



Supplementary Product Disclosure Statement – Motor Vehicle Insurance and Repair Industry Code of Conduct

This Supplementary Product Disclosure Statement (Supplementary PDS) is dated 5th February 2007 and will apply to policies that commence or renew, on or after 30th March 2007.

This Supplementary PDS updates, and should be read with, the Product Disclosure Statement with which it is provided.

Changes to your Product Disclosure Statement

Your PDS is amended to the effect that, under the motor vehicle cover in your policy, where we elect to repair your vehicle:

- You can suggest a repairer, or we can suggest one for you. If we do not accept your choice of repairer, you must still cooperate with us to select another repairer that we both agree on. This is our policy on choice of repairer.
- When your vehicle is repaired, the repairer may use reusable parts or parts that are not manufactured by a supplier to the vehicle's original manufacturer which:
 - are consistent with the age and condition of the vehicle;
 - do not affect the safety or the structural integrity of the vehicle;
 - comply with the vehicle manufacturer's specifications and applicable Australian Design Rules;
 - do not adversely affect the post repair appearance of the vehicle; and
 - do not void or affect the warranty provided by the vehicle manufacturer.
- In repairing your vehicle, we may arrange for a part of the repair to be carried out by a specialist service provider, for example windscreen repairs.
- We guarantee workmanship of the repairs authorised by us. This guarantee is for the life of the vehicle and is in addition to your statutory rights against the repairer and warranties that you have from the repairer directly. Wear and tear is not covered by this guarantee.

We will arrange for repairs authorised by us to be rectified at no cost to you if we agree that the repairs are defective. Before we can arrange for any defective repairs to be rectified, you must give us the opportunity to inspect the vehicle.

Insurer
CGU Insurance Limited
ABN 27 004 478 371
AFS Licence No 238291