td>□ if you arrange a hire car without our authorisation;</td>
</tr>
<tr>
<td></td>
<td>□ for any other costs related to the hire car such as fuel, upgrade, road tolls, traffic fines, accidents or other losses, or insurance excess reduction</td>
</tr>
<tr>
<td></td>
<td>□ reimburse up to $500 for essential temporary repairs needed to get your car back on the road</td>
</tr>
<tr>
<td></td>
<td>□ pay up to $1,000 towards the cost of repairing or replacing your trailer if it’s stolen or damaged, when attached to your car</td>
</tr>
<tr>
<td></td>
<td>□ cover the cost of transport up to $50 each way to get from the repairer to next destination and when you pick up your repaired car</td>
</tr>
<tr>
<td></td>
<td>□ not apply any excess to a claim under this policy if the claim is for damage arising from a deliberate act by a current or former spouse or partner of:</td>
</tr>
<tr>
<td></td>
<td>□ yours; or</td>
</tr>
<tr>
<td></td>
<td>□ a driver listed on your policy; and the incident has been reported to the police</td>
</tr>
<tr>
<td></td>
<td>□ reduce your basic excess by $100, for each completed consecutive period of insurance, for up</td>
</tr>
</tbody>
</table>

Not apply any excess to a claim under this policy if the claim is for damage arising from a deliberate act by a current or former spouse or partner of:

- yours;
- a driver listed on your policy;
- and the incident has been reported to the police.

Unlike the standard features in the previous table, the following standard features don’t need a separate claim for a related incident.
We will... | But not...
---|---
| to a maximum of 3 years (cumulative $300 reduction), if either no claim is made or only Not-at-fault claim(s) are made on this policy. This standard feature is retained for as long as this policy continues and the above claim conditions are met. This standard feature resets to $0 reduction of the basic excess if a claim other than a Not-at-fault claim is made, however that claim will incur the reduced Basic excess, if applicable.

No Claim Reward continued

| cover the cost of replacing or recoding your car keys, locks or barrels if your car keys are stolen and you report the theft to police.

| if your car keys are stolen by someone you gave them to; if your car keys are just misplaced or lost.

Thief of your car keys

| automatically transfer your policy’s cover to a replacement car for up to 14 days from when you sell or dispose of your car.

| we will cover the replacement car up to its market value or purchase price, whichever is lower.

Change of car

| not apply an excess if your claim is only for damage to your car’s windscreen, sunroof or window glass and the damage can be repaired.

| if the windscreen, sunroof or window glass needs to be replaced.

‘No excess’ windscreen repair

Options you can add to your policy

You can choose to add the following options to your policy for an extra cost. If you choose any of these, they will be shown on your Certificate of Insurance.

Hire Car – Extra

Your policy automatically provides you with a hire car benefit after theft, attempted theft or a not-at-fault car accident. See Standard features.

If you would like cover for a hire car after other incidents for which we’ve accepted a claim under this policy, you can choose to add this Hire Car – Extra option.

If you choose this option, we’ll arrange and pay the reasonable daily cost of a hire car which in our opinion meets the drivers’ mobility needs.

Under this option we’ll provide the hire car for up to 14 days:

- until repairs authorised by us are completed; or
- until we pay the reasonable costs to repair your car; or
- until we pay your claim after we determine your car is a total loss.

We won’t pay under this option:

- when your car is not at the authorised repairer and it’s safe to drive;
- if you arrange a hire car without our authorisation;
- for any other costs related to the hire car, such as fuel, upgrade, road tolls, traffic fines; or
- accidents or other losses, or insurance excess reduction.

| This option provides a hire car when you’ve caused a car accident, or your car has been damaged by hail for example.
How to make a claim

You can make a claim by contacting us on 1300 633 811 or through your vehicle’s roadside assistance provider. If you make a claim in relation to an accident involving your car, we will usually require you to complete and file a police report. You can do this through the police website or by calling the emergency services.

In this legal liability section any reference to ‘you’ means

the insured, any driver or any passenger of your car.

What you’re covered for

This policy covers your legal liability to pay compensation which arises from damage to someone else’s property, caused by the use of your car.

This legal liability cover also extends to:

• your employer or business partner, if you were using your car in the course of your employment or business partnership.

We’ll also cover clean-up costs at the scene of an accident, for which you are legally responsible.

What you’re not covered for

This policy does not cover your legal liability if:

• the claim arises from damage caused to property owned by you or in your possession or control;

• the use of the substitute car is already covered for legal liability by another motor vehicle insurance policy;

• the substitute car is owned by you or is a hire car;

• you didn’t have permission from the owner of the substitute car to use it;

• the claim arises from death or bodily injury; or

• the claim is excluded by the General exclusions.

The most we’ll pay

The most we’ll pay for all legal liability claims arising from any one incident is $30,000,000. This includes GST and any associated legal costs we’ve agreed to pay.

‘No Excess’ Windscreen

If you choose this option you won’t need to pay an excess if your claim is only for damage to your car’s windscreen, sunroof or window glass, and the item needs to be replaced rather than repaired.

The good news is that if all you’re claiming for is your car’s windscreen, sunroof or window glass, and we can repair it without having to replace it, you won’t need to pay an excess. See the standard feature ‘No excess’ windscreen repair.

Stella Roadside Assistance: available for purchase from Stella separately

Please contact us on 1300 633 811 or visit stellainsurance.com.au if you would like to purchase Stella Roadside Assistance.

Stella Roadside Assistance is subject to separate terms and conditions. It is not a product that forms part of this policy. Any use of Stella Roadside Assistance is not an insurance claim under this policy.

Legal liability

What is comprehensive cover?

‘No Excess’ Windscreen

If you choose this option you won’t need to pay an excess if your claim is only for damage to your car’s windscreen, sunroof or window glass, and the item needs to be replaced rather than repaired.

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Legal liability

In this legal liability section any reference to ‘you’ means the insured, any driver or any passenger of your car.

What you’re covered for

This policy covers your legal liability to pay compensation which arises from damage to someone else’s property, caused by the use of your car.

This legal liability cover also extends to:

• something falling from your car as well as the loading or unloading of your car.

In this section, your car includes an attached trailer as well as a substitute car you’re using because your car is being repaired or serviced by a licensed tradesperson; and
General exclusions

There is no cover under any section of your policy for any claim or damage, loss, cost or legal liability, that involves, arises from or is in connection with any of these general exclusions.

Driver

There is no cover if the driver of your car at the time of the incident was:

• driving without a valid driver’s licence or not complying with their licence conditions;
• under the influence of alcohol and/or a drug (including medication);
• driving when exceeding the legal limit for alcohol and/or a drug (including medication);
• not willing to take part in a test for alcohol and/or a drug (including medication);
• driving after getting medical advice that their ability to drive a car could be compromised by their medical condition or treatment;
• someone who stole your car; or
• excluded on your Certificate of Insurance.

The above driver exclusions do not apply if you had no reason to suspect that the driver of your car did or was any of the above. In that instance, we’ll cover the damage to your car but not any legal liability arising from damage caused by that driver.

Reasonable actions and precautions

There is no cover if:

• you or the driver of your car did not take reasonable precautions to prevent loss or damage, for example:
  • leaving your car keys inside your car and leaving it unattended, such as when going to pay for petrol;
  • failing to lock your car’s windows and doors when you leave it unattended;
  • continuing to drive your car after it has been damaged or is overheating; or
  • not securing your car after it has broken down, been damaged or you’ve been notified it has been found after it was stolen;
• you’ve given someone permission to use your car and they then steal it; or
• you or anyone using your car admits fault or liability for an incident, unless we would have provided cover under your policy anyway.

Intentional, reckless or fraudulent acts

There is no cover for intentional, reckless or fraudulent acts by:

• you, any driver or passenger of your car, or anyone acting with your or their express or implied consent; or
• anyone who owns your car to any extent.

Examples of reckless acts include street racing, driving into floodwater, illegally using a mobile phone or driving at a dangerously excessive speed.

This exclusion does not apply if we agree your car was stolen. We reserve the right to report suspected fraudulent or other criminal acts to the police for their investigation.

Use of your car

There is no cover if your car was being used:

• to deliver food or other goods for reward;
• to carry passengers for hire, fare or reward (including for ridesharing), except when it is unpaid carpooling or unpaid volunteering;
• as part of a car sharing service or platform for reward;
• for a business use other than that shown on your Certificate of Insurance;
• to carry or tow a load (including a trailer) that was heavier than permitted by law or allowed by design specifications for the car or trailer, or was not properly secured;
• on a race or speedway track or in an organised event, whether or not the road was closed to public traffic;
• in preparation for, or when participating in a race, time-trial, hill-climb or any competitive motor sport or contest;
• in a professional driver education course that involved speeds greater than 110km/h; or
• for any illegal purpose.

Examples of reckless acts include street racing, driving into floodwater, illegally using a mobile phone or driving at a dangerously excessive speed.

This exclusion does not apply if we agree your car was stolen. We reserve the right to report suspected fraudulent or other criminal acts to the police for their investigation.
**General exclusions**

**Claims**

There is no cover if, at the time of the incident, your car:

- did not meet registration requirements in your state or territory; or
- was unroadworthy or in an illegal condition, unless we agree that its condition did not cause or contribute to the incident.

**Condition of your car**

There is no cover for:

- tyre damage unless it’s caused in an incident for which we’ve agreed to pay a claim;
- mechanical, structural, electronic or electrical failure, unless it’s caused in an incident for which we’ve agreed to pay a claim;
- deterioration or wear and tear;
- depreciation;
- mould, rust or any type of corrosion;
- financial or non-financial consequential loss related to your claim, such as:
  - lost profits or income because you can’t use your car;
  - loss due to delay in repairs because a part isn’t readily available;
  - any diminished value of your car after it’s been properly repaired; or
- anything set out in the ‘But not…’ column in Standard features.

**Other loss or damage**

There is no cover for:

- lawful seizure, repossession or other operation of law;
- invasion, war, civil war or rebellion;
- a nuclear weapon or nuclear fuel, waste or material;
- an act of terrorism including one arising from a biological, chemical or nuclear weapon, or related pollution or contamination;
- any fine, penalty or punitive damages, against anyone who uses your car or a replacement car or a substitute car;
- any breach of sanction, prohibition or restriction under United Nations’ resolutions or the trade or economic sanctions, laws or regulations of Australia, the European Union, United Kingdom or United States of America, or any local autonomous sanctions;
- any breach of sanction, prohibition or restriction under any United Nations’ resolution or any applicable trade or economic sanctions, laws or regulations of any country.

**Operation of law, war, nuclear material or terrorism**

There is no cover for loss or damage arising from:

- prevent further damage to your car and keep it secure;
- get the full name and address of each person involved;
- get the registration numbers of any vehicles involved; and
- report the incident to police if your car is stolen or deliberately damaged.

As soon as you can after the incident, call 1300 633 811 to make your claim, or lodge it online at stellainsurance.com.au.

**What to do immediately after an incident**

Immediately after an incident you must:

- prevent further damage to your car and keep it secure;
- get the full name and address of each person involved;
- get the registration numbers of any vehicles involved; and
- report the incident to police if your car is stolen or deliberately damaged.

**What you must not do after an incident**

To avoid your claim being delayed, reduced or refused you must not:

- admit fault or liability, except in a court or to police;
- offer or negotiate to settle a claim; or
- authorise repairs, other than as covered in the standard feature Essential temporary repairs.
Cooperating with us

To help us process your claim as efficiently as possible, you must:

• provide us with relevant information and documents, such as proof of purchase, registration papers or repair quotes;
• tell us promptly if you’ve been contacted by someone about your car or claim;
• attend one or more interviews about the claim if we ask you to;
• appear in court and give evidence if needed;
• make your car available for us to inspect or examine;
• take your car, or allow us to take it, to a place we require;
• respond to our requests in a timely manner; and
• not behave in a way that’s improper, hostile or threatening towards us.

If you don’t cooperate with us it may delay your claim, or we may reduce or refuse to pay your claim.

How we settle claims

If we accept your claim, we’ll settle it in one of the following ways:

• repair your car;
• pay the reasonable cost of repairing your car;
• determine your car is a total loss and pay the agreed value shown on your Certificate of Insurance; or
• replace your car with a new one if the conditions in Replacing your car with a new one are met.

We will follow the equivalent process to settle a claim we accept for a substitute car or replacement car covered under this policy except that if we determine that car to be a total loss, we will pay the relevant sum covered under this policy.

Repairing your car

We’ll arrange for your car to be repaired by a repairer that’s part of our Accredited Smash Repairer Network or another repairer of our choice. We’ll manage the repair process, including choosing the suitable repair method. If needed, our repairer will sub-contract some of the repairs.

If your car is safe to drive, you’ll need to take it to our chosen repairer. If it’s not safe to drive, we’ll arrange for it to be taken there. If we manage the repair of your car, we’re entitled to keep any parts or materials salvaged from it.

Replacing damaged parts

If your car was first registered:

• less than 3 years ago, we’ll use genuine new parts when they are reasonably available.
• more than 3 years ago:
  • for mechanical parts we’ll only use genuine new or genuine reconditioned parts;
  • for other parts we’ll use genuine new parts, unless they are not reasonably available. If they’re not available, we’ll use genuine used parts.

Regardless of your car’s age, we may use quality non-genuine parts for windscreen, sunroof, window glass, radiator or air conditioning repairs or replacements. When we use non-genuine parts they will:

• be consistent with the age and condition of your car;
• not affect the safety or structural integrity of your car; and
• comply with applicable Australian Design Rules (national standards for vehicle safety, anti-theft and emissions, as updated from time to time).

If a certain part isn’t readily available, we’ll pay you the last known price of that part.

Our repair guarantee

We’ll guarantee the quality of workmanship and materials used in repairs authorised and managed by us, for as long as the owner of your car does not change. If you have concerns about the repairs to your car you must:

• call us on 1300 633 811; and
• allow us to inspect your car and arrange any additional repairs we agree are needed. We will not pay for any additional repairs we don’t authorise.

If we agree additional repairs are needed and we decide that it’s not safe or economical to carry them out, we’ll determine your car is a total loss. If this happens:

• while your car is still insured with us, we’ll process your claim as set out in Paying the agreed value; or
• after your car is no longer insured with us, we’ll pay its market value, calculated at the time we determine your car is a total loss.

Damaged car identification

We’ll do our best to obtain replacements of damaged build, VIN or compliance plates or labels, from your car’s manufacturer. If they’re not available, we’ll request a
letter from the manufacturer confirming the identity of your car and the fact that the identifier was damaged.

We’ll otherwise repair your car without replacing the damaged identification, unless the law says we must.

**Paying the reasonable cost of repairs**

In the following circumstances, we’ll pay the reasonable cost of repairing your car:

- if you disagree with our assessment of required repairs or their cost;
- if parts needed for repairs are not readily available;
- if we’re concerned about the pre-incident condition of your car;
- if we’re concerned about the timing or conduct of repairs.

In these circumstances, we will pay your car’s owner the reasonable cost of repairs, as determined by us. To help us determine the reasonable cost of repairs we may organise a quote from another licensed repairer. This may require your car to be moved. When we pay the reasonable cost of repairing your car, you’ll need to pay the applicable excess and arrange the repairs to your car.

**Determining if your car is a total loss**

We’ll determine your car is a total loss if it is:

- damaged and we consider it unsafe or uneconomical to repair; or
- stolen and not found within 14 days of its theft being reported to police, and we are satisfied your claim is in order.

When we determine your car is a total loss:

- we are entitled to keep it;
- your policy comes to an end; and
- there is no premium refund as we’ve fulfilled our contract with you.

**Paying the agreed value**

If we determine your car is a total loss, and if the conditions in Replacing your car with a new one are not met, or you choose not to accept a new car, we’ll pay the agreed value, as shown on your Certificate of Insurance.

We’ll deduct the following from our payment:

- any excesses that apply to your claim;
- any remaining premium instalments for the period of insurance in which the incident occurred; and
- the value of your damaged car only if we agree you can keep it.

When your car is a total loss, and no one else has a financial interest in it, we’ll pay its owner the settlement amount. If someone else has a financial interest in your car, we’ll pay them what they’re entitled to receive and pay the owner any balance up to the value of the claim. We will not pay any financier’s late fees, interest or other administration fees. The owner will need to remove any registered security interest in your car after we settle your claim as a total loss.

**Replacing your car with a new one**

If we determine your car is a total loss, we’ll replace it with a new car of the same make, model or series, when readily and locally available if your car meets these conditions:

- it was first registered less than 3 years before the incident;
- its owner acquired it new or as a demonstrator model;
- it has been driven less than 60,000km; and
- if it is financed, the financier agrees with your car being replaced.

If a new replacement car is not available, we’ll replace your car with a new car that, in our opinion, is of a similar make and model. The new car will have the same or equivalent factory-fitted and legal aftermarket accessories and modifications that your car had.

When we replace your car, we’ll also pay for its initial stamp duty and registration fees, but not compulsory third party insurance if this is sold separately where your car was last registered. We won’t pay to purchase or transfer any extended warranty for the new car.

Before we replace your car, you must pay us:

- any excesses that apply to your claim;
- any remaining premium instalments for the period of insurance in which the incident occurred; and
- the value of your car in its damaged state only if we agree you can keep it.
Claim payments and GST

We pay claims inclusive of GST unless the owner of the car is a business which is, or needs to be, registered for GST. In that case, we’ll reduce the amount we pay to settle the claim by the Input Tax Credit amount to which they are, or would be, entitled. If they fail to disclose or understate their entitlement, they may be liable for GST on a claim we pay.

Excesses

In most cases, you’ll need to contribute an amount towards the cost of any claims you make. Your contribution may be made up of one or more of the following excess types. The excess types and amounts that apply to your policy will be shown on your Certificate of Insurance.

For additional information about excesses and how they apply to your policy, read our Additional Information Guide at stellainsurance.com.au or call us on 1300 633 811 for a copy.

<table>
<thead>
<tr>
<th>Excess Type</th>
<th>Description</th>
</tr>
</thead>
</table>
| Basic excess | The basic excess applies to all claims unless:  
• your claim is for a not-at-fault vehicle accident; or  
• the incident you are claiming for is malicious damage, theft or attempted theft and you can provide us with the full name and address of the person responsible; or  
• your claim is only under the standard feature ‘No excess’ windscreen repair or the chosen option ‘No Excess’ Windscreen |
| Age excess | An age excess applies when the driver of your car is under the age of 25 at the time of the incident and they cause or contribute to that incident. It applies in addition to the basic excess and any other applicable excess for the claim. An age excess does not apply to a learner driver |
| Additional policy excess | An additional policy excess may apply to your policy as a result of the insurance history of your car or its driver. It applies in addition to the basic excess and any other applicable excess for the claim. An additional policy excess does not apply to a learner driver |
| Additional driver excess | An additional driver excess may apply to your policy as a result of the driver’s details, including their insurance history. It applies in addition to the basic excess and any other applicable excess for the claim when that driver causes or contributes to the incident. An additional policy excess does not apply to a learner driver |
How we collect the excess
When an excess applies to your claim, we’ll:
- ask you to pay it to the repairer or supplier;
- ask you to pay it to us before we process or finalise the claim; or
- deduct it from any settlement amount we pay under the claim.
We will not pay for any costs that result from a delay in paying an excess.

Claims administration, going to court and recovery action
When we pay a claim under your policy, we have the right to exercise your legal rights related to that claim in your name. We’ll take full control of the administration, conduct or settlement of the claim, including any recovery or legal defence we think is needed. When seeking reimbursement in your name and at our expense, you’ll need to give us reasonable assistance.

When we pay a claim and some of the loss isn’t covered by your policy, we may offer to try to recover that loss for you when we take any steps to recover the covered loss. We can only do so if you agree to give us documents that support your loss and agree with us on how we’ll handle that recovery. You may also need to contribute to the associated costs.

If we determine that you’ve received a benefit under your policy that you were not entitled to, we reserve the right to recover from you the amount we have paid. If we decline a claim for fraud, we reserve the right to recover our reasonable administration, investigation and legal costs.

Paying, renewing and cancelling

How we collect the excess
When an excess applies to your claim, we’ll:
- ask you to pay it to the repairer or supplier;
- ask you to pay it to us before we process or finalise the claim; or
- deduct it from any settlement amount we pay under the claim.
We will not pay for any costs that result from a delay in paying an excess.

Claims administration, going to court and recovery action
When we pay a claim under your policy, we have the right to exercise your legal rights related to that claim in your name. We’ll take full control of the administration, conduct or settlement of the claim, including any recovery or legal defence we think is needed. When seeking reimbursement in your name and at our expense, you’ll need to give us reasonable assistance.

When we pay a claim and some of the loss isn’t covered by your policy, we may offer to try to recover that loss for you when we take any steps to recover the covered loss. We can only do so if you agree to give us documents that support your loss and agree with us on how we’ll handle that recovery. You may also need to contribute to the associated costs.

If we determine that you’ve received a benefit under your policy that you were not entitled to, we reserve the right to recover from you the amount we have paid. If we decline a claim for fraud, we reserve the right to recover our reasonable administration, investigation and legal costs.

Paying your premium
Your premium is the cost of your policy. It is the amount we set by taking into account things like the chance of you making a claim under your policy, the options you’ve chosen as well as other factors including our costs of doing business. Your premium also includes GST and other applicable government fees, duties and charges.

We’ll let you know how much premium you need to pay us, how to pay it and when. You must pay us your premium on time to stay covered. For more information about how we set your premium, read our Additional Information Guide at stellainsurance.com.au or call us on 1300 633 811 for a copy.

Paying with your credit card
You can choose to pay your premium annually or in instalments by credit card.

If you choose to pay with your credit card, you authorise us to debit your nominated credit card account for the agreed premium. We’ll give you at least 14 days’ notice if we change the way the credit card payment works.

You need to make sure your nominated card details are correct and up to date. This includes advising us of a change to the expiry date of a payment card or bank. If your nominated card details change you must tell us at least 7 days before the next instalment is due.

You need to have a sufficient credit limit on your nominated credit card account to allow our scheduled debit. If you don’t, you’ll be responsible for any fee or interest charged by your financial institution. You can choose to stop your credit card payment by contacting us.

Important: what happens if your premium payment fails
If you’ve chosen to pay your premium annually by a credit card and we don’t receive your payment on time, we may cancel your policy as permitted by law and refuse to pay a claim.

If you’ve chosen to pay your premium by instalments and an instalment remains unpaid for one month or more, we may cancel your policy and refuse to pay a claim.
Renewing your policy

If we offer to renew your policy, we’ll send you a renewal Certificate of Insurance. If you make any changes to your policy after we send you our renewal offer, and we agree to continue to insure you, we’ll send you an updated renewal offer and you’ll need to pay us any additional premium to ensure your cover is not affected.

If you pay your premium by instalments

If you pay your premium by instalments and we offer to renew your policy, we’ll continue to debit your premium payments.

If you don’t want to renew, you must tell us at least 7 days before your policy’s end date.

Cancelling your policy

You can cancel your policy at any time by telling us. We can cancel your policy as permitted by law, for example when you do not pay us your premium.

If you’ve paid your premium in advance and your policy is cancelled, we’ll refund you the proportion of the premium for the remaining period of insurance, minus any non-refundable government fees, duties or charges.

If you make a fraudulent claim on your policy, we can cancel it and we won’t provide any refund.

Definitions

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
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</thead>
<tbody>
<tr>
<td>Agreed value</td>
<td>The amount you and Stella agree to insure your car for during the period of insurance shown on your Certificate of Insurance</td>
</tr>
<tr>
<td>Allstate</td>
<td>Allstate Insurance Pty Limited, ABN 82 073 267 053, AFSL 239010</td>
</tr>
<tr>
<td>Business use</td>
<td>If shown on your Certificate of Insurance, it means your car is used for the stated occupation, profession or business. Business use also includes the use of your car for personal purposes. Business use does not mean using your car for paid ridesharing</td>
</tr>
<tr>
<td>Certificate of Insurance</td>
<td>The most recent Certificate of Insurance we have sent you. It shows the information that forms the basis on which we’ve agreed to insure you, including information about you, your car and its drivers. You’ll receive a new Certificate of Insurance when you buy, renew or make a relevant change to your policy</td>
</tr>
<tr>
<td>Incident</td>
<td>An event which results in a claim on your policy, being either one occurrence or a series of related occurrences which result in loss or damage</td>
</tr>
<tr>
<td>Insured</td>
<td>See definition of You, your, insured</td>
</tr>
<tr>
<td>Market value</td>
<td>The value of your car in your local area immediately before the incident, as determined by us. To calculate the market value we may use recognised industry guides and consider things like the make, model, age, kilometres travelled, both factory-fitted and legal after-market modifications and accessories, and the general condition of your car</td>
</tr>
<tr>
<td>Not-at-fault</td>
<td>When we determine the driver of your car did not cause or contribute to the incident claimed and you are able to provide us with the full name and address of each responsible person, and if they were using a vehicle, each vehicle’s registration number</td>
</tr>
<tr>
<td>Term</td>
<td>Definition</td>
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<td>-----------------------------</td>
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</tr>
<tr>
<td>Period of insurance</td>
<td>The time between the start date and end date shown on your Certificate of Insurance during which we have agreed to provide cover. If your policy is cancelled, or we determine your car is a total loss and make a total loss payment or replace your car under your policy, the period of insurance ends.</td>
</tr>
<tr>
<td>Policy</td>
<td>Your Stella Comprehensive Car Insurance policy, once you have paid or agreed to pay us your premium. It is made up of this PDS, any SPDS we send you and your Certificate of Insurance.</td>
</tr>
<tr>
<td>Private use</td>
<td>If shown on your Certificate of Insurance, it means your car is used for personal purposes, including driving to and from work. Private use does not include business use or ridesharing.</td>
</tr>
<tr>
<td>QBE</td>
<td>QBE Insurance (Australia) Limited, ABN 78 003 191 035, AFSL 239545, BECS authority no. 481326.</td>
</tr>
<tr>
<td>Ridesharing</td>
<td>Means your car is used to transport people for a fee, such as through a rideshare company’s booking app. Ridesharing does not mean using your car as a taxi or for car-pooling without payment.</td>
</tr>
<tr>
<td>Stella</td>
<td>Stella Underwriting Pty Limited, ABN 72 633 811 319</td>
</tr>
<tr>
<td>Total loss</td>
<td>See Determining if your car is a total loss for what this means.</td>
</tr>
<tr>
<td>Trailer</td>
<td>A trailer owned by you or in the control of a driver of your car, for example a boat trailer.</td>
</tr>
<tr>
<td>We, our, us, Stella</td>
<td>Means QBE in its own right or via Stella as an authorised representative of Allstate. The relationship between QBE, Stella and Allstate is explained in the ‘About Stella’ and ‘About QBE’ sections at the start of this PDS. For avoidance of doubt a reference to ‘we, our or us’ in the advertisement titled Stella Roadside Assistance is a reference to Stella and not QBE</td>
</tr>
<tr>
<td>You, your, insured</td>
<td>The persons or entities named as Insured(s) on your Certificate of Insurance, except in the sections of your policy where we say otherwise.</td>
</tr>
<tr>
<td>Your car</td>
<td>The car shown on your Certificate of Insurance. It includes both factory-fitted and legal after-market modifications and accessories.</td>
</tr>
</tbody>
</table>

**Privacy, complaints and other important information**

**Stella**

Stella and your privacy

Keeping your information private and secure is incredibly important to us.

Stella collects your personal information directly from you and in some cases from other people or organisations. We collect your personal information so we can provide our quotes, products and services to you. Collection can take place by websites, email, telephone or in writing.

Stella may at times also disclose your personal information to its related companies or third parties who provide services on our behalf. It may happen that we disclose personal information to related companies or service providers located in countries other than Australia. The locations may vary from time to time but include the Philippines, India, Ireland, the UK, the US, China and countries within the European Union.

Our Privacy Policy provides more information about where and from whom Stella collects personal information, as well as where Stella stores it and the ways Stella could use it. To get a free copy of it please visit our website stellainsurance.com.au/privacy or call Stella. If you do not consent to Stella collecting and using the personal information we request, Stella may not be able to provide you with our services or products.

**QBE and your privacy**

QBE takes the security of your personal information seriously.

QBE will collect personal information when you deal with us, our agents, other companies in the QBE group or suppliers acting on our behalf. QBE will use your personal information so we can do business with you, which includes issuing and administering our products and services and processing claims. Sometimes QBE might send your personal information overseas. The locations QBE sends it to can vary but include the Philippines, India, Ireland, the UK, the US, China and countries within the European Union.

QBE’s Privacy Policy describes in more detail where and from whom QBE collects personal information, as well as where QBE stores it and the ways QBE could use it. To get a free copy of it please visit qbe.com/au/privacy or call QBE on 133 723. It’s up to you to decide whether to give QBE your personal information, but without it QBE might not be able to do business with you, including not paying your claim.
Complaints and disputes

If you’ve experienced something great, we’d love to hear from you. Likewise, if you’re unhappy about any aspect of your relationship with us, including our representatives, products or services, please let us know and we’ll do our best to put things right.

You can email us anytime at help@stellainsurance.com.au or by calling us on 1300 633 811 between 9:00am and 5:00pm Sydney time, Monday to Friday on Sydney working days.

If we cannot resolve your complaint within 1 business day or you’re not happy with how we’ve tried to resolve it, let us know and we will refer your complaint to QBE’s Customer Relations Unit. We will aim to resolve your complaint directly, quickly and fairly.

If QBE is unable to resolve your complaint directly or quickly or if you’re not happy with QBE’s resolution, then you can contact the Australian Financial Complaints Authority by:

Phone: 1800 931 678
Email: info@afca.org.au
Post: Australian Financial Complaints Authority
      GPO Box 3, Melbourne VIC 3001

You can read more about how we deal with complaints by visiting stellainsurance.com.au/complaints or you can call us and request a copy of our complaints brochure.

Complaints just about privacy

If you’re not happy about how Stella or QBE has handled your personal information, call us on 1300 633 811. If you’re not satisfied with our decision you can contact the Office of the Australian Information Commissioner by:

Phone: 1300 363 992
Email: enquiries@oaic.gov.au
Post: GPO Box 5218, Sydney NSW 2001

General Insurance Code of Practice

QBE is a signatory to the General Insurance Code of Practice (Code) and is committed to providing high standards of service. The aims of this Code are fully supported by Stella. The Code covers topics like buying insurance, how claims are handled, what happens if financial hardship occurs and complaint handling. You can read the Code at codeofpractice.com.au

Financial Claims Scheme

This policy is protected under the Financial Claims Scheme (FCS), which protects certain insureds and claimants in the unlikely event QBE becomes insolvent. You may be entitled to access the FCS, if you meet the eligibility criteria. For more information, contact the Australian Prudential Regulation Authority on 1300 558 849 or go to apra.gov.au/financial-claims-scheme-general-insurers
Need help or need to make a claim?

1300 633 811
hello@stellainsurance.com.au
stellainsurance.com.au
PO Box A2030, Sydney South, NSW 2134