

Gray's Mechanical Breakdown Warranty

Sample Product Disclosure Statement and Product Document

WELCOME

This Mechanical & Electrical Breakdown Warranty is designed to help reduce the financial impact of unexpected and potentially expensive mechanical & electrical repairs to Your Motor Vehicle by providing the parts and labour coverage on Covered Components as listed under this Cover (Section 2).

When You purchase this Product, You benefit from having the certainty of the period of cover and the remedy You will receive together with the convenience of having these remedies managed for You by Us.

Please carefully read this Mechanical & Electrical Breakdown Warranty document for the full Terms and Conditions.

Important Notice: AWN is authorised by ASIC to provide miscellaneous financial risk products designed to help You manage the financial risk associated with Your Motor Vehicle. While this Product offers You protection for Your Motor Vehicle, it is NOT an insurance product, and You should seek Your own financial advice if You do not understand the Product.

LANGUAGE

All Product documents and all communications with You about this product will be in easy-to-understand English. If You have any disability that makes communication difficult, please tell AWN and they will be pleased to help.

ADVICE WARNING

Any financial product advice given to You by the Selling Agent, or their representative is factual advice only, limited to this Mechanical & Electrical Breakdown Warranty, and does not take into account Your personal objectives, needs or financial circumstances. Please read the Product Disclosure Statement to consider whether the product is appropriate for Your personal objectives, needs and/or financial circumstances before purchasing.

WHO PROVIDES THE SERVICE?

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

Australian Financial Services (AFS) Licence No. 246469

Address: PO Box 4301, Loganholme QLD 4129

Phone: (07) 3802 5577

Web: www.awninsurance.com.au

AWN Insurance provides this Mechanical & Electrical Breakdown Warranty Product in respect of the Motor Vehicle specified on the Product Schedule.

SELLING AGENT

AWN has relationships with authorised Selling Agents and Selling Agent's representatives who have been authorised by AWN to deal in relation to this Product. We may pay a remuneration to the Selling Agents or Selling Agent's representatives when they sell Our Products. For further details see the Financial Services Guide (FSG) supplied by the authorised Selling Agent.

PRODUCT DISCLOSURE STATEMENT

ABOUT THIS PRODUCT DISCLOSURE STATEMENT

This Product Disclosure Statement (PDS) contains information designed to help You make an informed decision about whether to purchase the Mechanical & Electrical Breakdown Warranty. This PDS was prepared on the 1st of July 2023. Certain words have special meanings which are explained in the Definitions section of the Terms and Conditions.

UPDATING THE PDS

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 documents to update the relevant information except in limited cases, such as, where the information is not something that would affect You negatively, where 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 AWN using Our details provided in the next section of this document.

DISCRETIONARY RISK OF THE MECHANICAL & ELECTRICAL BREAKDOWN WARRANTY

AWN has discretion as to whether it will or will not pay a Claim that falls within the Mechanical & Electrical Breakdown 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 Mechanical & Electrical Breakdown 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 15 of this document.

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

This Mechanical & Electrical Breakdown 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 Mechanical & Electrical Breakdown Warranty is not a repair or maintenance program for your Motor Vehicle.

There is also a risk when purchasing this Mechanical & Electrical Breakdown Warranty that one or more of Your Claims may exceed the applicable Benefit Limit for a particular Covered Component under this Mechanical & Electrical Breakdown Warranty.

Detailed information about the Mechanical & Electrical Breakdown Warranty Benefit Limits for each benefit under Your Product is listed under the "Coverage" in Section 2. There is also a risk that if You fail to meet any of the conditions set out in this Mechanical & Electrical Breakdown Warranty Contract, AWN may not exercise its discretion in Your favour. Make sure You carefully read the Terms and Conditions for other conditions that apply to this Mechanical & Electrical Breakdown Warranty.

BENEFITS OF THE MECHANICAL & ELECTRICAL BREAKDOWN WARRANTY

This Product will benefit You should a mechanical and/or electrical failure occur, and that failure is caused by a defect, failure or fault of a Covered Component under the terms of this Mechanical & Electrical Breakdown Warranty. In the event of a failure, Covered Components will be rectified up to the limits allowed. Terms of coverage and limits of liability are set out on the following pages.

The cover provided by this Mechanical & Electrical Breakdown Warranty saves You the cost of repairs should a failure in a Covered Component occur. Further, AWN's experience, knowledge and expertise allow 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 MECHANICAL & ELECTRICAL BREAKDOWN WARRANTY

The cost of the Mechanical & Electrical Breakdown Warranty is dependent on the type of Motor Vehicle and the cover term You select. In addition to the retail Mechanical & Electrical Breakdown Warranty price, You also need to pay any applicable Commonwealth and State taxes and charges, such as Goods and Services Tax (GST) and Stamp Duty. The retail Mechanical & Electrical Breakdown Warranty price and the amount of these taxes and/or charges will be shown on Your Product Schedule.

The cost of the Mechanical & Electrical Breakdown Warranty will also be determined by the payment method used by You. If the Mechanical & Electrical Breakdown Warranty is financed or if You use a credit card, interest charges may apply but will differ depending on Your provider. Administration charges may also apply if You select to pay by instalments option.

QUALITY GUARANTEE

All repairs to Covered Components authorised by Us prior to the commencement of work will also be covered by this Product for the remaining period of cover under this Mechanical & Electrical Breakdown Warranty. You may also have the additional benefit of consumer guarantees under the Australian Consumer Law in relation to the quality of the repairs and any replacement components. Please tell Us if You are not satisfied with the authorised repairs.

AUSTRALIAN CONSUMER LAW

While this coverage provide protection for the Statutory Warranty requirements there are other regulatory obligations that remain the responsibility of the Motor Vehicle Supplier.

In the event of a breach of a Consumer Guarantee where there is a major failure of the goods, consumers are entitled to reject the goods and choose a replacement or refund and claim compensation for any reasonably foreseeable loss or damage suffered by consumers as a result of the failure.

Where the failure does not amount to a major failure, consumers are entitled to have the Motor Vehicle Supplier repair or replace the goods (at the supplier's choice). Whether a specific failure breaches a Consumer Guarantee, and a consumer is entitled to a remedy under the Australian Consumer Law (ACL) will depend on the circumstances.

Consumer Guarantees have no set time limit but generally last for an amount of time that is reasonable to expect in the circumstances, given factors including the age, cost and quality of the goods, the use made of the goods, or any representation made by the Motor Vehicle Supplier or manufacturer. Consumer Guarantees may continue even at the expiry of the Manufacturer's Warranty for the goods or this Product. The exact amount of time that Consumer Guarantees last in the case of a specific purchase varies depending on the circumstances.

DEFINITIONS

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

Additional Benefits mean those benefits in addition to the rights and remedies available under the Australian Consumer Law.

Application Date means the date the Mechanical & Electrical Breakdown Warranty application was submitted to AWN as specified in the Product Schedule.

Approved Repairer means a licensed workshop approved by AWN to carry out repairs.

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

Authorisation Number means the number issued by AWN's claims department to an Approved Repairer after receiving the Approved Repairers quote authorising the Approved Repairer to proceed with the repairs.

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

Benefit Limit means the monetary limit for each authorised Claim under this Mechanical & Electrical Breakdown Warranty indicated on the Product Schedule, and also as set out in the Limits of Liability (Section 8) of this Mechanical & Electrical Breakdown Warranty document.

Claim means a Claim for authorised repair submitted in accordance with these terms and approved by AWN.

Covered Component(s) means only those mechanical & electrical components or parts of Your Motor Vehicle that are listed in the table under Mechanical & Electrical Breakdown Warranty Coverage (Section 2). Any component or item not listed in that table is not covered under this Product.

Manufacturer's Warranty means the warranty provided by the manufacturer applicable to the Motor Vehicle at the time Your Motor Vehicle was purchased as new, but for the purposes of this Mechanical & Electrical Breakdown Warranty, limited to only those mechanical & electrical components of the Motor Vehicle covered by the Mechanical & Electrical Breakdown Warranty.

Market Value means the invoiced value of Your Motor Vehicle at the time of purchase (excluding any modifications, aftermarket accessories, any interest fees and charges, insurances and government taxes).

Mechanical & Electrical Breakdown Warranty means this document.

Motor Vehicle means the used Motor Vehicle specified on the Product Schedule and Product Application Page in this document.

Motor Vehicle Supplier means the originating supplier of the Motor Vehicle who is responsible by law for providing the Statutory Warranty obligations of the nominated Motor Vehicle specified on the Product Schedule

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

Pre-Existing or Known Fault means a mechanical or electrical fault with a Covered Component of the Motor Vehicle, reasonably determined on inspection by an Approved Repairer to have occurred or existed, and which You knew, or ought reasonably to have known existed, or where in the opinion of an independent repairer it may reasonably be assumed to have occurred or existed, prior to the Application Date and is not the direct consequence of or result from a known manufacturing fault.

Premium means the amount paid for this Product.

Product means this document.

Product Schedule means the document We provide to You, which that You as the Product holder and sets out what this Product covers You for including relevant limits and sums insured. We will replace Your Product Schedule whenever You make any changes to the Product.

Selling Agent means an individual or company appointed by AWN as an Authorised Representative.

Statutory Warranty means the warranty required by the relevant State or Territory law to be provided to You by the Motor Vehicle Supplier (where applicable) and dependent of the age and kilometres of the Motor Vehicle at the time of purchase.

Total Benefit Limit means the total monetary limit for all valid Claims under this Mechanical & Electrical Breakdown Warranty specified on the Product Schedule, and also as explained in the Limits of Liability (Section 8) of this document. The Total Benefit Limit is limited to the Market Value of Your Motor Vehicle at the time of purchase, or the limit of \$10,000, whichever is the lesser.

We, Our, Us means Australian Warranty Network Pty Ltd trading as AWN Insurance.

You, Your means the person(s) named on the Product Schedule and Application Page.

TERMS AND CONDITIONS

Please read these Mechanical & Electrical Breakdown Warranty Terms and Conditions and Product Disclosure Statement (PDS) for full details of what We cover, as well as what limits, conditions and exclusions apply.

1. ELIGIBILITY

This Mechanical & Electrical Breakdown Warranty is available for certain makes, and models (please note that not all makes and models are eligible, the Selling Agent will advise whether the make and model are eligible). For eligible makes and models, the Motor Vehicle:

- Has a Market Value of at least \$3,000;
- Has not been modified from the manufacturer specification which would have any effect on the Covered Components; and
- Is registered or will be registered in Australia. If Motor Vehicle is sold unregistered at the time of sale You have 7 days to register the Motor Vehicle (at Your cost) and advise AWN of the registration details at administration@awninsurance.com.au.
- Is presented for sale in a condition that is free from any known defects or pre-existing mechanical problems.

We will not authorise or pay a Claim or may reduce the overall Benefit Limit payable if your Motor Vehicle is:

- Used in competitions, rallies, racing, pacemaking, reliability trials, speed or hill climbing, or any other type of motor racing or competitive activity;
- Carrying and/or towing loads above the gross combination weight of the trailer and your Motor Vehicle, as specified by the manufacturer's logbook recommendations;
- A rental vehicle;
- Carrying passengers for hire or reward;
- Used for the purposes of:
 - Deliveries or as a courier vehicle;
 - Police or emergency services activities;
 - Driver instruction or tuition for reward; or
 - Mining and or excavation activities.
- Determined reasonably to be unroadworthy or unregistered;
- Being used outside of Australia at the time of the event resulting in a claim under this Product.

2. COVERAGE

This Mechanical & Electrical Breakdown Warranty covers only the Covered Components of the Motor Vehicle listed below. Any component or item not listed below is not covered by this Mechanical & Electrical Breakdown Warranty. Please tell us if You do not understand any of the exclusions or which components are covered.

Covered Components	You are covered against the failure of the mechanical & electrical Covered Components that would have been covered by the original Manufacturer's Warranty if it had not expired. Please see Section 3 "Exclusions" for a comprehensive description of components not covered.
Benefit Limit	You are covered up to the Benefit Limit recorded on the Product Schedule.
Total Benefit Limit	The Total Benefit Limit for the total of all Claims is limited to the Market Value of Your Motor Vehicle at the time of purchase, or the limit of \$10,000, whichever is the lesser.

For all limits of liability and exclusions of the Mechanical & Electrical Breakdown Warranty, please refer to the Limits of Liability (Section 8), Exclusions (Section 3) and Miscellaneous (Section 9).

3. EXCLUSIONS

The following are not covered under this Product:

- Damage to the Covered Components as a result of:
 - Overheating or failure to properly maintain coolants and lubricants;
 - Impact or a road traffic accident;
 - Modifications to the Motor Vehicle outside of manufacturer's logbook recommendations;
 - Non-manufacturer fitted parts, which have not been fitted to the Australian Design Rules;
 - Not being maintained in accordance with the appropriate service requirements of this Product;
 - Misuse, neglect, abuse or inappropriate servicing or any repairs required as a result of continued operation of the Motor Vehicle once a defect or fault has occurred;
 - Failure to maintain recommended levels or use of incorrect types and grades of fuel, oil, coolants or lubricants or use of any contaminated fuel, oil, coolants or lubricants;

- Corrosion, rust, fire, illegal use (including damage as a result of the theft of the Motor Vehicle), malicious damage, impact, accident, earthquake, flood or other occurrences of nature, riot or civil commotion, war, terrorism, invasion, strikes or resulting from nuclear fission, fusion or radioactivity;
- The Motor Vehicle is fitted with an LPG unit other than a unit supplied, fitted and endorsed or approved by the manufacturer's logbook recommendations;
- Deterioration due to Normal Wear and Tear or the gradual reduction in operating performance of the Motor Vehicle or any Covered Component; (refer to the definition of Normal Wear and Tear);
- CV joints or any shafts where the dust boot is damaged; or
- Water leaks, oil leaks, oil seals, O-rings, belts, timing belts & hoses.
- Any Pre-Existing or Known Faults existing prior to the commencement of cover, or which can be reasonably determined to have arisen or occurred during the Manufacturer's Warranty and/or the Selling Agents Statutory Warranty period for the Motor Vehicle;
- Any repairs or failures where we have not been provided with a reasonable opportunity to assess the damage/fault for the purpose of determining that the repair/replacement was required to remedy a fault or reduce the likelihood of the failure;
- Tyres or wheels (unless covered elsewhere in the Product), batteries, mechanical adjustments, exhaust system components, replacement or other servicing (including items scheduled as routine servicing in accordance with the manufacturer's logbook recommendations for Your selected Motor Vehicle) which in the judgement of the manufacturer are made or should be made as part of appropriate servicing or maintenance;
- Any Covered Components or Parts subject to recall by the manufacturer, component parts or design elements which are found to have been an inherent design fault, including parts subject to:
 - An Australian Competition and Consumer Commission (ACCC) recall;
 - A manufacturer recall; or
 - Any notice of faults issued by the manufacturer;
- Noisy parts or components, in the absence of their mechanical failure;
- Any tapping's, threads, fixings and/or fastening devices or repairs as a result of these components not being fitted correctly or in accordance with manufacturer's logbook recommendations;
- Interior trim components, including but not limited to seats, seat belts (excluding mechanical and electrical components), storage compartments, cup holders, ashtrays, components made of glass and/or decorative fascia components;
- Paintwork, panel and bodywork and all related Motor Vehicle Components, including but not limited to, lamps and lamp units, weather-strips and seals, components made of glass, and/or any exterior trim or decorative components;
- Any consequential financial or non-financial loss, damage or liability of any kind incurred as a result of the incident giving rise to a Claim, except unavoidable damage caused by the failure of a Covered Component.
- Subsequent failure or damage to other components caused by the failure of the Covered Component where you continue to operate your Motor Vehicle, except where:
 - You could not have reasonably prevented the subsequent damage; or
 - You could have prevented the subsequent damage and took the steps which a reasonable person in the circumstances would have taken to prevent it.
- Costs, loss, liability or damage associated with or related to:
 - any hacking event including any loss, damage, liability, cost or expense caused by or associated in any way with malicious or non-malicious use of any computer application, process, software, code or programme, including computer virus, malware, ransomware (or any other computer-related hoax, scam, data breach or other unauthorised access to a computer system of any kind).
 - Software modifications, upgrades/updates, unless connected to the replacement of a Covered Component;
 - Improving or reconditioning the Motor Vehicle or parts to a condition superior to that at the time of purchase or contrary to the manufacturer's logbook recommendations; or
 - Any damage due to misuse, fire, accident, theft, police incident, submersion in water, neglect, rust, excessive loading or towing without suitable equipment or any use or modification other than in accordance with the manufacturer's logbook recommendations.
- Costs associated with or related to diagnosing, dismantling and reassembling the Motor Vehicle, or consumables lost or required to be replaced unless accepted as part of an authorised Claim.

4. PERIOD OF COVER

This Mechanical & Electrical Breakdown Warranty will commence on;

- the Confirmation the Motor Vehicle is registered; or
- the Cover Commencement Date as noted on the Mechanical & Electrical Breakdown Warranty Details on the Application Page.

This Mechanical & Electrical Breakdown Warranty will cease on the sooner of:

- the end of the Statutory Warranty period date listed under Warranty Details on the Product Schedule; or
- when the maximum benefit of the Mechanical & Electrical Breakdown Warranty has been reached.

5. PRECONDITIONS

It is a precondition of this Mechanical & Electrical Breakdown Warranty that:

- The Mechanical & Electrical Breakdown Warranty is purchased from an authorised Selling Agent; and
- At the commencement of Your Mechanical & Electrical Breakdown Warranty, the Motor Vehicle is in good operational condition, with no Pre-Existing or Known Faults. Failure to disclose any Pre-Existing or Known Faults may void this Mechanical & Electrical Breakdown Warranty; and
- The Motor Vehicle is currently registered or will be registered within 7 days; and
- The Motor Vehicle has a current Certificate of Roadworthiness or Safety Inspection report that is required at time of registration; and
- The Premium and the signed Product Application Page must be received and approved by AWN on the Product Application Date.

6. OUR OBLIGATIONS

1. AWN will process Your application within five (5) business days of receipt and either accept or decline cover.
2. If AWN does not receive a payment within twenty-one (21) days of the Application Date, the Mechanical & Electrical Breakdown Warranty Product will be considered never to have commenced and AWN will advise You of the declined coverage.
3. Provided cover is granted, We will pay for the repairs or replacement of any broken or damaged Covered Components causing mechanical & electrical failure always considering that the Motor Vehicle purchased is a used Motor Vehicle. If a Covered Component requires replacement, We may replace it with a reconditioned or similar component.
4. You should advise Your repairer that any repairs We agree to pay for must be undertaken by an AWN Approved Repairer at a price acceptable to AWN. Your repairer will know if they are approved by Us, otherwise, they can call AWN to confirm
5. The monetary limits of Our obligations are set out in Limits of Liability (Section 8 of the Terms and Conditions of this Mechanical & Electrical Breakdown Warranty).

7. ASSESSMENT AND AUTHORISATION

1. Upon receipt of a Claim inquiry, AWN will check whether Your Claim is valid under this Mechanical & Electrical Breakdown Warranty and that all service requirements have been adhered to; and
2. If so, AWN may ask for the Motor Vehicle to be inspected by one of their Approved Repairers; and
3. If the Claim is valid, AWN will give approval for their Approved Repairer to repair the Motor Vehicle within the terms of this Mechanical & Electrical Breakdown Warranty.
4. Where We need to dismantle Your Motor Vehicle to diagnose for the purpose of assessing Your Claim, We may ask You to contribute if it becomes apparent the Claim is not a successful Claim. In this circumstance We will;
 - i. Ask Your permission to dismantle the Motor Vehicle;
 - ii. Give You an estimated cost of the cost to dismantle and diagnose;
 - iii. Make clear to You that those costs will not be reimbursed if the Claim is rejected.
5. No reimbursement shall be given for any work commenced without official authorisation being issued by AWN to the Approved Repairer.

8. LIMITS OF LIABILITY

1. The Benefit Limit per Claim is specified on the Product Schedule. The Benefit Limit indicates the limit of each Claim at any one time on any one Claim regardless of the number of Covered Components claimed against.
2. The Total Benefit Limit for the total of all Claims is limited to the Market Value of Your Motor Vehicle at the time of purchase, or the limit of \$10,000, whichever is the lesser.
3. Subject to the 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.
4. 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.
5. All Benefit Limits are the GST-inclusive cost of the repairs.

9. MAKING A CLAIM

1. Read the Product carefully to ensure Your Claim is covered.
2. Telephone, write or lodge online. Contact details are:
AWN Insurance
Address: PO Box 4301, Loganholme, Qld 4129
Web: lodge online 24/7 at www.awninsurance.com.au
Phone: 07 3802 5577
Email: claims@theclaimshub.com.au
Office Hours: Monday to Friday 8:15 am to 5:15 pm (AEST)
3. Quote the Product 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 that 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.

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. You are to pay for any work not included in an approved Claim.
- 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 Our claims department and We can still assist You through Our network of Approved Repairers Australia-wide.

10. MISCELLANEOUS

1. This is a Mechanical & Electrical Breakdown Warranty for used motor vehicles, therefore a part may be worn but still quite safe and serviceable.
2. We will not be liable or held responsible for any damage occurring while the Motor Vehicle is left unattended or being towed.
3. We will not be held responsible for any delays due to a lack of supply of parts or any materials needed to complete any work undertaken.
4. The odometer must be accurate and maintained in good working order. If at any time 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 Mechanical & Electrical Breakdown Warranty will become void and Your rights to Claim will be forfeited in respect of any present and future claims (applicable if the Motor Vehicle has an odometer fitted at time of manufacturer). Nothing in this clause prevents you from undertaking, at your own expense, repairs or maintenance to the odometer at a licensed service facility of your choosing in order to maintain it in good working order.

11. CANCELLATION

You may cancel Your Product at any time by providing Your cancellation requests in writing to P.O. Box 4301, LOGANHOLME, QLD, 4129. If You cancel Your Product, Your cover will end on the date We receive Your cancellation request, unless You inform Us otherwise and We agree to a mutually agreed date. Cancellations will be a proportionate rebate based on insurance standards for the unexpired portion of the Product less any authorised or paid Claims.

We may cancel the Mechanical & Electrical Breakdown Warranty if:

- You fail to comply with Your obligations;
- You, 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;
- If the Motor Vehicle has at any time been used for rallying, racing, and competitive driving or tested for any such events.

12. DOCUMENT REPLACEMENT

In the event You lose or are unable to locate Your Product Schedule, You may apply for a replacement document. A Fee of \$33 will be payable to Us for this service. No fee will be charged if it is sent by email to You.

13. PRIVACY NOTICE AND CONSENT

Why We collect Your personal information

We collect personal information (including sensitive information) so We can:

- Identify You and conduct necessary checks; and
- Determine what service or products We can provide to You e.g. offer Our insurance products; and
- Issue, manage and administer services and products provided to You or others, including Claims investigation, handling and settlement; and
- Improve Our services and products, e.g. training and development of Our representatives, product and service research and data analysis and business strategy development.

What happens if You don't give Us Your personal information?

If You choose not to provide Us with the information We have requested, We may not be able to provide You with Our services or products or properly manage and administer services and products provided to You or others.

How We collect Your personal information

Collection can take place through Websites (from data input directly or through cookies and other Web analytic tools), email, by telephone or in writing.

We collect it directly from You; unless You have consented to collection from someone other than You, it is unreasonable or impracticable for Us to do so, or the law permits Us too.

If You provide Us with personal information about another person You must only do so with their consent and agree to make them aware of this privacy notice.

Who We disclose Your personal information to

We share Your personal information with third parties for the collection purposes noted above.

The third parties include: Our related companies and Our representatives who provide services for Us, Selling Agents, Our legal, accounting and other professional advisers, data warehouses and consultants, investigators, loss assessors and adjusters, and other parties We may be able to claim or recover against, and anyone either of Us appoints to review and handle complaints or disputes and any other parties where permitted or required by law.

We may need to disclose information to persons located overseas who will most likely be located in the region of Asia-Pacific, UK, USA and South Africa. Who they are may change from time to time. You can contact Us for details or refer to Our Privacy Policy available on Our Website. In some cases, We may not be able to take reasonable steps to ensure they do not breach the Privacy Act and they may not be subject to the same level of protection or obligations that are offered by the Act. By proceeding to acquire Our services and products You agree that You cannot seek redress under the Act or against Us (to the extent permitted by law) and may not be able to seek redress overseas.

More information, access, correction or complaints

For more information about Our privacy practices including how We collect, use or disclose information, how to access or seek correction to Your information or how to complain in relation to a breach of the Australian Privacy Principles and how such a complaint will be handled, please refer to Our Privacy Policy. AWN's Privacy Policy is available at www.awninsurance.com.au or by contacting AWN on (07) 3802 5577 EST 9 am - 5 pm, Monday - Friday.

Your choices

By providing Us with personal information, You and any person You provide personal information for, consent to these uses and disclosures unless You tell Us otherwise. If You wish to withdraw Your consent, please contact Us by calling (07) 3802 5577, alternatively, You can opt out by emailing administration@awninsurance.com.au. We will cancel Your Mechanical & Electrical Breakdown Warranty and accordingly refund the Premium.

14. 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 Mechanical & Electrical Breakdown Warranty. Please refer to the 'Limits of Liability' (Section 8).

Generally, Your Premium is not tax-deductible and Claims payments are not assessable income for tax purposes unless You purchase Your Mechanical & Electrical Breakdown Warranty for business purposes. This taxation information is a general statement only. You should seek professional taxation advice for information about Your personal circumstances.

15. SUBROGATION

When We pay a claim under the Product, We have the right to take over and enforce any right You may have to recover the loss from another party. We may do this in Your name, and You have an obligation to assist Us as required.

16. DISPUTES RESOLUTION

Complaints about product & Claim administration matters

If You wish to make a complaint about service matters such as the general administration of Your Product, You may request that it be dealt with by the supervisor or manager directly responsible for that area. If You are not satisfied Your complaint will be referred to Our Internal Dispute Resolution Committee (IDRC) to review the dispute at no cost to You. You can contact Our Internal Dispute Resolution Panel at;

Internal Dispute Resolution Committee Contact details	
Phone: 07 3802 5577	Post: P.O. Box 4301, Loganholme, QLD 4129
Email: idr@awninsurance.com.au	Web: www.awninsurance.com.au

Further details will be provided at the appropriate stage of the complaints process. This complaints procedure does not affect Your legal rights.