

Advantage Warranty Policy

Underwritten by AVEA Insurance Limited (AVEA) | ABN 18 009 129 793 | AFS Licence 238279 | PO Box 226, Nunawading VIC 3131



SAMPLE ONLY

THE PRODUCT DISCLOSURE STATEMENT,
COVERAGE LIMITS AND
TERMS AND CONDITIONS
OF THIS (SAMPLE CONTRACT)
ARE INTENDED FOR YOUR
INFORMATION PURPOSES ONLY,
PRIOR TO PURCHASE.

NO UNAUTHORISED REPRODUCTION,
IN WHOLE OR IN PART,
IS PERMITTED WITHOUT PRIOR,
WRITTEN CONSENT.

SAMPLE ONLY

WELCOME

Welcome and thank you for considering a AWN Warranty. Please take time to read through this document carefully and if you do not understand any part of it, please contact AWN and they shall be happy to explain any matter to you.

Enclosed are the Product Disclosure Statement (PDS) details. Please take the time to read through all Disclosures, Terms, Conditions and Limitations carefully and if You do not understand any part of it, please contact AWN and they will be happy to explain any matter for You.

GENERAL ADVICE WARNING

Any financial product advice given to You by the Selling Agent/Selling Agent Representative is general advice only, limited to Warranty, and does not take into account Your personal financial circumstances.

PRODUCT DISCLOSURE STATEMENT

WHO IS THE INSURER?

AVEA Insurance Limited ABN 18 009 129 793 AFSL 238 279 (AVEA), the issuer and underwriter of this insurance, is an Australian owned insurance company which is authorised by the Australian Prudential Regulation Authority (APRA) to carry on general insurance business in Australia under the Insurance Act 1973 (Cth) and holds an Australian Financial Services Licence issued by Australian Securities and Investments Commission (ASIC).

If you need to contact AVEA please do so through any of the options listed in the company details below:

AVEA Insurance Limited

ABN: 18 009 129 793 AFS Licence: 238279

PO Box 226, Nunawading VIC 3131

Telephone: 1800 99 99 77 / (03) 8878 1899

Fax: (03) 8878 1880

Web: www.avea.com.au

Email: aveainsurance@avea.com.au

WHAT IS A PRODUCT DISCLOSURE STATEMENT?

A Product Disclosure Statement (PDS) contains sufficient information so that a retail client may make an informed decision about whether to purchase a financial product.

A PDS is prepared by or on behalf of the seller of the financial product and forms the basis of Your Warranty. This PDS was prepared as at 1st October, 2012 (Rev. 11).

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 insurance, 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) ABN 78 075 483 206,

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

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

AWN as an appointed distributor of AVEA Insurance Limited, the insurer of this Warranty, administers this product on behalf of the insurer.

BENEFITS OF THE WARRANTY

This product will benefit You should a mechanical breakdown occur, and that mechanical breakdown is caused by a Covered Component under the terms of this Warranty. In the event of a mechanical breakdown, Covered Components will be rectified up to the limits of liability for those components and subject to the type of Warranty product You have purchased. Terms of coverage and limits of liability are set out on the following pages. These Warranty terms and limits of liability should be read in conjunction with Item 3 of the Terms and Conditions on page 3A ("Your Obligations").

The coverage provided by this Warranty may represent substantial savings to You, should a mechanical breakdown in a Covered Component occur. Further, AWN's experience, knowledge and expertise allows AWN to direct Your Motor Vehicle to the closest Approved Repairer. Parts for repairs can generally be sourced at a lower cost by AWN, which also represents a saving to You were a claim may exceed the limits of Our liability.

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.

► Table of Costs	12 Months	36 Months	60 Months
Value Coverage - Category 'A'	\$1,400	\$1,950	\$2,450
Classic Coverage - Category 'A'	\$1,850	\$2,450	\$2,950
Deluxe Coverage - Category 'A'	\$2,425	\$2,925	\$3,525
Value Coverage - Category 'B'	\$1,500	\$2,175	\$2,800
Classic Coverage - Category 'B'	\$2,075	\$2,800	\$3,425
Deluxe Coverage - Category 'B'	\$2,775	\$3,400	\$4,125

VEHICLES EXCLUDED FROM ALL COVERAGE: All Hybrid-Electric Motor Vehicles; Rotary engine vehicles; 'Smart' Cars; any vehicles not listed below.

(Continuation)

CATEGORY 'A' VEHICLES:
(Except where the vehicle appears in Category B) Chery; Daewoo; Daihatsu; Ford; Great Wall; Holden; Honda; Hyundai; Isuzu; Kia; Lexus; Mahindra; Mazda; Mitsubishi; Nissan; Proton; Subaru; Suzuki; Toyota.
CATEGORY 'B' VEHICLES:
Alfa Romeo; American Imports; Aston Martin; Audi; Bentley; BMW; Chrysler; Citroën; Dodge; Ferrari; Fiat; Ford FPV; Holden HSV; Jaguar; Jeep; Lamborghini; Land Rover; Lotus; Maserati; MG; Mercedes Benz; Mini; Nissan Z; Peugeot; Porsche; Range Rover; Renault; Rover; Rolls Royce; Saab; Skoda; Ssangyong; Subaru WRX; Volkswagen; Volvo.

Selling Agents / Selling Agents Representatives commissions are explained in the FSG supplied by the authorised Selling Agent. Further details on charges and commission are available on our website, www.australianwarranty.com.au

COOLING OFF PERIOD

You have the right to return the Warranty within 14 days of the date that it was issued or sold to You ("Cooling Off Period") unless You make a claim under the Warranty within the Cooling Off Period. If You return the Warranty during the Cooling Off Period, We will refund the full amount of your premium, less any taxes or duties payable on your behalf that We are unable to have refunded to Us. The Warranty will be terminated from the date You notify AWN of Your request.

To return the Warranty, You must notify AWN in writing within the Cooling Off Period. You can do this by contacting AWN, PO Box 4301, Loganholme, QLD 4129, or email, claims@australianwarranty.com.au.

CANCELLATION

None of the terms and conditions of the Warranty can be cancelled by the Warranty holder after the expiry of Our Cooling Off Period, and no refunds shall be considered unless to an interested Finance Company in possession of default and repossession papers. The refund calculation will be less AWN's cancellation/administration costs and any authorised or paid claims.

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 AWN require the following:
 - i) Proof of a current Safety Inspection Report and ownership; and
 - ii) A mechanical inspection acceptable to AWN; and
 - iii) You must provide the above and request to transfer the Warranty in writing to AWN within 7 days of the change of ownership of the Motor Vehicle; and
 - iv) A transfer and administration Fee of \$75.00 payable to AWN by the new owner.

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 AWN for this service.

DEFINITIONS

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

"AWN" means Australian Warranty Network Pty Ltd as the distributor of this Warranty.

"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.

"Covered Component" means only those components or parts of Your Motor Vehicle that are listed in the 'Covered Components', and 'Customer Care Package' tables as being covered under Your Warranty.

"Fee" means the amount paid for this Warranty.

"Motor Vehicle" means the used Motor Vehicle specified on the Warranty Policy 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 Purchase Date.

"Selling Agent" means an individual or company approved by AVEA as an Authorised Representative.

"Warranty" means this Warranty Insurance Policy document.

"We, Our, Us" means AVEA Insurance Limited (AVEA), A.B.N. 18 009 129 793, AFS Licence No. 238279.

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

PRIVACY NOTICE AND CONSENT

You are entitled to obtain a copy of Our/AWN's Privacy Policy on request. The information requested from You is to:

- Enable Us and AWN to determine whether to accept Your Application for the Warranty and if so, on what terms;
- Enable AWN to process Your claims and decide whether any claim You make should be accepted;
- Share with AWN's related and associated entities.

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

- Using the information for any of the above purposes;
- Informing You about AWN's products or services or those of any of AWN's associated or related entities. If You do not wish to receive this information You may advise AWN at any time; 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.

YOUR DUTY OF DISCLOSURE

WHAT YOU MUST TELL US:

Before You enter into a contract of insurance with Us, You must advise Us of anything that You or a reasonable person in the circumstances could be expected to know, which is relevant to Us insuring You and, if so, on what terms. You must advise Us of any information relating to You and anyone likely to drive the Vehicle, when entering into the contract and each time You change Your Warranty, such as:

- Any criminal convictions or charges in the last 5 years.

If You do not notify Us of all information that You are aware of We may refuse to pay a claim, reduce the amount of Your claim, or cancel Your Warranty.

SIGNIFICANT CHARACTERISTICS OF THIS WARRANTY

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

This Warranty runs from the Cover Commencement Date for the period nominated by You on the Warranty Policy Application Page. (Subject to AWN receiving the Warranty Policy Application and all Fees in accordance with the Terms and Conditions of this Warranty).

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. You should read this table carefully and understand what is covered, and the limits of the cover provided for those Covered Components.

> Covered Components	Claim Limits per claim		
	Value	Classic	Deluxe
ENGINE: Engine Block (if damaged by internal components), Oil Pump, Pistons, Piston Rings, Crankshaft and Meshing Timing Gears, Crankshaft Bearings and Camshaft Bearings, Cylinder Wrist Pins, Camshaft and Camshaft Gears, Internal Bushings, Connecting Rods, Balance Shaft and Bearings. <i>(Cylinder Head gaskets are only covered when repairs are carried out on the components listed in this subsection. (Specifically excludes Variable Valve Timing Components))</i>	up to \$1,000	up to \$1,750	up to \$2,500
TRANSMISSION: The internal lubricated parts of both manual and automatic transmissions. <i>(Specifically excluding transfer cases, selespeed motors and worn converter clutches.)</i>	up to \$1,000	up to \$1,750	up to \$2,500
DIFFERENTIAL: Internally lubricated parts <i>(specifically excluding axles, wheel bearings and worn limited slip clutch assemblies).</i>	up to \$1,000	up to \$1,750	up to \$2,500
COOLING SYSTEM: Cooling Fan, Water Pump (impeller shaft bearings, bushes.) <i>(specifically excluding any damage caused by collision or the result of road surface projectiles).</i>	up to \$300	up to \$750	up to \$1,250
ELECTRICAL SYSTEM: Alternator, Starter Motor, Voltage Regulator, Windscreen Wiper motor.	up to \$300	up to \$750	up to \$1,250
Braking System: Booster and Brake Calipers, Master Cylinder. <i>(Specifically excluding brake pads or linings, service items and disc rotors.)</i>	up to \$300	up to \$750	up to \$1,250

(Continuation)

Covered Components	Claim Limits per claim		
	Value	Classic	Deluxe
STEERING SYSTEM: Rack and Pinion, Power Steering Pump, Steering Box. (Specifically excludes Rack Ends and Rack Boots)	up to \$300	up to \$750	up to \$1,250
AIR CONDITIONING: Condenser, Evaporator and Compressor. (Specifically excluding gas, leakages, pipes, hoses, thermostat, receiver dryer and TX valves)	up to \$300	up to \$750	up to \$1,250
CLUTCH: Slave Cylinder, Master Cylinder (specifically excluding clutch plate and pressure plate).	up to \$300	up to \$750	up to \$1,250
FUEL PUMP AND FUEL INJECTION SYSTEMS: Electrical and Mechanical Fuel pump, Fuel Pressure Regulator, Diesel Injector Pump, Air Flow Meter (Specifically excluding fuel injectors and injection service items.)	up to \$300	up to \$750	up to \$1,250
DRIVE SHAFTS, CV JOINTS, UNIVERSALS: (Specifically excluding CV dust boot).	up to \$300	up to \$750	up to \$1,250
TURBO: This cover only applies to factory fitted Turbochargers.	up to \$300	up to \$750	up to \$1,250
ELECTRONIC IGNITION SYSTEM: Ignition module, Ignition coil, Crank angle sensor, Oxygen Sensor, Hall Effect Sensor, Cam Position Sensor, Knock Sensor, DFI Module. (Specifically excluding service items)	up to \$300	up to \$750	up to \$1,250
ELECTRONIC SOLENOIDS AND COMPUTERS: Engine Control Module, Transmission Computer, Cruise Control Actuators and Sensors (if factory fitted).	up to \$300	up to \$750	up to \$1,250
ABS BRAKING SYSTEM: ABS Actuators, Electronic Module and Wheel Speed sensors (Specifically excluding brake pads or linings, disc rotors and service items).	up to \$300	up to \$750	up to \$1,250
CYLINDER HEADS: Cylinder Heads, Valves and Lash Adjusters. – If no evidence of overheating or corrosion.	-	up to \$300	up to \$550
RADIATOR: Engine Cooling Radiator (specifically excluding damage by impact, corrosion and blockages).	-	up to \$300	up to \$550
POWER WINDOW MOTORS AND SWITCHES: (Specifically excluding Sun Roofs.)	-	up to \$300	up to \$550

Customer Care Package

Where a claim in relation to failure of a Covered Component is approved by AWN under this Warranty, We will provide the following additional benefits where expenses are incurred, by reason of that claim.

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).

Customer Care Package runs for the term of the Warranty selected. Refer to (Page 3A Section 5) for Limits of Liability.

PLEASE READ THESE CLAUSES CAREFULLY

- We will not be held responsible for any damage occurring from overheating or lack of oil, so please maintain your service schedule in accordance with Section 3a), 'Your Obligations' of this Warranty.
- The Warranty holder is responsible to ensure that the Motor Vehicle is serviced (see Section 3 Page 3A) and to maintain levels of water and oil in accordance with the manufacturer's specifications throughout the Warranty period.

Please ensure you read and understand the following Terms and Conditions for all Terms, Conditions, Limitations and Exclusions of this Warranty.

TAXATION INFORMATION

Premiums are subject to Goods and Services Tax (GST) and stamp duty imposed by Commonwealth and State Governments. GST will also affect any claim You make under the Warranty. Please refer to the 'Limits of Liability' section in this Warranty (Section 5 Page 3A).

Generally, Your premiums are not tax deductible and claims payments are not assessable income for tax purposes unless You purchase Your Warranty for business purposes. This taxation information is a general statement only. You should seek professional taxation advice for information about Your personal circumstances.

TERMS AND CONDITIONS

1. PRECONDITIONS

It is a precondition of this Warranty that:

- The Motor Vehicle is purchased from an authorised Selling Agent; and
- At the time You take possession of the Motor Vehicle it is in good mechanical condition, with no Pre-Existing Faults (it is Your responsibility to ensure that the Motor Vehicle is in good mechanical condition); and
- The Motor Vehicle is currently registered; and
- The Motor Vehicle has a current Certificate of Roadworthiness or Safety Inspection report; and
- All Fees and signed Warranty Policy Application Page are received and approved by AWN. This Warranty will not be accepted if this Warranty and Fee is not received by AWN within twenty one (21) days from the Motor Vehicle purchase date.

2. OUR OBLIGATIONS

- AWN will process Your application within (21) twenty one days of receipt and either accept or decline cover.
- Provided cover is granted, We will pay for the repairs or replacement of any broken or damaged Covered Components causing mechanical breakdown 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.
- Any repairs We agree to pay for must be undertaken by an AWN Approved Repairer at a price acceptable to AWN.
- The monetary limits of Our obligations are set out in section 5 of the Terms and Conditions (Page 3A) of this Warranty.

3. YOUR OBLIGATIONS

You agree:

- To 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. In addition any Motor Vehicle over the age of 10 (ten) years or in excess of 200,000 (two hundred thousand) kilometres must also have a motor mechanics safety check and oil change at intervals **not exceeding 3 (three) months or 5,000 (five thousand) kilometres, whichever occurs first**. An allowance of no more than 1,000 (one thousand) kilometres or 30 (thirty) days beyond the stated intervals will be accepted.
- To post the relevant service coupon attached to this Warranty and the Mechanic's Tax Invoice (or copy) to AWN, P.O. Box 4301, LOGANHOLME, QLD, 4129, within seven (7) days of the service being completed.
- That You or any person in charge of the Motor Vehicle with Your permission must not operate the Motor Vehicle in a manner that could do damage to the Covered Components or continue to drive the Motor Vehicle if damage is suspected of occurring.

Failure to comply with any part of this Section (Section 3(a) (b) or (c)) will render any claims You make invalid.

4. ASSESSMENT AND AUTHORISATION

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

5. LIMITS OF LIABILITY

- The total monetary limit per claim (including Customer Care Package) shall not exceed:
 - Value Advantage Cover: \$1,000** (One Thousand Dollars), or **\$300** (Three Hundred Dollars) (depending on the claim limit of the Covered Component); or

- ii) **Classic Advantage Cover: \$1,750** (One Thousand, Seven Hundred and Fifty Dollars), **\$750** (Seven Hundred and Fifty Dollars) or **\$300** (Three Hundred Dollars) (depending on the claim limit of the Covered Component); or **Deluxe Advantage Cover: \$2,500** (Two Thousand, Five Hundred Dollars), **\$1,250** (One Thousand, Two Hundred and Fifty Dollars) or **\$550** (Five Hundred and Fifty Dollars) (depending on the claim limit of the Covered Component),
- iii) **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 AWN, on any repair/s being undertaken at any 1 (one) time on any 1 (one) claim number.

b) Further, the total monetary limit per claim, where the claim involves the repair of more than one Covered Component, is restricted to the monetary limit of the component which has the highest individual monetary limit.

c) 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 and as a total discharge of all liability to that claim.

d) Acceptance of the payment and/or Motor Vehicle after the repairs have been carried out shall also be deemed to be in full satisfaction of the claim and as a total discharge of all liability to that claim.

e) All claim limits are the GST inclusive cost of the repairs.

6. EXCLUSIONS

This Warranty does not cover:

- a) Vehicles modified beyond manufacturer's specifications, commercial Motor Vehicles over 1,500 (one thousand five hundred) kgs carrying capacity, rotary and 2 (two) stroke engine, Motor Vehicles used or have been used for the conveyance of passengers for hire or reward, delivery or courier use, Police or emergency vehicle, 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 use of Motor Vehicles in motor sports events 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 related to or consequential to the failure to maintain correct servicing requirements.
- d) Any consequential damage, loss or expense of any kind, which occurs or arises as a result of the failure of a Covered Component.
- e) Any consequential 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 which 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 which are replaced during routine service and maintenance, or any failure of Covered Components due to water, oil, fuel or coolant shortage or 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.

7. 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/AWN will not be liable or held responsible for any damage occurring if the Motor Vehicle is left unattended or being towed.
- c) We/AWN 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.
- e) After the expiration of the Motor Vehicles statutory warranty, You agree not to hold the Selling Agent responsible for any of Our obligations under this Warranty.

8. HOW TO MAKE A CLAIM

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

Australian Warranty Network Pty Ltd
 P.O. Box 4301, Phone: (07) 3802 5577
 Loganholme, Qld 4129 Fax: (07) 3806 1505
 Email: claims@australianwarranty.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 AWN to consider Your claim. If You fail to disclose such information Your rights to claim may be seriously affected.
- 5) Upon receipt of the above information AWN will process and consider Your claim. Repairs will not be paid by Us unless an Authorisation Number is issued by AWN to the Approved Repairer prior to the commencement of the repairs.

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.

Failure by You to pay for any work not included in this claim shall render this Warranty void.

In the event of a mobile mechanic being called by AWN, 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.

If You have a problem with Your Motor Vehicle that is not claim related, just call AWN's claims department and AWN can still assist You through their network of Approved Repairers Australia-Wide.

9. COMPLAINTS RESOLUTION

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

Should the complaint remain unresolved, You may request AWN Internal Dispute Resolution Committee (IDRC) to review the dispute at no cost to You. This review will normally be completed within 15 business days. **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 will be supplied with the IDRC written response to Your complaint review.

10. COMPENSATION ARRANGEMENTS AND FINANCIAL CLAIMS SCHEME

AVEA, the underwriter of this warranty is an insurance company authorised under the Insurance Act 1973 (Cth) (Insurance Act) to carry on general insurance business in Australia by the Australian Prudential Regulation Authority (APRA) and are subject to the prudential requirements of the Insurance Act. The Insurance Act is designed to ensure that, under all reasonable circumstances, financial promises made by Us are met within a stable, efficient and competitive financial system.

Because of this We are exempt from the requirements to meet the compensation arrangements Australian financial services licensees must have in place to compensate retail clients for loss or damage suffered because of breaches by the licensee or its representatives of Chapter 7 of the Corporations Act. We have compensation arrangements in place that are in accordance with the Insurance Act.

In the unlikely event that We were to become insolvent and could not meet our obligations under the Policy, a person entitled to claim under the Policy may be entitled to payment under the Financial Claims Scheme. Access to the scheme is subject to eligibility criteria. Please refer to www.apra.gov.au or call the APRA Hotline on 1300 558 849 for more information.

11. JURISDICTION AND CHOICE OF LAW

The Policy is governed by and construed in accordance with the law of Victoria Australia and the insured agrees to submit to the exclusive jurisdiction of the courts of Victoria and agrees that it is its intention that this Jurisdiction and Choice of Law clause applies.

Service Coupons

Underwritten by AVEA Insurance Limited (AVEA) | ABN 18 009 129 793 | AFS Licence 238279 | PO Box 226, Nunawading VIC 3131



Service Coupon - Customer Copy

Please retain for your records

DATE ODOMETER

WARRANTY NO

INVOICE NO

Affix Service Centre Stamp Here

Service Coupon - AWN Copy

Please attach Service Invoice to this Service Coupon

DATE REGO

ODOMETER

WARRANTY NO

INVOICE NO

NAME

VEHICLE

PHONE

ADDRESS

Affix Service Centre Stamp Here

Please Cut Out This Coupon And Post To:

AUSTRALIAN WARRANTY NETWORK PTY LTD
P.O. Box 4301, Loganholme, Qld 4129

Service Coupon - Customer Copy

Please retain for your records

DATE ODOMETER

WARRANTY NO

INVOICE NO

Affix Service Centre Stamp Here

Service Coupon - AWN Copy

Please attach Service Invoice to this Service Coupon

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Affix Service Centre Stamp Here

Please Cut Out This Coupon And Post To:

AUSTRALIAN WARRANTY NETWORK PTY LTD
P.O. Box 4301, Loganholme, Qld 4129

Service Coupon - Customer Copy

Please retain for your records

DATE ODOMETER

WARRANTY NO

INVOICE NO

Affix Service Centre Stamp Here

Service Coupon - AWN Copy

Please attach Service Invoice to this Service Coupon

DATE REGO

ODOMETER

WARRANTY NO

INVOICE NO

NAME

VEHICLE

PHONE

ADDRESS

Affix Service Centre Stamp Here

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AUSTRALIAN WARRANTY NETWORK PTY LTD
P.O. Box 4301, Loganholme, Qld 4129

Advantage Warranty Policy

Underwritten by AVEA Insurance Limited (AVEA) | ABN 18 009 129 793 | AFS Licence 238279 | PO Box 226, Nunawading VIC 3131



Warranty Policy Application

WARRANTY NUMBER

Customer Details

WARRANTY NUMBER

NAME

ADDRESS

PHONE FAX

EMAIL

MOBILE

Selling Agent Details

TRADING NAME

ABN

ADDRESS

PHONE FAX

AR#

Warranty Details

COVER COMMENCEMENT DATE

COVERAGE

Finance Details

FINANCED BY

WARRANTY RETAIL PRICE \$

(Inc. Stamp Duty \$

) (Inc. GST \$

)

Motor Vehicle Details

VEHICLE PURCHASE DATE

VIN

REGO

RWC

VEHICLE

CYLINDERS

ENGINE NO

TRANSMISSION

ODOMETER READING

FUEL TYPE

STOCK NUMBER

Customer Declaration

PRIVACY NOTICE AND CONSENT: I have read and understood the Privacy Notice and Consent in the Important Notices and consent to the matters set out in the Notice and Consent.

DECLARATION: I confirm that I have been given a copy of the Financial Services Guide (FSG) and Product Disclosure Statement (PDS) relating to this Warranty and confirm that I have read it, understood it, and agreed to be bound by the Terms and Conditions contained therein.

Applicant Signature:

Selling Agent Signature:

Please fax, email or mail this page to:

Australian Warranty Network Pty Ltd

ABN 78 075 483 206

AFS Licence No. 246469

PO Box 4301,
Loganholme, Qld 4129

Phone: (07) 3802 5577

Fax: (07) 3801 1539

Email: claims@australianwarranty.com.au

Underwritten By:

