

liability or claim happening during that Period of Insurance, and

- We will not pay any more than the Sum Insured or Limit of Liability for each Section which is shown in the Policy Schedule or as provided in the PDS, subject to any Excesses or Contribution.

Claims made and notified basis of cover

Sections 3 and 7B and 7C of this Policy are issued on a 'claims made and notified' basis. This means that they respond to:

- a) claims first made against You during the Period of Insurance and notified to Us during the Period of Insurance (or within 30 days after the Period of Insurance has expired), provided that You were not aware at any time prior to the Policy inception of circumstances which would have put a reasonable person in Your position on notice that a claim may be made against them; and
- b) written notification of facts pursuant to section 40(3) of the Insurance Contracts Act 1984. The facts that You may decide to notify are those which might give rise to a claim against You. Such notification must be given as soon as reasonably practicable after You become aware of the facts and prior to the time at which the Policy expires. If You give written notification of facts the Policy will respond even though a claim arising from those facts is made against You after the Policy has expired.

When the Period of Insurance expires, no new notification of claims or facts can be made on Sections 3 and 7B and 7C even though the event giving rise to the claim against You may have occurred during the Period of Insurance.

How the Goods and Services Tax (GST) Affects This Insurance

In addition to the premium, We will charge You an amount on account of GST.

You must inform Us of the extent to which You are entitled to an input tax credit for Your premium and claim each time that You make a claim under this Policy. No payment will be made to You for any GST liability that You may have on the settlement of a claim if You do not inform Us of your entitlement or correct entitlement to an input tax credit.

GST has an impact on the way in which claim payments are calculated under Your Policy. We will calculate the amount of any payment We make to You having regard to Your GST status.

If You are **not** registered for GST and Your Sum Insured

or Policy limit is not sufficient to cover Your loss, We will pay an amount equivalent to the GST in addition the Sum Insured or Policy limit.

If You are registered for GST and We have arranged services directly with the service provider or repairer, We will pay up to the relevant Sum Insured or Policy limit inclusive of the GST.

In all other circumstances Our liability to You will be calculated taking into account any input tax credit to which You are entitled for any acquisition which is relevant to Your claim, or which You would have been entitled were You to have made a relevant acquisition.

If the Sum Insured or Policy limit is not sufficient to cover Your loss, We will only pay GST (less any relevant input tax credit) that relates to Our proportion of Your loss.

This outline of the effect of the GST on Your Policy is for general information only. You should not rely on this information without first seeking expert advice on the application of the GST to Your particular circumstances.

'GST', 'input tax credit', 'acquisition' and 'supply' have the meaning given in A New Tax System (Goods and Services Tax) Act 1999.

Dispute Resolution Process

If You are not satisfied with this product or services or a decision made in relation to Your insurance, please let us know so that we can help. It is important to follow the complaint handling process in order to resolve Your complaint effectively and efficiently.

Step 1. Let us know

If You would like to make a complaint, please let us know by contacting the relevant department as they may be able to resolve the complaint for You. If not, the staff member will refer You to a manager or their delegate and they will attempt to resolve the complaint. You can contact us:
By Phone: 1300 442 676

Step 2. Review by our Internal Dispute Resolution Team
If You are not satisfied with the outcome of the business review You can request the complaint be referred to the Internal Dispute Resolution (IDR) Team for review or You can contact them directly:

By Email: idr@austagencies.com.au
In writing: Longitude Insurance Pty Ltd
P.O. Box 1813
North Sydney 2059

If we require additional information we will contact You to discuss.

Step 3. Seek review by an external service

We expect our procedures will deal fairly and promptly with Your complaint. However, if You remain dissatisfied, You may be able to access the services of the Financial Ombudsman Service (FOS) Australia. The FOS is an independent external dispute scheme and their service is free to You. Any decision the FOS makes is binding on us, provided you also accept the decision. You do not have to accept their decision and You have the option of seeking remedies elsewhere.

The FOS is available to customers who fall within their terms of reference. The FOS will advise if they can help you.

You can contact FOS:

By phone: 1800 367 287 (Free Call) or
1800 FOS AUS
By Fax: (03) 9613 6399
By email: info@fos.org.au

In writing:
Financial Ombudsman Service Limited
GPO Box 3, Melbourne VIC 3001
By visiting: www.fos.org.au

Privacy Statement

In this Privacy Statement the use of “We”, “Our” or “Us” means Longitude Insurance Pty Ltd, Austagencies Pty Ltd, AAI Limited trading as Vero, and AAI Limited trading as GIO.

In this Privacy Statement the use of “personal information” includes sensitive information.

We are committed to protecting the privacy of the personal information You provide to Us.

The Privacy Act 1988 contains the Australian Privacy Principles which require Us to tell You that We collect, handle, store and disclose Your personal and sensitive information for the specific purpose of:

- deciding whether to issue a policy,
- determining the terms and conditions of your Policy,
- compiling data to help develop and identify other products and services that may interest clients, and
- handling claims.

Personal information is information or an opinion about an identified individual, or an individual who is reasonably identifiable:

- a) whether the information or opinion is true or not;
- b) whether the information or opinion is recorded in a material form or not.

Sensitive information includes, amongst other things,

information about an individual’s racial or ethnic origin, political opinions, membership of a political organisation, religious beliefs or affiliations, philosophical beliefs, membership of a professional or trade association, membership of a trade union, sexual orientation or practices, criminal record, health information about an individual, genetic information, biometric information or templates.

You have given Us Your consent to collect, use and disclose Your personal and sensitive information in order to provide You with the relevant services and/or products.

When You give us personal information about other individuals, We rely on You to have made or make the individual aware that You will or may provide their personal information to Us and the types of other parties and service providers We may provide it to, the relevant purposes We and the other parties and service providers will use it for, and how they can access it. If You have not done or will not do either of these things, You must tell Us before You provide the relevant personal information to Us.

We disclose personal information to other parties and service providers whom We believe are necessary to assist Us and them in providing the relevant services and/or products. For example, in handling claims, We may have to disclose Your personal and other information to other parties and service providers such as Our claim management partner, other insurers, reinsurers, loss adjusters, external claims data collectors, investigators and agents, facilitators, assessors or other parties as required by law. We limit the use and disclosure of any personal information provided by Us to them to the specific purpose for which We supplied it.

We may disclose Your personal information to Our insurers, reinsurers, related entities and service providers overseas, including but not limited to New Zealand, Singapore, United Kingdom, India, the Philippines, the European Union and the United States of America.

If You do not provide the personal information requested and/or do not provide Us with Your consent to the use and disclosure of Your personal information as set out in this Privacy Statement, Your insurance application may not be accepted, or We may not be able to administer Your Policy, or You may be in breach of Your duty of disclosure, the consequences of which are set out under the heading Duty of Disclosure in this document.

If You would like a copy of Our Privacy Policies, would like to seek access to or correct Your personal information, opt out of receiving materials We send, complain about a breach of Our privacy or You have any query on how Your personal information is collected or used, or any other