

WELCOME

This Warranty is designed to help reduce the financial impact of unexpected and potentially expensive mechanical repairs to Your Motor Vehicle by providing parts and labour cover on Covered Components as listed under (Page 2 to 4), "Significant characteristics of this Warranty".

We know that everyone's circumstances differ, so We offer a variety of Warranty options with different levels of cover and various Covered Components to suit Your coverage requirements and Your budget. This allows You to choose the appropriate level of coverage for Your circumstances.

ADVICE WARNING

All selling agents of this product are limited to providing factual information only about this product. The factual information provided will not take into account any of Your Financial circumstances. The selling agent is not authorised to provide any advice.

Please carefully read this Warranty document for the full Terms, Conditions, Covered Components, Limits of Liability and Exclusions before deciding to purchase this Warranty.

Your Motor Vehicle comes with guarantees that cannot be excluded under the Australian Consumer Law. This Warranty does not limit or exclude the conditions, warranties and guarantees imposed by any relevant Commonwealth or State legislation and in particular does not limit the rights and remedies to consumers under the Australian Consumer Law to the extent they apply to this Warranty contract.

PRODUCT DISCLOSURE STATEMENT

This Warranty document is also a Product Disclosure Statement (PDS). A PDS is a document required by the Corporations Act and contains information designed to help you decide whether to buy this financial product.

A PDS is prepared by or on behalf of the supplier of the financial product and forms the basis of Your Warranty. This PDS was prepared as at 13th January, 2017 (Rev. 12).

We may need to update this PDS from time to time if certain changes occur when required and permitted by law. We will issue You with a new PDS or a supplementary PDS or other compliant document to update the relevant information except in limited cases. Where the information is not something that would be materially adverse from the point of view of a reasonable person considering whether to buy this Warranty, We may issue You with notice of this information in other forms or keep an internal record of such changes. You can get a paper copy free of charge by contacting Us using Our details below.

WHO PROVIDES THE SERVICE

Australian Warranty Network Pty Ltd. (AWN) trading as AWN Insurance, ABN 78 075 483 206

Australian Financial Services (AFS) Licence No. 246469,

P.O. Box 4301, Loganholme, Q. 4129

Phone: (07) 3802 5577 Web: www.awninsurance.com.au

provides this service as the supplier of this Warranty contract in respect of the Motor Vehicle only.

DISCRETIONARY RISK OF THE WARRANTY

AWN has a discretion as to whether it will or will not pay a claim that falls within the Warranty Terms and Conditions and Limitations. AWN will not exercise that discretion in a way that is unfair and unconscionable, within the Terms and Conditions and limitations of the Warranty, and will always consider the merits of the claim and the requirements of the applicable State and Commonwealth legislation.

We also have a comprehensive Complaints Resolution Process which is explained in Section (14) of this contract.

As this Warranty is a discretionary product it does not offer the same level of protection as an insurance policy. The level of protection is limited to the Covered Components listed under the heading Significant Characteristics of this Warranty only. However, AWN has satisfied the Australian Securities and Investments Commission (ASIC) requirements for an Australian Financial Services Licence.

This Warranty is not associated with the manufacturer of your Motor Vehicle nor is it an extension of any warranty that was provided by the manufacturer or the Selling Agent. Claims against the manufacturer or the Selling Agent may be available under the Australian Consumer Law. This Warranty is not a repair or maintenance program for your Motor Vehicle.

There is also a risk when purchasing this Warranty that one or more of Your claims may exceed the applicable Claim Limit for a particular Covered Component under this Warranty.

Detailed information about the Warranty Claim Limits for each benefit under Your Warranty is listed on Page (2 to 4) under the "Significant Characteristics of this Warranty". There is also risk that if You fail to meet any of the conditions set out in this Warranty Contract, AWN may not exercise its discretion in Your favour. Make sure You carefully read the Terms and Conditions for details of the servicing and other conditions that apply to this Warranty.

COST OF THE WARRANTY

A number of factors are taken into account in determining the Warranty price. These include the type of Warranty selected, the type of Motor Vehicle, the age of the Motor Vehicle and kilometres travelled, the Motor Vehicle's history in relation to servicing, where the Motor Vehicle is driven and any modifications to the Motor Vehicle.

The Warranty retail price is subject to Commonwealth Goods and Services tax. The amount of these taxes and/or charges will be shown on Your Application Page.

ISSUING AGENT

AWN has relationships with Our authorised Selling Agents and Selling Agents representatives. We may pay a remuneration to Our Selling Agents / Selling Agents Representatives when they sell Our Warranty products. For further details see the Financial Services Guide supplied by the authorised Selling Agent.

DEFINITIONS

There are a number of words in this document that have specific meaning:

“Additional Benefits” means those Benefits in addition to the rights and remedies available under the Australian Consumer Law.

“Application Date” means the date the Warranty document was submitted to AWN.

“Approved Repairer” means those licensed mechanical workshops approved by AWN to carry out repairs.

“Authority Number” means the number issued by AWN's claims department to the repairer after receiving the repairers quote authorising the repairer to proceed with the repairs.

“Australian Consumer Law” means to the Competition and Consumer Act 2010 (Cth) Schedule 2 (as adopted by each Australian State and Territory).

“AWN” means Australian Warranty Network Pty Ltd trading as AWN Insurance, as the supplier of this Warranty contract.

“Claim Limit(s)” means the monetary limits for each valid claim under this Warranty specified in Section (6) of the Terms and Conditions (Page 5) of this Warranty, and also in the Covered Components Table on (Pages 2 to 4), based on the level of cover You purchase.

“Covered Component” means only those components or parts of Your Motor Vehicle that are listed in the ‘Covered Components’, and ‘Customer Care Package’ tables on (Pages 2 to 4) as being covered under Your Warranty.

“Market Value” means the pre-mechanical failure retail value of Your Motor Vehicle. We will determine this amount at the time we assess Your claim, having regard to the age and condition of Your Motor Vehicle and kilometres it has travelled.

“Motor Vehicle” means the used Motor Vehicle specified on the Warranty Application Page in this document.

“Normal Wear and Tear” means the gradual reduction in operating performance of a Covered Component due to use of the Motor Vehicle (relative to age of the Motor Vehicle, service history and kilometres travelled).

“Pre-Existing Fault” means a fault with a Covered Component of the Motor Vehicle, whether known or unknown to You, which existed, or which may reasonably be assumed to have existed, prior to the Warranty Application Date.

“Premium” means the amount paid for this Warranty.

“Selling Agent” means an individual or company approved by AWN as an Authorised Representative.

“Selling Agent Statutory Warranty” means the warranty required by the relevant state or territory law to be provided to you by the Selling Agent (where applicable).

“Warranty” means this document.

“We, Our, Us” means Australian Warranty Network Pty Ltd (AWN) trading as AWN Insurance, A.B.N. 78 075 483 206, AFS Licence No. 246469.

“You, Your” means the person(s) named on the Warranty Application Page in this document.

PRIVACY NOTICE AND CONSENT

We take great care to protect the privacy of information supplied by individuals or organisations in accordance with the Privacy Act and Australian Privacy Principles. You are entitled to obtain a copy of Our Privacy Policy on request or you can obtain a full copy at www.awninsurance.com.au.

The information requested from You is to:

- Enable Us to determine whether to accept Your application for the Warranty and if so, on what terms;
- Enable Us to process Your claims and decide whether any claim You make should be accepted;
- Share with Our related and associated entities, business partners, reinsurers and service providers that may be located in Australia or overseas. The countries this information may be disclosed to will vary from time to time, but currently include the United Kingdom and South Africa. We regularly review the security of Our systems used for sending personal information overseas. Any information disclosed may only be used for the purposes of collection detailed above and system administration.

This information will be kept confidential, except if there is a legal obligation to disclose it. By signing the application or paying any Premium due for the Warranty, You consent to Us:

- Using the information for any of the above purposes;
- Conduct market or customer research, informing You about Our products or services or those of any of Our associated, related entities or alliance partners. You can opt out of this by emailing (administration@awninsurance.com.au) or calling Us ((07) 3802 5577); and
- Obtaining information from and providing information to any third party who is able to assist AWN in considering whether to accept Your claim and the value of Your claim.

SIGNIFICANT CHARACTERISTICS OF THIS WARRANTY

Significant characteristics of this Warranty are contained in the following table.

This Warranty covers only the Covered Components of the Motor Vehicle listed below. Any component or item not listed below is not covered by this Warranty.

COVERED COMPONENTS

ELECT COVER	
Claim Limit	Up to \$1,000 per claim
Engine	Engine Block (If Damaged By Internal Components), Balance Shaft, Balance Shaft Bearings, Camshafts, Camshaft Bearings, Internal Bushes, Connecting Rods, Big End Bearings, Crankshaft, Crankshaft Main Bearings, Oil Pressure Relief Valve, Oil Pump, Cylinder Wrist Pins, Piston Rings, Gudgeon Pins, Pistons, Crank Thrust Bearings.
Automatic Transmission	Internal lubricated Components Including Clutches, Bands, Bushes, Planetary Gear Set, Bearings, Solenoids, Clutch Drums, Transmission Pump, Valve Body, Apply Pistons, Shafts.
Manual Gearbox	Internal lubricated Components Including Input Shaft, Output Shaft, Main Shaft, Cluster Gearset, Syncro Rings, Syncro Hubs, Internal Bearings, Roller Bearings, Internal Thrust Bearings, Selector Forks, Internal Selector Arms.
Differential	The Internal Lubricated Parts Only. Crown Wheel, Pinion, Pinion Bearings, Carrier Bearings, Hemisphere.
Other	Cylinder head gaskets and seals will be replaced only when such replacement is required in the normal course of repair of a Covered Component.

ACCLAIM COVER

Claim Limit	Up to \$1,500 per claim
Engine	Engine Block (If Damaged By Internal Components), Balance Shaft, Balance Shaft Bearings, Camshafts, Camshaft Bearings, Internal Bushes, Connecting Rods, Big End Bearings, Crankshaft, Crankshaft Main Bearings, Oil Pressure Relief Valve, Oil Pump, Cylinder Wrist Pins, Piston Rings, Gudgeon Pins, Pistons, Crank Thrust Bearings.
Automatic Transmission	Internal lubricated Components Including Clutches, Bands, Bushes, Planetary Gear Set, Bearings, Solenoids, Clutch Drums, Transmission Pump, Valve Body, Apply Pistons, Shafts.
Manual Gearbox	Internal lubricated Components Including Input Shaft, Output Shaft, Main Shaft, Cluster Gearset, Syncro Rings, Syncro Hubs, Internal Bearings, Roller Bearings, Internal Thrust Bearings, Selector Forks, Internal Selector Arms.
Differential	The Internal Lubricated Parts Only. Crown Wheel, Pinion, Pinion Bearings, Carrier Bearings, Hemisphere.
Cooling System	Water Pump (impeller shaft, Bearing and Bushes), Electric Engine Cooling Fan.
Electrical System	Starter Motor, Alternator, Voltage Regulator, Windscreen Wiper Motor.
Braking System	Brake Booster, Brake Master Cylinder, Front and Rear Brake Calipers, Brake Caliper Slide Pins.
Air Conditioning	Compressor, Compressor Bearings, Compressor Clutch, Condenser, Evaporator.
Drive Shafts, CV Joints & Universals	Drive Shafts, Universal Joints.
Steering System	Power Steering Pump, Power Steering Rack and Pinion, Power Steering Box.
Fuel Management System	Electrical and Mechanical Fuel Pumps, Diesel Injector Pump.
Power Window Motors & Switches	Power Window Motor.
ABS Braking System	ABS Actuators, Electronic Module.
Radiator	Engine Cooling Radiator.
Electronic Ignition System	Ignition Module, Ignition coil.
Engine Computers	Engine Control Module.
Other	Cylinder head gaskets and seals will be replaced only when such replacement is required in the normal course of repair of a Covered Component.

ADVANCE COVER

Claim Limit	Up to \$3,000 per claim
Engine	Engine Block (If Damaged By Internal Components), Balance Shaft, Balance Shaft Bearings, Camshafts, Camshaft Bearings, Internal Bushes, Connecting Rods, Big End Bearings, Crankshaft, Crankshaft Main Bearings, Oil Pressure Relief Valve, Oil Pump, Cylinder Wrist Pins, Piston Rings, Gudgeon Pins, Pistons, Crank Thrust Bearings.
Automatic Transmission	Internal lubricated Components Including Clutches, Bands, Bushes, Planetary Gear Set, Bearings, Solenoids, Clutch Drums, Transmission Pump, Valve Body, Apply Pistons, Shafts.
Manual Gearbox	Internal lubricated Components Including Input Shaft, Output Shaft, Main Shaft, Cluster Gearset, Syncro Rings, Syncro Hubs, Internal Bearings, Roller Bearings, Internal Thrust Bearings, Selector Forks, Internal Selector Arms.
Differential	The Internal Lubricated Parts Only. Crown Wheel, Pinion, Pinion Bearings, Carrier Bearings, Hemisphere.
Cooling System	Water Pump (impeller shaft, Bearing and Bushes), Electric Engine Cooling Fan, Viscous Fan Hub, Fan Blades.
Electrical System	Starter Motor, Alternator, Voltage Regulator, Windscreen Wiper Motor.
Braking System	Brake Booster, Brake Master Cylinder, Front and Rear Brake Calipers, Brake Caliper Slide Pins.
Air Conditioning	Compressor, Compressor Bearings, Compressor Clutch, Condenser, Evaporator.
Drive Shafts, CV Joints & Universals	Drive Shafts, Universal Joints, Centre Bearings, Tailshafts, Slip Joints, Tail Shaft Coupling.
Steering System	Power Steering Pump, Power Steering Rack and Pinion, Power Steering Box.
Fuel Management System	Electrical and Mechanical Fuel Pumps, Diesel Injector Pump, Fuel Pressure Regulator, Map Sensor.
Power Window Motors & Switches	Power Window Motor, Power Window Master Switch.
ABS Braking System	ABS Actuators, Electronic Module, Wheel Speed Sensors.
Radiator	Engine Cooling Radiator.
Electronic Ignition System	Ignition Module, Ignition coil, Crank angle sensor, Oxygen Sensor, Hall Effect Sensor, Cam Position Sensor, Knock Sensor.
Engine Computers	Engine Control Module, Cruise Control Actuator, Cruise Control Sensors.
Electronic Transmission Computers	Transmission Computer, Power Train Control Module.
Turbo	Turbo Impeller, Internal Bushings and Bearings, Turbo Housing, Turbine Wheel.
Clutch	Clutch Master Cylinder, Slave Cylinder.

Cylinder Head	Cylinder Head, Lash adjusters, Inlet Valves, Exhaust Valves, Pre Combustion Chambers, Valve Guides, Valve Seats, Valve Springs, Valve Collets and Retainers.
Other	Cylinder head gaskets and seals will be replaced only when such replacement is required in the normal course of repair of a Covered Component.

COMPLETE COVER

Claim Limit	Up to \$5,000 per claim
Engine	Engine Block (If Damaged By Internal Components), Balance Shaft, Balance Shaft Bearings, Camshafts, Camshaft Bearings, Internal Bushes, Connecting Rods, Big End Bearings, Crankshaft, Crankshaft Main Bearings, Oil Pressure Relief Valve, Oil Pump, Cylinder Wrist Pins, Piston Rings, Gudgeon Pins, Pistons, Crank Thrust Bearings, EGR Valve, Oil Pressure Switch, Air Pump, Throttle Cables, Meshing Timing Gears, Throttle Linkages.
Automatic Transmission	Internal lubricated Components Including Clutches, Bands, Bushes, Planetary Gear Set, Bearings, Solenoids, Clutch Drums, Transmission Pump, Valve Body, Apply Pistons, Shafts, External Mechanical Components including Inhibitor Switch, Shifter Cables, Shifter Bushes, Speedo Transducer, Vehicle Speed Sensor, Torque Converter, Transfer Case and Transmission Case If damaged by a Covered Component.
Manual Gearbox	Internal lubricated Components Including Input Shaft, Output Shaft, Main Shaft, Cluster Gearset, Syncro Rings, Syncro Hubs, Internal Bearings, Roller Bearings, Internal Thrust Bearings, Selector Forks, Internal Selector Arms, External Mechanical Components including Shift Cables, Shifter Bushes, Pedal Box, Speedo Transducer, Vehicle Speed Sensor, Reverse Light Switch, Transfer Case, Transfer Case Linkages.
Differential	The Internal Lubricated Parts Only. Crown Wheel, Pinion, Pinion Bearings, Carrier Bearings, Hemisphere, Axle Hub Bearings, Axle Shafts, Bushes, Limited Slip Clutch Pack.
Cooling System	Water Pump (impeller shaft, Bearing and Bushes), Electric Engine Cooling Fan, Viscous Fan Hub, Fan Blades, Thermostat, Heater Tap and Heater Core, Coolant Level Sensor.
Electrical System	Starter Motor, Alternator, Voltage Regulator, Windscreen Wiper Motor, Rear Window Wiper Motor, Windscreen Washer Pump.
Braking System	Brake Booster, Brake Master Cylinder, Front and Rear Brake Calipers, Brake Caliper Slide Pins, Proportioning Valve, Metal Brake Lines, Brake Pedal Box, Brake Accumulator.
Air Conditioning	Compressor, Compressor Bearings, Compressor Clutch, Condenser, Evaporator, A/C Pressure Switch, A/C Amplifier.
Drive Shafts, CV Joints & Universals	Drive Shafts, Universal Joints, Centre Bearings, Tailshafts, Slip Joints, Tail Shaft Coupling, CV Joints.
Steering System	Power Steering Pump, Power Steering Rack and Pinion, Power Steering Box, Power Steering Pressure Switch.
Fuel Management System	Electrical and Mechanical Fuel Pumps, Diesel Injector Pump, Fuel Pressure Regulator, Map Sensor, Suction Control Valve, Injectors, Metal Fuel Delivery Lines, Fuel Pump Relay.
Power Window Motors & Switches	Power Window Motor, Power Window Master Switch, Power Window Regulators.
ABS Braking System	ABS Actuators, Electronic Module, Wheel Speed Sensors, ABS Accumulator, Steering Angle Sensor.
Radiator	Engine Cooling Radiator, Radiator Expansion / Header Tank, Coolant Over Flow Bottle.
Electronic Ignition System	Ignition Module, Ignition coil, Crank angle sensor, Oxygen Sensor, Hall Effect Sensor, Cam Position Sensor, Knock Sensor, DFI Module, Ignition Amplifier, Throttle Positioning Sensor, Ignition Switch, Push Button Starter Switch, Ignition Coil Igniter.
Engine Computers	Engine Control Module, Cruise Control Actuator, Cruise Control Sensors, Body Control Module.
Electronic Transmission Computers	Transmission Computer, Power Train Control Module.
Turbo	Turbo Impeller, Internal Bushings and Bearings, Turbo Housing, Turbine Wheel, Wastegate, Turbo Actuator.
Clutch	Clutch Master Cylinder, Slave Cylinder, Clutch Fork, Spigot Bearing, Clutch Cable.
Cylinder Head	Cylinder Head, Lash adjusters, Inlet Valves, Exhaust Valves, Pre Combustion Chambers, Valve Guides, Valve Seats, Valve Springs, Valve Collets and Retainers, Hydraulic Lifters, Rocker Arm, Rocker Shaft, Push Rods.
Electronics and Electro-Mechanical	Electric Boot Release, Fuel Flap Release Solenoid, Rear Demister Switch, Power Mirror Switch, Hazard Light Switch, Rear Demister Switch, Head Light Switch, Mirror Motors, Windscreen Wiper Arms and Linkages, Interior Light Switch, Courtesy Light Switch.
Other	Cylinder head gaskets and seals will be replaced only when such replacement is required in the normal course of repair of a Covered Component.

ADDITIONAL BENEFITS - CUSTOMER CARE PACKAGE

Where We approve a claim in relation to failure of a Covered Component under this Warranty, We will provide the following Additional Benefits where expenses are incurred, by reason of that claim. Customer Care Package runs for the term of the Warranty selected. Refer to (Page 5 Section 6) for "Limits of Liability".

TOWING ASSISTANCE: (Claim Limit: Up to \$100.00 per claim) - Reimbursement up to the Claim Limit for towing charges in the event of a covered mechanical breakdown where Your Motor Vehicle is unable to be quickly mechanically repaired or safely driven to an AWN Approved Repairer.

ACCOMMODATION ASSISTANCE: (Claim Limit: Up to \$100.00 per claim) - Reimbursement up to the Claim Limit for emergency accommodation, arrangements and costs in the event of a covered major vehicle breakdown where You are more than 400kms from Your registered residence and taking more than 48 hours to repair.

CAR HIRE ASSISTANCE: (Claim limit: Up to \$100.00 per claim) - Reimbursement up to the Claim Limit for car hire costs in the event of a covered major vehicle breakdown where You are more than 400kms from Your registered residence and taking more than 48 hours to repair. (Specifically excluding car hire over weekends and public holidays).

QUALITY GUARANTEE: All repairs to Covered Components authorised by Us prior to the commencement of repairs will be covered by the Warranty for the remaining period of cover.

TERMS AND CONDITIONS

1. PERIOD OF COVER

This Warranty will commence as from the Cover Commencement Date listed under Warranty Details on the Application and Contract Details pages.

This Warranty will cease the sooner of:

- a) The date nominated by You as the Warranty Expiry Date listed under Warranty Details on the Application and Contract Details pages; or
- b) When the maximum benefit of the Warranty has been reached; or
- c) In the event You fail to comply with the Warranty service requirements; or
- d) When the Warranty is cancelled by You in accordance with Section 9 (Cooling Off Period).

2. PRECONDITIONS

It is a precondition of this Warranty that:

- a) The Warranty is purchased from an Authorised Selling Agent; and
- b) At the commencement of your Warranty, the Motor Vehicle is in good mechanical condition, with no Pre-Existing Faults. **Failure to disclose any Pre-Existing Faults may void this Warranty;** and
- c) The Motor Vehicle is currently registered; and
- d) The Motor Vehicle has a current certificate of roadworthiness or safety inspection report; and

All Premium and signed Warranty Application Page are received and approved by AWN within twenty one (21) days from the Warranty Application date.

3. OUR OBLIGATIONS

- a) Provided the above preconditions have been satisfied, We will consider, in Our discretion, a request by You to repair or replace any Covered Components under Your particular Warranty, always considering that the Motor Vehicle purchased is a used Motor Vehicle. If a Covered Component requires replacement, we may replace with a reconditioned, or similar, component.
- b) Any repairs We agree to undertake must be done by an AWN Approved Repairer at a price acceptable to Us.
- c) The Claim Limits of Our obligations are as set out in Section (6) (Page 5) of the Terms and Conditions of this Warranty.

4. YOUR OBLIGATIONS

You agree that from the Cover Commencement Date of this Warranty You must comply with the following essential terms:

a) Servicing Requirements: You must maintain a regular service schedule in accordance with manufacturers specifications with a qualified motor mechanic at intervals **not to exceed 10,000 (ten thousand) kilometres or 6 (six) months, whichever occurs first.** An allowance of no more than 2,000 (two thousand) kilometres or 30 (thirty) days beyond the stated intervals will be accepted.

b) Service Invoice Records:

- 1) Submit Your service records via Our website, go to; www.awninsurance.com.au. Search for Your Warranty and submit Your service details; or
- 2) To post the relevant service coupon attached to this Warranty and the Mechanic's Tax Invoice (or legible copy) to AWN, P.O. Box 4301, Loganholme, QLD 4129, promptly after the service being completed.

The processing of Your claim may be delayed or declined if We do not have invoices or other satisfactory evidence detailing the service history of the Motor Vehicle.

c) Minimise Damage: That You, or any other person in control of the Motor Vehicle, must take all reasonable precautions to minimise damage to the Covered Components and/or the Motor Vehicle, and must not continue to operate the Motor Vehicle if damage to a Covered Component is reasonably suspected.

Note: Failure to comply with these essential terms may delay, reduce or invalidate Your claim.

5. ASSESSMENT AND AUTHORISATION

- a) Upon receipt of a claim enquiry, We will check whether Your claim is valid under this Warranty and that all service requirements have been adhered to.
- b) If so, We may ask for the Motor Vehicle to be inspected by one of Our Approved Repairers.
- c) If the claim is valid, We may in Our discretion, give approval for Our Approved Repairer to repair the Motor Vehicle within the terms of this Warranty.
- d) If the claim is not valid, then You shall be responsible for the cost of the inspection.
- e) No reimbursement shall be given for any work commenced without official authorisation being issued by AWN to the Approved Repairer.

6. LIMITS OF LIABILITY

- a) The maximum amount payable whilst this Warranty is in force for the total of all claims, shall not exceed the Market Value of the Motor Vehicle at the time of claim, as determined by Us.
- b) The total monetary limit per claim (including Customer Care Package) under this Warranty will not exceed:
 - i) **Elect Cover: \$1,000** (One Thousand Dollars); or
 - ii) **Accclaim Cover: \$1,500** (One Thousand, Five Hundred Dollars); or
 - iii) **Advance Cover: \$3,000** (Three Thousand Dollars); or
 - iv) **Complete Cover: \$5,000** (Five Thousand Dollars),
 - v) **Customer Care Package: \$100** (One Hundred Dollars) per claim (up to a maximum of \$300 for the term of the Warranty). A claim will only be considered where a claim is made in relation to a failure of the Covered Component that is approved by Us under this Warranty, and will be reimbursed to You on submission of paid tax invoices or receipts, received and approved by Us, on any repair/s being undertaken at any 1 (one) time on any 1 (one) claim number.
- c) Subject to satisfactory completion of the repairs, You agree to accept such payments to cover the full cost of repairs to the Covered Components of the Motor Vehicle whether paid to You or to the Approved Repairer on Your behalf to be in full satisfaction of the claim.
- d) Acceptance of the payment and/or Motor Vehicle after the repairs have been satisfactorily completed, shall also be deemed to be in full satisfaction of the claim.
- e) All Claim Limits are the GST inclusive cost of the repairs.

7. EXCLUSIONS

This Warranty does not cover:

- a) Motor Vehicles modified beyond manufacturer's specifications, commercial Motor Vehicles over 1,500 (one thousand five hundred) kgs carrying capacity, Motor Vehicles used or have been used for the conveyance of passengers, for fare or reward (this includes car rental), delivery or courier use, Police or Emergency Motor Vehicles, drivers instruction or tuition for reward.
- b) Any damage due to misuse, fire, accident, theft, impact, submersion in water, neglect, rust, corrosion, towing without suitable equipment as recommended by the manufacturer, or Motor Vehicle's used or tested in preparation for motor sports events in any form shall render this Warranty null and void.
- c) Any damage to Covered Components occurring from overheating or lack of oil or lubricant, low fluid level, any damage caused by failure to maintain correct service requirements and any damage, which is consequential of the failure to maintain correct servicing requirements.
- d) Any damage, loss or expense of any kind, which occurs or arises as a result of the failure of a Covered Component, other than the cost of replacing or repairing the component itself.
- e) Any damage, loss or expense of any kind which occurs or arises as a result of the failure of any item or component of the Motor Vehicle which is not a Covered Component under this Warranty.
- f) The cost of any consumables that are replaced during the course of repairs.
- g) Any component that is considered part of any manufacturer's fault and / or recall campaign or is considered reusable.
- h) Oil leaks, water leaks, normal wear and tear, all service and maintenance items and any consumables that are replaced during routine service and maintenance, or any failure of Covered Components due to water, oil, and fuel or coolant contamination.
- i) Any repair, quote or diagnostic cost that is not part of a genuine, approved claim.
- j) Any damage occurring while You continue to drive with a known or suspected fault, or which a reasonable person in the position of the driver would or should know or suspect to be a fault.
- k) Conditions or problems that are determined to be Pre-Existing Faults or Pre-Activated Faults.
- l) Failures of Covered Components subsequent to the cancellation or voiding of the Manufacturer's Warranty.

8. MISCELLANEOUS

- a) This is a mechanical breakdown Warranty for used Motor Vehicles, therefore a part may be worn but still quite safe and serviceable.
- b) We will not be liable or held responsible for any damage occurring if the Motor Vehicle is left unattended or being towed.
- c) We will not be held responsible for any delays due to lack of supply of parts or any materials needed to complete any work undertaken.
- d) At all times the odometer must work. If the odometer has been tampered with, made inoperative or altered, or should any false statement be made by You or any person acting on Your behalf or otherwise, with Your knowledge, in support of any claim, then this Warranty will become null and void and Your rights to a claim shall be forfeited in respect of all past, present and future claims.

9. COOLING OFF PERIOD

You may cancel Your Warranty for any reason within 14 days from the Application Date of this Warranty unless an incident has occurred which may result in a claim. This is known as the "Cooling off Period". You will need to return the Warranty document to Us, together with a letter to request cancellation of the Warranty during the Cooling Off Period. We will refund the Premium paid, less any taxes We cannot recover from other sources.

10. CANCELLATION

We are required by law to provide certain guarantees in providing Our Warranty claims service. If we fail to comply with Our obligations, You may be entitled to a remedy including cancellation of this Warranty and/or a refund. Cancellation requests must be made in writing at the address of P.O. Box 4301, LOGANHOLME, QLD, 4129. If We agree to cancel this Warranty, any refund calculation will be on a pro-rata basis less Our cancellation/administration costs and any authorised or paid claims.

We may cancel the Warranty if You fail to comply with Your obligations, or a person acting on Your behalf, or otherwise with Your knowledge provide false or misleading information in relation to a claim, if the Motor Vehicle's odometer has been tampered with or is defective or if the Motor Vehicle has at any time been used for rallying, racing, competitive driving or tested for any such events.

11. TRANSFER

- a) This Warranty cannot be transferred to another Motor Vehicle.
- b) If you are not in breach of the terms of this Warranty you may transfer the benefits of this Warranty to a new owner of the Motor Vehicle.
- c) As a prerequisite to transferring the Warranty we require the following:
 - i) Proof of a current Safety Inspection Report and ownership; and
 - ii) A mechanical inspection acceptable to us; and
 - iii) You must provide the above and request to transfer the Warranty in writing to Us within 21 days of the change of ownership of the Motor Vehicle; and
 - iv) A transfer and administration fee of \$75.00 payable by the new owner.

Apply for and submit Your transfer of Warranty application via Our website: www.awninsurance.com.au.

12. DOCUMENT REPLACEMENT

In the event You lose or are unable to locate Your Warranty document, You may apply for a replacement document. A fee of \$33.00 will be payable to Us for this service.

13. HOW TO MAKE A CLAIM

- 1) Read the Warranty carefully to ensure Your claim is covered by the Warranty.
- 2) Telephone or write to:

AWN Insurance

P.O. Box 4301,
Loganholme, Qld 4129

Phone: (07) 3802 5577
Fax: (07) 3806 1505

Email: claims@awninsurance.com.au

Office Hours: Monday to Friday 8:15 a.m. to 5:15 p.m. (AEST)

- 3) Quote the Warranty Number, registration number and current odometer reading.
- 4) Explain fully the nature of the problem remembering that You are required to disclose to Us all information which is relevant in assisting Us to consider Your claim. If You fail to disclose such information Your rights to claim may be seriously affected and/or the claim may be rejected.
- 5) Upon receipt of the above information We will process and consider Your claim.
- 6) Additional Requirements:
 - i) Repairs will not be paid by Us unless an Authorisation Number is issued by Us to the Approved Repairer prior to the commencement of the repairs.
 - ii) In some cases You will be given the opportunity to contribute something towards the cost of the repairs, i.e. any repairs that restore the Motor Vehicle to a better condition than the condition prior to the failure.
 - iii) Failure by You to pay for any work not included in this claim shall render this Warranty void.
 - iv) In the event of a Mobile Mechanic being called by Us, You agree that any work carried out by that or any mechanic that is not part of the cover or if the call is of a service nature then this cost shall be Your responsibility.
 - v) If You have a problem with Your Motor Vehicle that is not claim related, just call AWN's claims department and We can still assist You through our network of Approved Repairers Australia-Wide.

14. COMPLAINTS RESOLUTION

If a complaint arises during the course of Your dealings with Us, please contact Our Claims Manager to discuss the matter.

Should the complaint remain unresolved, You may request Our Internal Dispute Resolution Committee (IDRC) to review the dispute at no cost to You. This review will normally be completed within 15 business days. **Internal Dispute Resolution Committee, AWN, PO Box 4301, Loganholme, Qld, 4129, Phone (07) 3802 5577.**

If You are still not satisfied with the outcome of the IDRC review of Your complaint, You are entitled to take Your complaint to the Financial Ombudsman Service (FOS), Our External Resolution Scheme. The FOS details and complaints process will be supplied with the IDRC written response to Your complaint review.