



DAWES
MOTOR DEALER
INSURANCE POLICY

Table of Contents

Product Disclosure Statement	2
Benefits of Cover	3
Motor Dealer Insurance Policy	9
Definitions	9
Section One: Loss or Damage	9
Section Two: Liability	9
Section Three: Excess	10
Section Four: Exclusions	10
Section Five: Claims	11
Section Six: Cancellation	11
Section Seven: Co-operation	11
Section Eight: Third Party Recoveries	11
Section Nine: Garaging	11

Product Disclosure Statement

Introduction

This Product Disclosure Statement (PDS) is designed to assist You to understand what You need to know about the product so You can make an informed choice before You purchase this product.

We recommend You read the PDS in conjunction with the Policy Wording.

This PDS is dated 01 December 2008 (ref: CMDAW D 1208).

The Insurer

The insurer of this policy and issuer of this PDS is:

Calliden Insurance Limited
Level 7, 100 Arthur Street
North Sydney, NSW 2060
Ph: 02 9551 1111

Calliden Insurance Limited (Calliden) ABN 47 004 125 268, is a public company incorporated in Australia. It is authorised under the Australian Insurance Act 1973 (Cth) to conduct insurance business in Australia. That Act establishes a system of financial supervision of general insurers in Australia. As an authorised insurer, Calliden is regulated by the Australian Prudential Regulation Authority.

Calliden is also regulated under the Corporations Act 2001 and is the holder of an Australian Financial Services Licence (AFS Licence No. 234438) issued pursuant to that Act. As a holder of an AFS Licence, Calliden is regulated by the Australian Securities and Investments Commission (ASIC).

Calliden specialises in manufacturing general insurance products for individuals, the SME sector and groups across metro and regional Australia.

The Agent

Dawes Underwriting Australia Pty Ltd trading as Dawes Motor Insurance (ABN 18 050 289 506, AR No. 342982) (Dawes) arranges policies for and on behalf of Calliden.

Dawes acts under a binding authority given to it by the insurer to administer and issue policies, alterations and renewals. In all aspects of this policy Dawes acts as an agent for the insurer and not for You.

If You have any queries in relation to Your policy, You can contact Dawes in any of the following ways:

Tel: 1300 188 299

Fax: 1300 807 462

Postal Address: PO Box 595,
Milsons Point, NSW 1565

Email: insure@dawes.com.au

Your Duty of Disclosure

Whether You are entering into a policy for the first time or are proposing to renew, vary, extend or reinstate a policy You have a duty of disclosure.

Your duty of disclosure for new policies

When answering Our questions You must be honest and You have a duty under law to tell Us anything known to You, and which a reasonable person in the circumstances, would include in the answer to the question. We will use the answers in deciding whether to insure You and anyone else to be insured under the policy, and on what terms.

Your duty of disclosure for renewals

If You have already entered into a policy and You are proposing to renew, vary, extend or reinstate the policy Your duty of disclosure changes. You have a duty to tell Us of everything that You know, or could reasonably be expected to know, that is relevant to Our decision to insure You and to the terms of that insurance. If You are not sure whether something is relevant You should inform Us anyway.

Who needs to tell Us?

It is important that You understand You are answering Our questions in this way for Yourself and anyone else that You want to be covered by the policy.

What You are not required to disclose

Your duty does not require disclosure of matters that:

- reduce the risk
- are common knowledge
- We know or, in the ordinary course of Our business, ought to know, and
- We have indicated We do not want to know.

If You do not tell us

If You do not answer Our questions in this way or disclose everything You know, We may reduce or refuse to pay a claim, or cancel the policy. If You answer Our questions fraudulently, We may refuse to pay a claim and treat this policy as never having been in force.

Benefits of Cover

This policy offers comprehensive insurance cover.

Insurance Benefit of Cover

Vehicles will be covered for:

- accidental or malicious damage
- damage caused by storm, flood, earthquake or fire
- theft.

We will, at Our option, pay to repair or replace any Vehicle that is lost or damaged. We will either, at Our option and depending on whether You own the Vehicle or not:

- replace, reinstate or repair Your Vehicle; or
- pay You a reasonable cost to repair Your Vehicle to its condition prior to damage; or
- if Your Vehicle is a total loss pay the value of the Vehicle as stated in Your books at the time of acquisition, plus any documented expense incurred in preparing the Vehicle for sale, less any Excess applicable.

The most We will pay for loss or damage to any one Vehicle is the sum insured shown in the Schedule.

The most We will pay for all claims arising from any one accident is the aggregate sum insured shown in the Schedule.

Liability

You will be insured for up to \$10,000,000 for damage caused by any Vehicle to someone else's property, where You or any Driver of the Vehicle is at fault. This policy doesn't cover property that You, or the person responsible for the damage, own or have in Your or their custody or possession.

Risks: What You May Not Be Covered For

The policy will not provide insurance cover under certain circumstances.

For example there is no cover provided under this policy if:

- any Vehicle was being driven by any person other than an You or an employee unless accompanied by You or Your employee
- any Vehicle was used in an experiment, test or trial
- any Vehicle was outside of Australia except whilst in transit directly between any places in Australia
- any Vehicle was being driven on rails.

There is no cover under this policy for:

- any loss which occurs because You cannot use Your Vehicle or hire costs of a substitute Vehicle
- theft by larceny or deceit
- hail damage to motor stock unless specified in the Schedule
- losses due to failure to take reasonable steps to protect Your Vehicle following an accident, fire or recovery after theft
- failure or inability of any item, equipment or computer software to recognise correctly, to interpret correctly or to process correctly any date, or to function correctly beyond any time when that item, equipment or computer software has not recognised, interpreted or processed correctly any date. We will pay for any resultant loss or damage that is covered by this policy
- loss of any kind directly or indirectly caused by war, invasion, act of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, insurrection, civil commotion, or any act of terrorism.

This is not a complete list of all of the exclusions contained in the policy wording. You should read the policy wording carefully and make Yourself aware of all the exclusions that apply.

Conditions

You must meet certain conditions for Your insurance cover to apply. For example, You must pay the premium. Conditions of cover are shown in the policy wording. You should make Yourself aware of all the conditions that apply by reading the policy wording.

Special Conditions

The following policy conditions or clauses may be considered unusual.

Total loss

If any Vehicle that You own is a total loss, We will pay the value of the Vehicle as stated in Your books at the time of acquisition, plus additional documented expenses incurred in preparing the Vehicle for sale or the sum insured, whichever is the lesser.

Garaging

There is no cover under the policy for any Vehicle if it is not parked in a Garage between the hours of 10.00pm and 5.00am when removed from the principal business address.

Cover for Drivers other than You

There is no cover under this policy if any Vehicle is being driven by any person other than You or Your employee unless accompanied by You or Your employee.

Excess

The Excess is the amount You must contribute towards the cost of any claim You make. The excess applicable will be shown in Your Schedule.

You may have to pay more than one Excess depending upon the age of the Driver of Your Vehicle.

An Excess applies to all claims under this Policy for loss or damage to any Vehicle. The factors We take into consideration when calculating Your Excess are Your driving history, Your insurance claims history, the use of Vehicles by proprietors/staff, the value of Your Vehicle, the frequency of usage of You Vehicle, and the garaging of Your Vehicle. Your Excess will be shown in Your Schedule.

The amount of the Excess will double when any Vehicle is under the control of a licensed Driver aged 21 to 25. The amount of the Excess will triple when any Vehicle is under the control of a licensed Driver under the age of 21.

The Excess must be paid when a claim is made unless We agree that the accident was:

- entirely the fault of the other Driver or party; and
- You can give Us the name, address and vehicle registration of the other Driver or party; and
- the damage exceeds the amount of the Excess.

Cost of Your Policy

The amount that We charge You for this insurance when You first acquire Your policy and when You renew Your Policy is called the premium. The premium is the total that We calculate when considering all of the factors which make up the risk, such as:

- total value of all Vehicles at the principal business address
- the maximum value per Vehicle
- the number of Vehicles stored or displayed inside and the number of Vehicles stored or displayed outside
- the type and number of loan Vehicles that You own
- the use of Vehicles by proprietors/staff.

The total cost of Your policy is shown on Your policy Schedule and is made up of Your premium plus Government Taxes such as, GST, Stamp Duty and Fire Service Fees (if applicable).

What happens if You do not pay the cost of Your policy by the due date?

We will have the right to cancel Your Policy if You do not pay Your premium by the due date or if Your payment method is dishonoured and therefore We have not received Your payment by the due date. Unless We tell You, any payment reminder We send does not change the expiry of Your cover or the due date of Your premium.

Other costs, fees and charges

Other costs, fees and charges which may be applicable to the purchase of Your insurance policy include:

COSTS OR FEES	DETAILS
Administration Fee	<p>You may cancel Your policy at any time. If You choose to cancel Your policy We will retain a portion of premium which relates to the period for which You have been insured. We will refund the residue for the unexpired period, less any non-refundable government taxes or charges provided that:</p> <ul style="list-style-type: none">• no event has occurred where liability arises under the Policy; and• You pay the applicable cancellation fee. <p>For details of Your cancellation fee please refer to Your Financial Services Guide (FSG), Statement of Advice (SOA) or contact Your broker or insurance intermediary directly.</p>
Cancellation Fee	<p>Your broker or insurance intermediary may charge an administration fee for issuing Your policy documentation. For details of Your administration fee please refer to Your FSG, SOA or contact Your broker or insurance intermediary directly.</p>
Commissions	<p>Your broker or insurance intermediary may receive a commission payment from Us when Your policy is issued and renewed. If You cancel Your policy, this commission payment may be non-refundable. For details of the relevant commission paid, please refer to Your FSG, SOA or contact Your broker or insurance intermediary directly.</p>

Cooling off Period

If, after reading Your policy, You are not satisfied with the cover, You may cancel this policy within 14 days of receiving it, and obtain a full refund less any non refundable government charges and taxes that We have paid. You may notify Us in writing or electronically.

You do not have the right to cancel Your policy if You make a claim for any incident within the 14 day period.

If Your policy is for an event that will finish within the 14 days cooling off period, You can only exercise Your right to cancel before the event starts. You do not have the right to cancel Your policy if You make a claim for any incident within the 14 day period.

General Insurance Code of Practice

Calliden is a signatory to the General Insurance Code of Practice (Code). The Code aims to raise standards of service between insurers and their customers. Calliden's service standards are in accordance with the Code.

For any information about the Code, including a copy of the Code, contact Us or the Financial Ombudsman Service on 1300 78 08 08 or visit www.codeofpractice.com.au

Dispute Resolution Process

How You can resolve a complaint You have with Us

If You would like to make a complaint, We will do everything We can to try to resolve it as quickly and fairly as possible. The following paragraphs provide details on how You can lodge Your complaint and how Calliden will try to resolve it.

You may contact Us at any time if You are dissatisfied with any matter relating to Your insurance with Calliden, including:

- Our decision on Your claim;
- Our handling of Your claim;
- the service of Our representatives, assessors, loss adjusters or investigators; and
- Your insurance policy.

Contact us

- If You have a complaint regarding Your claim, please contact Your claims consultant.
- If You have a complaint regarding Your insurance policy, please contact Us on 02 9551 1111 and We will try to resolve Your complaint straight away.
- You can write to Us at:
 - Fax: 02 9551 1155
 - Address: PO Box 348, Milsons Point NSW 1565

How We resolve complaints

- We will address all complaints, except where specific circumstances apply, in accordance with Calliden's Complaints Handling Process. This process is compliant with the Insurance Council of Australia's Code of Practice. Both the Code of Practice and Our Complaints Brochure, which contains a guide to Our process, are available upon request.
- We will handle all complaints without cost to You.
- A complaints consultant will be assigned to the management of Your complaint and will acknowledge Your complaint within 2 business days of receipt. If further information is required to consider the complaint, it will be requested at this time.
- The complaints consultant will aim to resolve Your complaint within a further 13 business days. In certain circumstances a longer period may be required, and We will request a later response date.
- The outcome of the complaint will be advised to You in writing, stating Our reasons and any corrective action that will be undertaken.

If Your complaint is still unresolved

If We cannot resolve Your complaint within 15 business days or You are not happy with Our response to Your complaint, You can seek an external review via Our external dispute resolution scheme, administered by the Financial Ombudsman Service (FOS).

This national scheme is for consumers, free of charge and is aimed at resolving disputes between insureds and their insurance companies.

For more information call 1300 78 08 08 or visit www.fos.org.au

If the FOS is unable to address Your complaint then Calliden may be able to provide You with details of an alternative external dispute resolution service.

Making a Claim

Repairs

When You need to make a claim, You can choose Your own repairer or We can recommend a repairer to carry out the repairs to Your Vehicle.

When any Vehicle is being repaired – what we will do

When You have chosen Your own repairer or You have chosen the repairer We recommend, We will ask the repairer to provide a quotation for the work that is required to repair the Vehicle. If We consider that the quote is fair and reasonable, We will authorise the repairer to carry out the repairs. When it comes to the repair of any insured Vehicle We:

- will repair the Vehicle to return it to the condition it was in before the incident which damaged the Vehicle;
- will use new parts or parts consistent with the age and condition of the Vehicle;
- may instruct the repairer to use other repairers to complete certain parts of the repairs. For example, if a windscreen is damaged, We may instruct the repairer to have the windscreen repaired by a specialist windscreen repairer;
- guarantee the quality of workmanship and materials for the life of the Vehicle (subject to wear and tear).

If You choose Your own repairer, We may not always authorise the repairs if We are not satisfied that the quote for the repairs is fair and reasonable. If this happens:

- We will pay You the amount that We determine to be fair and reasonable for the repairs. This amount will be determined by a motor Vehicle assessor appointed by us inspecting the damage to the Vehicle, and reviewing, adjusting and/or amending Your repairer's quote. We may also compare Your repairer's quote with a quote We obtain from a repairer We choose;
- if We do not authorise repairs and We pay You the amount We determine to be fair and reasonable for the repairs, We will not guarantee the quality of workmanship and materials.

What is not covered when We repair any Vehicle

We:

- will not be responsible for additional costs incurred because of delays in delivery of parts;
- will not pay for any air-conditioning refit, re-gas or any modification required by law;

- may require You to contribute to the cost of the repairs if the repairs to the Vehicle leave it in a condition that is better than the condition it was in before the incident that caused the damage.

Proof of loss

When You make a claim under this policy, We may ask You to provide proof of purchase of any Vehicle, proof of the purchase price and any additional expenses incurred in preparing the Vehicle for sale. If You cannot provide this proof We may not pay You.

When You need to make a claim

Before We can settle any claim under Your policy the premium must be paid. You must promptly tell Us about the claim and give Us all information about the claim. This can be done by telephone, facsimile or email. We will forward You a claim form for completion.

It is important to remember that a claim made by any one of the persons named as the insured in the current policy Schedule is a claim by all of them.

Paying Your Excess

When You make a claim under this policy We will advise You when and how to pay Your Excess. You must pay Your Excess when We request it or We will be unable to pay Your claim.

Claims for less than the Excess

The cover under this policy is only available if the amount claimed is more than the Excess even when the Excess would not apply.

How You must co-operate

In the event of a claim You have an obligation to provide all assistance and co-operation in settling the loss. You must help even after We have paid Your claim. We may attempt to recover the amount of Our payment from another party if they were responsible for the loss or damage, We will do this in Your name. We may also wish to defend You if it is alleged You caused someone else's loss or damage.

Damage to someone else's property

If You make a claim for damage to someone else's property You must pay the Excess before We will settle the loss on Your behalf.

GST

If You are not registered for GST, in the event of a claim We will reimburse You the GST component in addition to the amount that We pay. The amount that We are liable to pay under this policy will be reduced by the amount of any input tax credit that You are or may be entitled to claim for the supply of goods or services covered by that payment.

If You are entitled to an input tax credit for the premium You have paid, You must inform Us of the extent of that entitlement at or before the time You make a claim under this policy. We will not indemnify You for any GST liability, fines or penalties that arise from or are attributable to Your failure to notify Us of Your entitlement (or correct entitlement) to an input tax credit on the premium. If You are liable to pay an Excess under this policy, the amount payable will be calculated after deduction of any input tax credit that You are or may be entitled to claim on payment of the Excess. If You are unsure about the taxation implications of this policy, You should seek advice from Your accountant or tax professional.

Cancelling Your Policy

You may cancel Your policy at any time in writing.

We may cancel Your policy where We are allowed to do so by law by writing to the postal address last provided to Us. We will deduct from the premium You paid Us an amount that covers the period You have been insured for plus a fee of 15% of the base refund and then pay You what is left.

Notices

All notices issued by Us to You will be in writing. The notice is effective if it is delivered to You personally, by facsimile, electronically or if it is delivered or posted, to Your last address provided to Us. It is important for You to tell Us of any change to Your address as soon as possible.

Don't prevent our right of recovery

We will not compensate You for any loss or damage that is covered by this policy where:

- another person or party would be liable to compensate You, or hold You harmless, for part of or all of that loss or damage; and
- You have agreed with that person or party, either before or after the inception of this policy, that You will not seek recovery from them.

Privacy

Calliden respects Your privacy and operates at all times in accordance with its privacy policy. This privacy notification provides a summary of how Calliden treats Your privacy, and it is recommended that You read the policy in conjunction with this notice.

Calliden collects personal information to assess Your request for insurance, to administer Your policy, provide other insurance services as requested by You, and also to notify You about other Calliden services or promotions from time to time. At the time of collecting Your information We will inform You of the purpose for the collection and the consequences if You choose not to provide the information.

In order to provide its insurance services Calliden may need to share Your information with third parties including Your agent or broker and Calliden's reinsurers and claims providers (for a full list see Calliden's privacy policy).

In accordance with Calliden's privacy policy You may obtain access at any time to information that Calliden or its service providers hold on You. If You would like to contact Calliden about privacy, or would like to obtain a copy of the privacy policy You may do so through one of the following means:

- obtain the privacy policy online at www.calliden.com.au
- by phone 02 9551 1111
- by email to privacy@calliden.com.au
- by letter to Privacy Officer, PO Box 348, Milsons Point NSW 1565.

Dawes Motor Dealer Insurance Policy

Our Policy

This policy of insurance confirms that in return for the payment of the premium, Calliden Insurance Limited has agreed to insure You, in accordance with the wording which follows.

Definitions

We, Our, Us - Refers to Calliden Insurance Limited (Calliden) (ABN 47 004 125 268, AFSL No. 234438), under a binding arrangement with Dawes Underwriting Australia Pty Ltd.

You, Your - The Insured party or entity, including any subsidiary, including employees of each, named in the Schedule.

Vehicle - A Motor Vehicle of less than 4000kg mass, including Capitalised Vehicles, Trade Plates, Floor Plan Stock, Stock on Your Consignment Books, Motorcycle, Caravan, Trailer or Marine Pleasure craft under 6 metres in length that is Your property or left in Your custody for sale, repair or servicing. The maximum sum We will pay in respect of damage to the Motor Vehicle is specified in the Schedule.

Schedule - The document which attaches to and forms part of this Policy and shows Your policy number, together with details of Your cover.

Garage - A lockable structure comprising a minimum of four walls, roof and door for motor Vehicle access.

Electronic Data - Facts, concepts and information converted to a form useable for communications, display, distribution, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programs, software and other coded instructions for such equipment.

Excess - The first amount of any claim which You must pay.

Driver - Any person duly licensed to drive a Motor Vehicle or Motorcycle of the type insured.

Section One: Loss or Damage

If during the period of insurance a Vehicle:

- suffers accidental damage, including damage caused by fire, flood, storm (excluding hail damage to motor stock) or earthquake; or
- is lost by theft; or
- suffers malicious damage,

We will at Our option:

- replace, reinstate or repair Your Vehicle; or
- pay You a reasonable cost to repair Your Vehicle to its condition prior to damage; or
- if Your Vehicle is a total loss pay the value of the Vehicle as stated in Your books at the time of acquisition, plus any documented expense incurred in preparing the Vehicle for sale, less any Excess applicable.

Section Two: Liability

Property Damage

This policy covers You and/or the Drivers for legal liability for damage to someone else's property as a result of an accident during the period of insurance arising out of the use of Your Vehicle by the Driver and passengers.

We will at Our option pay:

- an amount sufficient to cover such liability; and
- legal costs incurred in relation to the claim with Our written consent,

but no more than the amount shown in Your Schedule for this section.

We will not pay:

- if You are entitled to be partially or wholly indemnified by any statutory compulsory insurance, fund, or accident compensation scheme;
- for any amount in Excess of that recoverable under any such statutory fund, or scheme;
- for any injury to any person in charge of Your Vehicle;
- or Your failure to insure and register Your Vehicle in accordance with any statutory requirement
- Your failure to lodge a claim in accordance with any statutory fund, or compensation scheme requirements.

Section Three: Excess

An Excess applies to all claims under this policy for loss or damage to Your Vehicle. The amount is specified in the Schedule.

The amount of the Excess shall double when Your Vehicle is under the control of a licensed Driver aged 21 to 25.

The amount of the Excess shall triple when Your Vehicle is under the control of a licensed Driver aged under 21.

Section Four: Exclusions

This policy will not operate if at the time of any accident or event which results in a claim:

- the Driver was under the influence of any drug or intoxicating liquor or had a blood alcohol reading in Excess of that permitted by statute, or refused to undergo breath testing or blood analysis, unless You can prove You had no knowledge of this.
- the Driver was not duly authorised under all relevant laws, by-laws and regulations to be driving the Vehicle, unless You can prove You had no knowledge of this.

This policy will not operate if at the time of any accident or event which results in a claim Your Vehicle was:

- in an unroadworthy condition, unless You can prove You could not reasonably know of the Vehicle's unroadworthy condition. This exclusion will not apply if You can show the Vehicle's condition did not contribute to the loss.
- damaged intentionally by You or on Your behalf or with fraudulent intentions.
- was outside of Australia except whilst in transit directly between any places in Australia.
- used in an experiment test or trial.
- on hire by You to another person.
- used to carry goods or passengers for hire or reward.
- used for an unlawful purpose, unless committed without Your approval.
- being raced, rallied or tested in preparation for racing, rallying, or used on a racetrack or course for any purpose without Our written approval.
- being driven by any person other than an You or an employee unless accompanied by You or Your employee.
- being driven on rails.

We do not cover:

- any loss which occurs because You cannot use Your Vehicle or hire costs of a substitute Vehicle.

- theft by larceny or deceit.
- hail damage to motor stock unless specified in the Schedule.
- depreciation, wear, tear, rust, damage by vermin, corrosion.
- pre-existing damage or rectification of pre-existing damage or faulty repairs.
- mechanical, structural, or electrical breakdown or failure.
- damage to tyres by application of brakes, road cuts, punctures or bursts.
- losses due to failure to take reasonable steps to protect Your Vehicle following an accident, fire or recovery after theft.
- loss or damage occasioned by lawful repossession seizure or other operation of law.

We will not pay any claims arising directly or indirectly from or in consequence of:

- war, invasion, act of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, insurrection, civil commotion; or
- any act of terrorism;

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

- any action taken in controlling, preventing, suppressing or in any way relating to war, invasion, act of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, insurrection, civil commotion, or any act of terrorism;
- ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
- the radioactive toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
- failure or inability of any item, equipment or computer software to recognise correctly, to interpret correctly or to process correctly any date, or to function correctly beyond any time when that item, equipment or computer software has not recognised, interpreted or processed correctly any date. We will pay for any resultant loss or damage that is covered by this policy;
- total or partial destruction, distortion, erasure, corruption, alteration, misinterpretation, or misappropriation of Electronic Data;

- error in creating, amending, entering, deleting or using Electronic Data;
- total or partial inability or failure to receive, send, access or use Electronic Data for any time at all.

If We allege that by reason of the above exclusions any loss, damage, cost or expense is not covered by this policy, the burden of proving to the contrary will be upon You. In the event any portion of the above exclusions are found to be invalid or unenforceable, the remainder will remain in full force and effect.

Section Five: Claims

When Your Vehicle is involved in an accident or loss which may give rise to a claim against Us You must:

- not admit liability to any party.
- inform the police as soon as possible if part of Your Vehicle is stolen or if maliciously damaged is suspected.
- take all reasonable steps to avoid further damage.
- inform Us without delay and complete a claim form acceptable to Us as soon as possible if We require it.
- provide all information and assistance to Us or Our legal representative to enable Us to enforce in Your name any rights We may have against any third party.
- not authorise or commence repairs without Our written authority.

Section Six: Cancellation

By You:-

You may cancel this policy at any time by giving written notice to Us. You will be entitled to a refund of premium for the remaining period of cover less Our cancellation costs and Government charges.

By Us:-

We may cancel this policy only where the law allows Us to do so. We will do so by giving You written notice. You will be entitled to proportional refund of premium for the unexpired period of cover less any Government charges.

Section Seven: Co-operation

We may wish to defend You if it is alleged You caused someone else loss or damage. If You receive any letters, notices or court documents which relate to an accident which resulted or could result in a claim under this policy, You must send these papers to Us immediately.

Section Eight: Third Party Recoveries

We will be entitled to prosecute in Your name any person or party responsible for damage caused to Your motor Vehicle. You must give Us any assistance We require including attending court to give evidence during Our recovery actions.

Section Nine: Garaging

For this policy to respond when Your Vehicle is removed from the principal business address, it must be parked in a Garage overnight between the hours of 10.00pm and 5.00am.

powered by
calliden



Product issued by
Calliden Insurance Limited

Level 7, 100 Arthur Street
North Sydney NSW 2060
Australia
Tel: +61 2 9551 1111
Fax: +61 2 9551 1155
www.calliden.com.au

ABN 47 004 125 268
AFSL 234438

© Calliden Insurance Limited 2008

CMDAW D 1208

Product distributed by Dawes
Underwriting Australia Pty Ltd
trading as Dawes Motor Insurance

PO Box 595,
Milsons Point, NSW 1565
Australia

Tel: 1300 188 299
Fax: 1300 807 462
www.dawes.com.au

ABN 18 050 289 506
AR No. 342982