

## **Car Insurance Frequently Asked Questions**

Purchasing insurance to protect your car is important, that's why it is also important that you understand exactly how our Car Insurance works and what you're covered for before you purchase a policy.

Before deciding to acquire any insurance product, you should first obtain and consider the relevant Product Disclosure Statement (PDS), this information is specific to Car Insurance provided by MYER Insurance and contains general advice only.

The questions and answers below provide additional information to assist your understanding.

### **Can I take out immediate cover?**

Yes, once you complete a quote and application that is accepted by MYER Insurance. Whether you are applying online or over the phone, the process is fast and simple. Apply online or call us on 1300 155 694. The MYER Insurance Customer Care Centre opening hours are 8:30am – 6pm (AEST) Monday to Friday (excluding public holidays).

### **My Insurance isn't due just yet, can I still move to MYER Insurance now?**

Yes. Simply obtain a quote for your insurance and when you wish to proceed:

1. Notify your existing insurance provider that you intend to cancel your policy (check any cancellation fees or refunds that might be applied to your policy);
2. If you have been paying by direct debit you may need to check that your financial institution has been informed and deductions have ceased
3. Re-access your quote on [myer.com.au/myerinsurance](https://myer.com.au/myerinsurance) and convert this quote into a policy

### **What type of cover is available?**

You can choose from three different levels of cover: Comprehensive, Third Party Fire and Theft, or Third Party Only.

### **Who provides MYER Insurance Car Insurance?**

MYER Insurance is underwritten and administered by QBE (Australia) Insurance Limited. AFS Licence 239545.

### **How can I pay for my policy?**

We offer you a choice of payment methods: direct debit, debit card or credit card that can be paid as one annual payment or spread over the year as monthly instalments

### **Can I change my mind and cancel once I've taken a policy out?**

Yes. If you find that our Car Insurance doesn't meet your requirements then you have the right to cancel, but some charges may apply. All our policies have a 21 day cooling off period, please see our Product Disclosure Statement and Policy Wording for details.

## **Cooling Off Period**

**Our policy provides a 21 day cooling off period, please see our Product Disclosure Statement and Policy Wording.**

## **How do I make a claim?**

**New claims** - simply lodge your claim online or call 1300 155 694

**Emergency assistance** – is available after hours, call 1300 155 694

**Existing claims enquiries** - contact us anytime between 8.30am and 5pm (AEST) Monday to Friday (excluding public holidays) or email [myerinsurance@qbe.com](mailto:myerinsurance@qbe.com)

Note: it is important to keep all receipts and documentation relating to your vehicle.

## **What happens once I lodge a claim?**

In the event that a claim is made, our claims professionals will determine the resources required to manage your claim, and where appropriate may appoint a loss adjuster to help you through the claims process.

## **What do I do if I have a car accident?**

Check the accident scene is safe. If any person is injured or there is significant property damage, call the police immediately (and an ambulance if necessary). Ensure you collect the name, address, phone number, registration number and insurer of any third party(s) and the contact details of any witnesses. Have this information at hand when you contact our Claims department to lodge your claim.

## **What do I do if my car is stolen?**

Call the police immediately, then contact our Claims department.

## **What if someone makes a claim against me?**

Contact our Claims department so we can anticipate contact from the third party's insurer. We'll handle all communication between the third party and their insurance company on your behalf.

## **If my vehicle is a total loss will you replace it with a new one?**

If you have chosen our 4 Year New Car Replacement policy – then yes. Otherwise following a total loss, QBE will pay you the agreed value or market value (depending on which type of cover you have chosen) for your vehicle.

## **What is the difference between Agreed and Market Value?**

Agreed Value means that in the event of a total loss, we pay you the amount shown on your policy. For Market Value policies, we will assess your vehicle and local market forces to determine its true value at the time of the claim. Your choice of Agreed or Market Value is reflected in your premium.

**Do all drivers need to be listed on my policy?**

To ensure all drivers are fully covered we recommend you declare them to us and have them listed on your policy.

**If I get a speeding fine after I pay my insurance, do I have to tell you?**

Yes, on renewal you should advise us of all changes to your vehicle and your driving history.

**There is a learner driver in our family – can we add them to the policy?**

Yes, you can add them to your policy. Please call us on 1300 155 694.

**Do you insure motorbikes, vans and caravans?**

No. At the moment we only insure private and business use cars.