

At-Fault Driver Protection Insurance Policy Document (Date Prepared: 6 March 2007)

This is your Allianz At-Fault Driver Protection Insurance Policy. You should read the policy carefully and keep it in a safe place. You should be aware that this policy does not provide comprehensive sickness and accident cover.

Our agreement with you

We will pay the benefit which applies to your disability:

(a) if you are aged 25 years or older; and
(b) the motor vehicle is a Class 1 (cars and station wagons) or Class 6 (trucks, utilities and vans of 4.5 tonnes or less) vehicle under the Motor Accident Insurance Regulation 2004 (Qld); and
(c) you suffer an injury as a result of a motor accident that is solely your fault; and
(d) within one year after the motor accident, you suffer any disabilities listed below as a result of that injury; and
(e) the motor accident occurred while you were driving the insured vehicle during the period of insurance; and
(f) if the driver (or the administrator/executor for the estate if the driver died) is not entitled to claim under any statutory compensation scheme (including motor accident or worker's compensation).

Schedule of benefits (Inclusive of costs and expenses)

Quadriplegia	\$1,000,000	Loss of one hand or foot	\$50,000
Paraplegia	\$350,000	Loss of entire sight of one eye	\$50,000
Permanent total disablement (other than loss of a limb or any eye)	\$150,000	Loss of entire sight of both eyes	\$100,000
Loss of or permanent total loss of use of one limb	\$50,000	Death - if driver had no dependants	\$10,000
Loss of both hands or feet	\$100,000	Death - if driver had dependants	\$40,000

If the injury results in more than one of the listed disabilities we will only pay one benefit. This will be the highest of the applicable benefits. After the occurrence of any one of the scheduled disabilities our liability under this policy in respect of any subsequent injury to that person will cease.

Exclusions

We will not pay any benefits if:

1. Your injury is caused or contributed to by the fact that at the time of the motor accident you:
a. were under the influence of a drug that was not prescribed by a legally qualified medical practitioner;
b. had a blood alcohol level greater than the level permitted by any law relating to motor vehicles in the place where the motor accident occurred; or
c. were engaged in (or preparing for) car racing, rallying or speed trials of any kind.
2. The disability is caused by sickness or disease.
3. The injury is due to psychiatric or psychological causes.
4. Your injury is deliberately self-inflicted.
5. Your injury is directly or indirectly caused by or contributed to by:
a. war or warlike activities including the use of military power, invasion, other hostile acts of a foreign power, civil war, insurrection, rebellion, revolution and usurped power; or
b. the use, existence or escape of nuclear weapons material, or ionising radiation from, or contamination by radioactivity from any nuclear fuel or nuclear waste or from the combustion of nuclear fuel, including any self-sustaining process of nuclear fission or fusion.
6. At the time of the motor accident you were:
a. not licensed and/or not authorised to drive the insured vehicle;
b. driving a vehicle other than the insured vehicle; or
c. engaging in any illegal activity.
7. You have an unresolved claim for damages under the Act.
8. The insured vehicle is a police vehicle.

Conditions of cover (If you don't comply with these we may be able to refuse to pay your claim)

1. Claims notification

You or your legal representative must notify us within 30 days of becoming aware of any event which will or is likely to give rise to a claim under this policy. We will require you or your legal representative to provide us with a detailed statement in writing describing the event.

2. Medical treatment & Medical examination

You must obtain medical treatment from a legally qualified medical practitioner as soon as practicable after suffering any injury, which will or is likely to give rise to a claim under this policy. You or your personal legal representative must give us all medical certificates and other information, which we may reasonably require in order to substantiate your claim for benefits, at your expense. You must also undergo any medical examination, at our expense, which we may reasonably require.

3. Automatic transfer with your vehicle

If you sell your vehicle, the benefits under the policy will automatically transfer to the new owner when the change of ownership is registered with Queensland Transport.

Definitions

The following words have special meaning in this policy. The meaning is explained below:

dependant - a spouse or child under the age of 18 who relies on the at fault driver for economic support.	period of insurance - the period for which the CTP Insurance Certificate issued by us is current.
gross vehicle mass - the total weight of the vehicle including the body, payload, fuel and the driver.	permanent total disablement - injury (other than the loss of a limb or an eye) has prevented you from following any occupation for a period of more than 12 calendar months from the date of injury, and will continue to prevent you from following any occupation indefinitely.
Injury - physical bodily injury (excluding psychological injury or psychiatric illness) resulting from a motor vehicle accident.	quadriplegia - the total and permanent paralysis of both legs and arms due to injury.
insured vehicle - the motor vehicle described in the current Allianz CTP Insurance policy.	the Act - the Motor Accident Insurance Act 1994 (QLD) as amended or any other CTP Insurance legislation in force in another State or Territory.
motor accident - motor vehicle accident as defined in the Act.	you or your - the registered owner named on the current Allianz CTP Insurance policy and any other person authorised to drive your vehicle.
paraplegia - the total and permanent paralysis of both legs due to injury.	We, our and us -- Allianz Australia Insurance Limited AFS Licence No 234708 ABN 15 000 122 850.

Dispute Resolution Process – helping you solve any problems

Complaints or disputes are not an everyday occurrence, we strive to do things the right way. Regardless whether the complaint or dispute involves our staff, an agent, loss adjuster, assessor, investigator or the service we provide, simply contact 13 1000 speak to one of our call centre operators and provide them with the details of the issue. They will attempt to resolve the complaint or dispute, if they are unable to do so they will log it and refer it to the appropriate business unit. If we are unable to resolve the complaint or dispute we will offer you the option of referring the matter to the insurance industry external independent complaints scheme subject to eligibility.

If you have any queries regarding your policy or you wish to confirm your transaction please contact us on 1800 816 868.