

COMPLAINTS AND DISPUTES

Enthusiast and Assetinsure support the aims and application of the General Insurance Code of Practice (GICOP) and the Motor Vehicle Insurance and Repair Industry Code of Conduct that sets the standards of practice and service for the insurance industry.

If you have a concern or complaint about our products or services, then please let us know by contacting the person at Enthusiast with whom you were dealing to see if they can resolve the matter to your satisfaction. You can contact Enthusiast on 1800 10 10 44. We will try to resolve the complaint to your satisfaction as quickly as possible.

If you are not satisfied with the response:

- for claim related complaints or disputes, you may contact our National Manager, Claims at Enthusiast, on (1800 10 10 44 or customercomplaints@enthusiast.com.au), who can provide advice and assistance in resolving your claim-related complaint or dispute; and
- for other complaints, you may contact the Compliance Officer of Enthusiast Pty Ltd using the same contact details.

Australian Financial Complaints Authority (AFCA)

If a matter has not been resolved to your satisfaction within 30 days, you have the right to refer the matter to the AFCA. AFCA is an external dispute resolution body that provides a free and independent dispute resolution service for retail clients. You can contact AFCA using the following contact details.

Post to: GPO Box 3, Melbourne VIC 3001

- Call: 1800 931 678 (free call)
- Email: info@afca.org.au

Website: www.afca.org.au

Privacy Statement

This Privacy Statement describes how we collect, use, handle and disclose your personal information. It also describes the matters to which you give your consent when applying for a Policy.

Any personal information we collect will be handled in accordance with our Privacy Policy (available at www.enthusiast.com.au/ privacy-policy/) and the Privacy Act 1988 (Cth) (the Privacy Act). Our Privacy Policy includes information about your right to access and seek correction of the personal information we hold about you and how you may do this, how you can make a complaint about a breach of your privacy rights and how we deal with complaints.

Collection and use of your personal information

We usually collect personal information directly from you. In some circumstances, we may collect your personal information from another person or source – we usually only do this when it is unreasonable or impracticable for Enthusiast Pty Ltd to collect it directly from you or when you would expect us to collect the information from a nominated third party. For example, when you authorise a representative (e.g. an insurance broker, financial planner, legal services provider, agent or carer providing services) to deal with us on your behalf, we will seek the information directly from them.

You agree that your personal information may be collected, held and used by us for the purpose of providing our services to you, including offering and assessing an application for a Policy and providing, managing and/or administering any Policy subsequently provided to you.

In addition, you agree that your personal information may be collected, held and used for the purposes of corresponding with you, managing any claims you make and services we provide you, executing your instructions, managing our relationship with you, complying with legislative and regulatory requirements, collecting payments, responding to your enquiries, marketing our services and understanding services you may be interested in receiving (we may do this by calling you or sending you direct mail, such as by email to your email address), for internal purposes (including risk management, underwriting and pricing, quality assurance and training purposes) and for other purposes identified at the time of collecting your information.

Consequences if information is not provided

If you do not provide us with the information we need, we will be unable to consider your application for insurance, administer your Policy or manage any claim under your Policy.

Disclosure of your personal information

You agree that we may disclose your personal information:

- to Enthusiast;
- to our external service providers and contractors (such as any mail house, commercial agent or entities engaged by us to carry out certain business activities on our behalf, such as loss assessors, claims investigators, insurance reference bureau, underwriters and reinsurers, lead generators, data analysts, claims reference providers, hospitals, medical and health professionals, and information technology service providers);
- to our related entities, assignees, agents and external advisers (such as legal and other professional advisers);
- to any other person we consider necessary to execute your instructions;
- to any financial institution to or from which a payment is made in relation to any Policy you have; or
- in accordance with any consent you give or where disclosure is authorised or compelled by law (for example, to law enforcement and regulatory, government and dispute resolution bodies).





Transfer of personal information overseas

You agree that we may disclose your information to recipients located overseas, including the USA, Canada, Bermuda, Europe (including the United Kingdom), South Africa, Singapore and Hong Kong but may be any country in the world.

Information about another person

If you provide information about any other person, you agree to tell them that you are providing this information to us, about our contact details in this document, the reason you are providing their information, the fact that we have collected personal information from you and about the contents of this Privacy Statement.

General Insurance Code of Practice

Assetinsure Pty Ltd subscribes to the General Insurance Code of Practice (GICOP). The GICOP was developed with the Insurance Council of Australia to further raise standards of practice and service areas across the insurance industry.

The Code Governance Committee (CGC) is an independent body that monitors and enforces insurers' compliance with the GICOP.

You can obtain more information on the GICOP and how it can assist you by contacting us on (02) 9251 8055.

For more information on the GICOP and CGC, visit www.codeofpactice.com.au.

Enthusiast Claims

Phone: 1800 10 10 45

Post: PO Box R299, Sydney NSW 1225

Email: claims@enthusiast.com.au

Enthusiast Underwriting Pty Ltd ABN 35142206746





For prompt claims service this form must be returned to Enthusiast Underwriting Pty Ltd, with all questions answered. Please print your answers and \checkmark where appropriate. This form is issued to enable the insured to lodge a written statement of claim. It does not constitute an admission of liability on behalf of Enthusiast Underwriting Pty Ltd or Assetinsure Pty Ltd.

IMPORTANT NOTICE

- Please read the claim form fully before answering the questions.
- Please answer all questions relating to your claim as fully as possible. Please add additional pages if space is insufficient (e.g. a word document).
- We may contact you for further information or to appoint a loss adjustor (assessor).
- Generally, we will have repairs authorised and paid for following assessment of the damage.

ACCIDENTS INVOLVING OTHER VEHICLES – PLEASE NOTE

- If anyone holds you responsible for their accident/ injury, DO NOT admit liability. Insist their claim must be in writing.
- Please refer any third party involved to Enthusiast Underwriting Pty Ltd if they contact you about a claim.
- Please forward any writ, summons, demand letter or any correspondence received from a law firm to Enthusiast Underwriting Pty Ltd.

Claim Number - OFFICE USE ONLY

1. Policy holder details

Name / business name				
Policy number	– E	NT		
Policy period from	to			
Address				
Suburb		State	Postcode	
Phone (home)		Phone (work)		
Phone (mobile)		Fax		
Email				
Occupation				

2. Person to be contacted

Name		
Address	1	
Suburb	State	Postcode
Phone (work)	Phone (mobile)	
Fax	Email	





3. Insured vehicle

Vehicle details					
Name of registered owner					
Registration number		VIN			
Engine number					
Make	Model		Year		
Odometer reading		Expiry date of registr	ation		
Body type		Colour			
Has the vehicle been modified or co	onverted from manuf	acturers' specificatior	1?	Yes	No
If yes and details have not already b	een provided, please l	ist below			
Has the vehicle been fitted with ac	cessories other than	from the manufacture	r?	Yes	No
If yes and details have not already b	een provided, please l	ist below			
, , , , , , , , , , , , , , , , , , ,					
Was there any unrepaired damage	prior to the accident	?		Yes	No
Please describe.					
When was the vehicle purchased?	Date		Amount paid \$		
Is the vehicle under finance?			· · ·)/	NI -
If yes, please give details (if not alre	adv advised to			Yes	No
us)					
Name of financier		A	mount outstanding \$		
For what purpose was the vehicle b	eing used at the time	of the accident?			
Private Business Restr	icted/historic Nor	ninated annual distanc	e driven		
Laid up/restoration Recreation	onal				





Was any other insurance (other than Compulsory Third Party Insurance) in force on the vehicle at the time of the collision?	Yes	No
If yes, what is the name of the company?		

4. Person in charge of the vehicle at the time of the accident

Name		Date of birth			
Address					
Suburb	State		Postcode		
Phone (home)	Phone ((mobile)			
Licence number	State o	fissue			
Date issued	Expiry o	date			
Class of licence	Relatio	nship to the insured			
Has the driver had an insurance policy cancelled or decl or higher excess imposed in the past 5 years?	ined, ren	newal refused		Yes	No
If yes, please list below					
Has the driver been convicted of any traffic offences in t	he past	5 vears?		Yes	No
If yes, please list below	•			105	
Has the driver had their licence suspended in the past 5 years	ars (exce	ept for unpaid parking	fines)?	Yes	No
If yes, please list below					
Has the driver been involved in a car accident in the past	t 5 years	?		Yes	No
If yes, please list below					
Has the driver made a motor vehicle claim in the past 5 y	vears?			Yes	No
If yes, please list below					
Had the driver consumed any alcohol, drugs or medication	on withiı	n 12 hours before the	accident?	Yes	No
If yes, how long before the collision? hours					



This insurance product was designed for the specific needs of motoring Enthusiasts throughout Australia. This insurance is issued by Assetinsure Pty Ltd ABN 65 066 463 803 and is subject to underwriting criteria. Enthusiast Underwriting Pty Ltd ABN 35 142 206 746; AFS Licence 396 716; acts as their underwriting agent. To decide if it is right for you, please carefully read our Combined FSG, PDS & Policy Wording before you make any decision. You can obtain it from Enthusiast by calling 1800 10 10 44 or visit our website at www.enthusiast.com.au.



Type of alcohol, drugs or medication		
Quantity consumed		
Has the vehicle been involved in any previous unclaimed incidents (theft/accident)?	Yes	No
If yes, please list below		

5. Details of the accident

When did the accident happen?		
Day	Date	Time
Where did the accident happen?		<u>.</u>

What were the road conditions at the time?

What were the weather conditions at the time?

Who do you consider to be at fault for the accident?

Did either driver admit fault?		Yes	No
If yes, your driver? Yes No	The other driver? Yes No		





How did the collision happen?

Describe in detail the circumstances leading up to the collision and how it happened. It is important to be as accurate as you can. Do not hide any facts orcircumstances which may not be in yourfavour.

Was the vehicle in a driveable condition?					Yes	No
Was it towed from the scene?					Yes	No
Where can the vehicle be inspected?						
Name of repairer						
Address						
Suburb	State			Postcode		
Phone	Fax					
Email						
Have you obtained a quote for repairs?	Ŷ	/es	No	Amount		
Attached to this claim form are templates to add a map of vehicle and the other vehicle are damaged. This will need			-			

either mailed or emailed to us.





6. Was any other vehicle or property damaged? (If yes, complete the relevant section.)

Details of other vehicle (If more than one vehicle involved, provide separate sheet.)				
Registration number	Make			
Model				
Driver's surname	Given name/s			
Approx. age	Licence number			
Address	1			
Suburb	State	Postcode		
Phone (home)	Phone (work)			
Phone (mobile)	Email			
Owner's name (if not the driver)				
Address	1			
Suburb	State Postcode			
Other vehicle insured with	Policy number			
Details of other property (fence, building etc.)				
Owner's name				
Address				
Suburb	State	Postcode		
Phone (home)	Phone (work)			
Phone (mobile)	Email			





7. Witnesses (If space insufficient, attach separate sheet.)

Were there any witnesses to the collision	?	Yes	No
Name of witness			
Address			
Suburb	State	Postcode	
Type of witness			
Passenger in your vehicle Passenger	r in other vehicle Independent	eyewitness	
Phone (home)	Phone (work)		
Phone (mobile)	Email		
Did the police attend?		Yes	No
Were the police advised of the accident? Did the police attend?		Yes	No No
To which police station was the accident rep	ported?		
Date	Police report numb	per	
Name of the officer			
Are charges expected to be laid?		Yes	No
If yes, against whom?			
9. Goods and Services Tax			
(To ensure you do not incur any unneces	sary uST liabilities on this claim, co	omplete these details.)	
Are you registered for GST purposes?		Yes	No
If yes, what is your ABN?			

Have you claimed or are you entitled to claim an Input Tax Credit for the GST applicable to the policy premium?

Please specify your percentage entitlement.



%

Yes

No



10. Electronic Funds Transfer (Settlement of your claim may involve a cash settlement.

Please complete the following if you require an EFT payment.)

Account name	
Name of bank	
BSB	Account number

IMPORTANT DECLARATION - (PLEASE READ BEFORE SIGNING)

On behalf of the insured, I declare the above answers to be true and correct in every particular and acknowledge that Enthusiast Underwriting Pty Ltd and Assetinsure Pty Ltd may make their decision on indemnity having regard to these answers.

I consent to Enthusiast Underwriting Pty Ltd and Assetinsure Pty Ltd using the personal information which I have provided on this form for the purposes of processing this claim. I understand that if I choose not to provide the required details, Enthusiast Underwriting Pty Ltd and Assetinsure Pty Ltd may not be able to process this claim.

I consent to Enthusiast Underwriting Pty Ltd and Assetinsure Pty Ltd disclosing my personal information to other insurers, an insurance reference service or as required by law. I also consent to Enthusiast Underwriting Pty Ltd and Assetinsure Pty Ltd disclosing my personal information to, and/or collecting information about me from, third parties such as investigators or legal advisers. Where I have provided information about another individual (for example an employee or client), I declare that the individual has orwill be made aware of that fact.

If you accept this statement tick the box and complete the fields below.

I accept the above statement

Name

Date

On behalf of

the insured







The last page of this form must be printed and completed by hand.						
Name	Policy number					

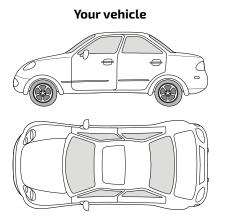
Map of accident scene

Please draw a diagram showing streets, position of vehicles, direction of travel, etc. Show north by arrow

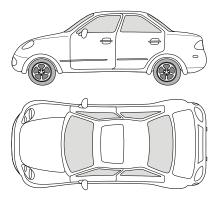
Symbols									
Your vehicle	A								
Other vehicle(s)	B								
Lane arrows									
Stop sign	STOP								
Street intersection									
Give way sign	GIVE								
Curved street	\bigcirc								
Traffic lights	8								

Damage to the insured vehicle

On the diagrams show the impact point by an X and the damaged areas by shading.



Other vehicle



If there is any additional information you consider necessary please write it here.

