

# Summary of Changes - Motor Vehicle Insurance PDS and Policy Wording

This document outlines some of the changes that have been applied to the Hollard Personal Insurance Motor Vehicle Insurance PDS and Policy Wording and Policy Certificates. The new PDSs will apply to the following:

- All new business quotes generated on or after 19 November 2022
- All renewal invitations generated and reply/edits to renewals on or after 19 November 2022
- Any amendments to a new business quote or renewal invitation generated before, but effective after 19 November 2022

This information is a reference guide only and is not a substitute for the policy itself.

Please read the PDS for full details of coverage provided.

<b>Change description</b>	<b>Previous Wording</b> (HPI-MOT-01 OCT 2021-A)	<b>New Wording</b> (HPI-MOT-19 NOV 2022-A)
<b>Digital policy wording</b>	N/A	This Hollard Personal Insurance Policy wording and all other product documentation will only be provided in electronic form. After You purchase this product, if You require replacement copies of Your documents, We will either send You, or Your broker, digital copies, or provide You, or Your broker with a link to access digital copies. The digital copies will be in a form that can be downloaded, saved and printed. By purchasing this product, You agree to receive all information, documents and notices in digital form and You acknowledge that You must make every effort to inform Us of any changes to Your contact details.

Change description	Previous Wording (HPI-MOT-01 OCT 2021-A)	New Wording (HPI-MOT-19 NOV 2022-A)
<p><b>Choice of repairer/Repairing Your Vehicle</b></p>	<p>We can assist You in selecting a suitable repairer to repair the damage to Your Vehicle; however You also have the right to choose Your own repairer. In both instances We will work closely with the repairer to strive to achieve the best repair outcome for You however We may require a second quotation from a repairer chosen by Us. We will then choose (subject to any relevant Policy limits) to:</p> <ul style="list-style-type: none"> <li>• authorise the repairs at Your repairer of choice;</li> <li>• pay You the reasonable cost of repairing Your Vehicle; or</li> <li>• move Your Vehicle to a repairer We both agree will repair Your Vehicle. In the instance that We both agree to move Your Vehicle We will provide You with a rental car for up to 3 days in addition to any other benefit provided under Your Policy.</li> </ul>	<p>Repairing Your Vehicle</p> <p>Where We have accepted a claim for Your Vehicle and repairs are required, We will select a suitable repairer to carry out those repairs. Alternatively, You can obtain and submit a quote to repair Your Vehicle should You wish to.</p> <p>After reviewing Your quote, We can choose to:</p> <ul style="list-style-type: none"> <li>• Obtain a second quote from a repairer chosen by Us;</li> <li>• authorise Your quote and the repairs; or</li> <li>• pay You the reasonable cost of repairing Your Vehicle.</li> </ul> <p>Note that if repairs are not completed by a repairer authorised by Us, We will not guarantee materials and workmanship on repairs to Your Vehicle.</p>

The insurer for General Insurance products is The Hollard Insurance Company Pty Ltd (ABN 78 090 584 473, AFSL 241436) (Hollard). Hollard's Business Insurance products and services are provided by its agent Hollard Commercial Insurance Pty Ltd (ABN 86 603 039 023, AFSL 474540) (Hollard Commercial) acting under a binder of the insurer Hollard.