

# *ANZ Auto Assist™*

Product Information  
Terms and Conditions Policy Wording  
May 2005



# ANZ Auto Assist

## Product Information

### ANZ Auto Assist will keep you moving

By joining the exclusive ANZ Auto Assist program you can enjoy peace of mind with emergency roadside assistance in most metropolitan areas of Australia, 24 hours a day, seven days a week.

With years of experience and service partners Australia wide, our highly trained ANZ Auto Assist team can help you with a range of minor mechanical vehicle faults, and can also organise towing so you and your car aren't left stranded.

There's no limit to the number of times that you can call us for help. ANZ Auto Assist is not specific to one vehicle either. We can provide assistance no matter what vehicle you're travelling in, as long as you have your ANZ Auto Assist Membership Card (and your ANZ credit card if you are an ANZ credit cardholder) and the keys to the vehicle.

Refer to page 3 for Terms and Conditions, call 1300 131 026 or visit [www.anz.com](http://www.anz.com) for more information.

### Save on car rental insurance

ANZ Auto Assist also provides Rental Vehicle Insurance Excess Cover if you hire a car from a major rental company. This could save you around \$20 per day, per car hired. Should you be unlucky enough to have a covered accident in the hire car, this insurance can provide you with cover up to a maximum of \$2,400 less an excess of \$350.

See page 7 for Policy Wording, call 1300 551 154 or visit [www.anz.com](http://www.anz.com) for more information.

### Join today.

ANZ Auto Assist membership is available for an annual fee of \$33.00 (inclusive of GST).

To apply call 1300 131 026. Join today and let ANZ Auto Assist keep you moving.

# ANZ Auto Assist

## Terms and Conditions

If you are an ANZ Gold customer please refer to the separate ANZ Credit Cards Insurance Features booklet provided to you and which is available by calling 13 22 73 or visiting [www.anz.com](http://www.anz.com) as this contains the ANZ Auto Assist Terms and Conditions applicable to you.

## ANZ Auto Assist Features

ANZ Auto Assist entitles members to:

- ANZ's roadside assistance program, known as ANZ Auto 24<sup>^</sup>.
- Rental Vehicle Insurance Excess Cover .

<sup>^</sup>'Auto 24' is a trade mark of Assist Australia Pty Ltd

ANZ Auto Assist is provided by Auto 24, a trading division of Assist Australia Pty Ltd

## ANZ Auto Assist Membership

- An ANZ Auto Assist member is the primary ANZ Account holder accepted for ANZ Auto Assist membership by ANZ who has paid the relevant membership fee. In the case of a joint Personal Loan, membership benefits are only available to the individual nominated Account holder that has paid the relevant membership fee.
- ANZ Auto Assist membership is not transferable.
- Membership in the ANZ Auto Assist program continues indefinitely, until the ANZ Auto Assist member cancels the membership or closes their ANZ Account.
- ANZ can end your ANZ Auto Assist membership at any time by giving you at least 30 days notice. If ANZ does so, and you have paid a membership fee, it will refund a pro-rated portion of the ANZ Auto Assist membership fee.
- You can end your ANZ Auto Assist membership at any time by calling on 13 22 73. If you do so within 1 month of your ANZ Auto Assist membership fee being debited to your ANZ Account, you are entitled to a full refund of the fee but otherwise the fee is non-refundable.
- On ceasing to be an ANZ Auto Assist member, you must destroy the ANZ Auto Assist Membership Card by cutting it in half.

## ANZ Auto Assist Membership Fee

- ANZ Auto Assist membership is available for an annual fee of \$33.00 (inclusive of GST) charged to your ANZ Account (or such other account as advised by ANZ) upon joining the program. The fee may be debited annually unless you advise us before it is debited that you no longer want to be an ANZ Auto Assist member.

## General

- ANZ may amend these terms and conditions at any time.
- For general enquiries on ANZ Auto 24 or Rental Vehicle Insurance Excess Cover, call 13 22 73.
- For roadside assistance, call ANZ Auto 24 on 1800 135 483.
- To make a claim against the Rental Vehicle Insurance Excess Cover policy, call Western QBE Insurance on 1300 551 154.

## Definitions

Words and expressions in these terms and conditions have the meanings given below.

“ANZ Account” means an account issued under any ANZ product, that ANZ advises is eligible for ANZ Auto Assist Membership.

“ANZ Auto Assist Membership Card” means the form of identification provided by ANZ to ANZ Auto Assist members for the purposes of ANZ Auto Assist membership.

™ Australia and New Zealand Banking Group Limited has applied to register Auto Assist as a trade mark.

## *ANZ Auto 24*

### How ANZ Auto 24 works

- ANZ Auto 24 entitles you to roadside assistance in metropolitan areas around Australia 24 hours a day, every day of the year.
- For roadside assistance, call the emergency hotline directly on 1800 135 483 at any time of the day or night.
- You need to present your ANZ Auto Assist Membership Card (and your ANZ credit card if you are an ANZ credit card holder) at roadside as proof of eligibility before any assistance is provided.

### ANZ Auto 24 Services

The ANZ Auto 24 Service Provider will provide assistance for a vehicle that has been disabled as a result of the following faults:

#### *Mechanical*

ANZ Auto 24 will attempt to rectify any non collision or non insurance related mechanical failure that may disable your vehicle and make it unsafe or unable to be driven.

## *Non Mechanical*

**Wheels and Tyres:** A damaged tyre/wheel will be replaced with a serviceable spare, where it is roadworthy and compatible with the other tyres/wheels on the vehicle. Where the spare is not serviceable, roadworthy or compatible, a tow under the terms of the program may be provided.

**Flat Battery:** A “battery boost” will be provided along with any other reasonably practicable assistance at the roadside to start the vehicle. Where the vehicle cannot be restarted, a tow may be provided.

**Out of Fuel:** Wherever possible, 5 litres of liquid fuel will be provided to enable an ‘out of fuel’ vehicle to be driven to the nearest service station. Where it is not possible or practical to provide liquid fuel, a tow under the terms of the program may be provided.

For diesel fuelled vehicles and vehicles fitted with LPG only, a tow may be provided.

**Spare Key Retrieval:** Where a vehicle is unable to be accessed due to lost or locked-in keys, ANZ Auto 24 will provide for the driver’s spare keys to be picked up from a third party and delivered by courier if they are within a 50km radius of the vehicle.

If spare keys are not available, a locksmith’s contact details will be provided to the member.

## *Towing*

Where the vehicle you are travelling in cannot be made mobile at roadside, towing can be provided up to 8km from the breakdown site.

## **Services at an additional cost**

The ANZ Auto 24 Service Provider will attempt to provide you with the following services that will require you to pay an additional charge.

- **Additional Towing.** Any towing required that is in excess of 8km from the breakdown site.
- **Remote area service.** If the Vehicle is located more than 25 kilometres from the boundary of a population centre of at least 100,000 people, service can be arranged at your expense. Service may be subject to delays due to the location of the vehicle and the proximity of ANZ Auto 24 Service Providers.

- Off-road Vehicle recovery. If the Vehicle is off an easily traversed sealed road (for example, a beach, field or riverbed) assistance may be provided at the absolute discretion of the ANZ Auto 24 Service Provider and at your expense.

### **General information on Auto 24**

- ANZ Auto 24 is available 24 hours a day, every day of the year.
- There is no limit to the number of times that you can call ANZ Auto 24 for assistance.
- ANZ Auto 24 services at no additional cost are available only if the vehicle is located within 25kms of the boundary of a population centre of at least 100,000 people.
- ANZ Auto 24 is available in respect of any vehicle that is a passenger, 4x4 recreational and light commercial vehicle under 2,500 Kg GVM, excluding payload at the time of breakdown, with a physical dimension not exceeding 2.3 metres in width, 6.0 metres in length and with a wheel span less than 1.8 metres.
- ANZ Auto 24 is not specific to one vehicle per ANZ Auto Assist member. You may obtain assistance for any vehicle that you are travelling in.
- To obtain ANZ Auto 24 services, you must first show the ANZ Auto 24 Service Provider your valid ANZ Auto Assist Membership Card (and your ANZ credit card if you are an ANZ credit card holder) and have keys to the vehicle that requires assistance (unless assistance is to recover lost or locked-in keys).
- The ANZ Auto 24 service will be provided to a vehicle located at a home address but during times of peak demand, roadside calls will be given priority.
- If you are not present when the ANZ Auto 24 Service Provider arrives at the vehicle, the ANZ Auto 24 Service Provider is not required to wait or provide any services. Any subsequent call for service (deemed by the ANZ Auto 24 Service Provider to be for the same service) will be at your expense.
- If, after an initial inspection, the ANZ Auto 24 Service Provider reasonably considers that an attempted service/repair has caused damage to the Vehicle, the ANZ Auto 24 Service Provider may refuse to provide any services. Under these circumstances, a tow may be provided at your expense.

## Rental Vehicle Insurance Excess Cover

### How Rental Insurance Excess Cover works

Rental Vehicle Insurance Excess Cover reduces your excess if you have an accident in a hire car. Most car rental companies generally charge around \$20 to \$23 per day per car hired for this type of insurance. If you do not take out this cover, your excess for damage to a rental vehicle could be around \$2,000 to \$4,000. ANZ Auto Assist provides you with cover up to \$2,400, less an excess of \$350. This means that in event of a collision, you will only pay the first \$350 where the damage does not exceed \$2,400. If the damage exceeds \$2,400, ANZ Auto Assist will pay \$2,400 less the excess of \$350, a total amount of \$2,050. You will have to pay the balance of any damage costs that exceed the amount paid by ANZ Auto Assist. The policy is valid, provided you have a formal rental agreement with the car hire company and comply with the policy's terms and conditions.

### Policy Wording

This cover is provided by QBE Insurance (Australia) Limited trading as Western QBE Insurance (ABN 78 003 191 035) of 56 Station Street Parramatta NSW ("Western QBE Insurance") under a Master Policy issued to ANZ.

ANZ is not the issuer of this cover and neither ANZ nor any of its related corporations guarantee any of the benefits under this Policy.

### You take out ANZ Auto Assist – We insure you

Where you are an ANZ Account holder who is an ANZ Auto Assist member, you will be covered under the terms of our Master Policy. The relevant provisions of the Master Policy which apply to your cover along with other relevant information is set out below.

### Definitions

Some words and expressions in this policy have a specific meaning which is given below.

*"hirer"* means the person named as the hirer on the vehicle rental agreement, but not a joint hirer.

*"joint hirer"* means a person named as a joint hirer on the vehicle rental agreement.

“*car rental company*” means the company that you have entered the vehicle rental agreement with.

“*vehicle rental agreement(s)*” means the written agreement between you and the car rental company, which stipulates the terms you agree to follow when renting the vehicle.

“*collision excess*” means the specified first amount listed in the vehicle rental agreement that you have agreed to pay as a result of damage to the rented vehicle.

Note: If you have a collision your car rental company will require you to contribute towards the cost of repairing the damage. This amount can vary by car rental company, but could be between \$2,000 and \$4,000.

“*policy period*” means the period for which you have paid membership fees.

“*you*” and “*your*” means the ANZ Account holder who is an ANZ Auto Assist member at the time of the loss.

“*we*” and “*us*” means QBE Insurance (Australia) Ltd (ABN 78 003 191 035) trading as Western QBE Insurance.

### **What we agree to insure you for**

We will reimburse you for the amount of any collision excess that you have paid under any vehicle rental agreement(s) that you enter into with a car rental company to hire a vehicle registered in Australia and its offshore territories, where

- you are the hirer, or
- you are a joint hirer and you were driving the hire car when the accident occurred.

### **What we do not insure you for**

We will not pay:

1. For the collision excess, where the full amount payable by you under the vehicle rental agreement for damage to the vehicle is more than the collision excess;

Note: You will have to pay more than the collision excess when you are not covered under your vehicle rental agreement. This is because certain events or circumstances will not be covered under your vehicle rental agreement. This might vary by car rental company but could include but not be limited to such things as:

- a. A single vehicle accident



- b. The vehicle is totally or partially immersed in water regardless of cause
2. Where the hirer or any joint hirer has breached a condition of the vehicle rental agreement and you are required to pay more than the collision excess;

Note: The vehicle rental agreement will detail the circumstances where you would have to pay for more than the collision excess. This might vary by car rental company but could include but not be limited to such things as:

- a. The driver of the vehicle not being listed on the rental contract
  - b. Driving the vehicle on offroad conditions without the agreement of the rental company
  - c. For carrying a greater load or more persons than the vehicle is licensed for
  - d. Driving under the influence of alcohol or drugs.
3. Any claim where the date of loss falls outside the current policy period;
4. For the first \$350 of any claim under this policy;
5. Any claim where the car rental company does not have a current licence under any applicable legislation to hire out vehicles;
6. Any claims for the collision excess arising from damage to unregistered vehicles, or off-road vehicles when they are being hired for use on private property.

### **How much we will pay**

The maximum amount we insure you for is \$2,400 less the applicable excess of \$350.

### **Claims Information – What you must do**

As soon as you discover that a claim is likely to be made on this policy you must:

1. Take all reasonable steps to reduce the loss or damage and to prevent further damage;
2. Notify us by using the toll free number (1300 551 154) on your ANZ Auto Assist Membership Card as soon as practicable after you become aware that you have to pay the collision excess to the car rental company;
3. Provide all details requested by us which will include, but is not limited to;

- ANZ Credit Card information,
  - Date and time of accident,
  - Road conditions e.g. wet or dry,
  - Location of accident,
  - Description of accident circumstances,
  - Details of other vehicles involved including;
    - a. Name of driver,
    - b. Driver's address,
    - c. Driver's telephone number,
    - d. Make of vehicle,
    - e. Registration number,
    - f. Name of owner,
    - g. Owner's address,
    - h. Owner's telephone number,
  - The name and address of any witnesses.
4. Send us a copy of the vehicle rental agreement and confirmation of your payment of the excess to the car rental company (this can be, for example, a photocopy or fax of the ANZ Account holder's statement or the receipt from the car rental company);
  5. Continue to assist us in any queries or assistance reasonably required;
  6. Allow us to use your name in any legal action or recovery action as a result of the event causing the claim;
  7. Not admit liability or responsibility in any way to another party where you are involved in a collision.

If you unreasonably withhold from providing the above, we may refuse to pay a claim.

## *Our Privacy Promise*

QBE Insurance (Australia) Limited (ABN 78 003 191 035) trading as Western QBE Insurance, is committed to safeguarding your privacy and the confidentiality of your personal information. We are bound by the General Insurance Information Privacy Code, an industry code approved under the Privacy Act 1988 (Cth.)

We will only collect personal information from or about you that is relevant to your business with us. For example,

in order to investigate and quantify claims made by you or against you under your policy of insurance.

If you do not provide us with this personal information we may not be able to process your claim.

We, or our authorised agent, may disclose your personal information:

- To Australia and New Zealand Banking Group Limited (ABN 11 005 357 522) (for the purpose of confirming your personal and insurance details);
- To another insurer (for the purpose of seeking recovery from them or to assist with an investigation);
- To a records management company (for the purpose of recording or storing our records on you);
- To an external dispute resolution organisation (for the purpose of resolving a dispute between us);
- To an assessor or investigator (for the purpose of assessing your claim);
- To a lawyer or a recovery agent (for the purpose of recovering our costs including your excess or seeking a legal opinion regarding the acceptance of a claim);
- To a witness to a claim (for the purpose of obtaining a witness statement);
- To another party in a claim (for the purpose of obtaining a statement from them or seeking recovery from them).

Personal information may also be obtained from the above people or organisations.

**In addition we will:**

- Give you the opportunity to find out what personal information we hold about you and, when necessary, correct any errors in this information. Generally we will do this without restriction or charge.
- Provide you with information about the dispute resolution procedures available to you in respect of any complaint you may have regarding how we handle your personal information.

Further information can be obtained by calling us on 1300 551 154 or by writing to Western QBE Insurance, 56 Station St, Parramatta NSW 2150

