



DAWES
MOTORCYCLE
INSURANCE POLICY

Combined Product Disclosure Statement
and Financial Services Guide

Table of Contents

Combined Product Disclosure Statement (PDS) and Financial Services Guide (FSG)	2
Dawes Motorcycle Insurance Policy	21
Words with Special Meanings	21
Section One: Loss or Damage to Your Motorcycle	24
Section Two: Third Party Property Damage Cover	28
Section Three: General Exclusions	29
Section Four: Excess	32
Section Five: Claims Procedures	32
Section Six: General Conditions	35
Section Seven: Third Party Property Damage Only Cover	38
Section Eight: Storage/Restoration Cover	38

Combined Product Disclosure Statement (PDS) and Financial Services Guide (FSG)

Product Disclosure Statement (PDS)

This Product Disclosure Statement (PDS) is designed to assist you to understand what you need to know about the product so you can make an informed choice before you purchase this product.

We recommend you read the PDS in conjunction with the Policy Wording.

This PDS is dated 22 October 2012 (ref: CMDAW MC 1012)

The Insurer

The insurer of this policy and issuer of this PDS is Calliden Insurance Limited.

Calliden Insurance Limited (Calliden) ABN 47 004 125 268, is a wholly-owned subsidiary of Calliden Group Limited which is an Australian company listed on the ASX. It is authorised under the Australian Insurance Act 1973 (Cth) to conduct insurance business in Australia. That Act establishes a system of financial supervision of general insurers in Australia. As an authorised insurer, Calliden is regulated by the Australian Prudential Regulation Authority.

Calliden is also regulated under the Corporations Act 2001 and is the holder of an Australian Financial Services Licence (AFS Licence No. 234438) issued pursuant to that Act. As a holder of an AFS Licence, Calliden is regulated by the Australian Securities and Investments Commission (ASIC).

Calliden specialises in manufacturing general insurance products for individuals, the SME sector and groups across metro and regional Australia.

You may contact Calliden in any of the following ways:

Tel: 02 9551 1111

Postal Address: PO Box 348, Milsons Point NSW 1565

Email: through our website www.calliden.com.au

The Agent

Dawes Underwriting Australia Pty Ltd trading as Dawes Motor Insurance (ABN 18 050 289 506, AR No. 342982) (Dawes) arranges policies for and on behalf of Calliden.

Dawes acts under a binding authority given to it by the insurer to administer and issue policies, alterations and renewals. In all aspects of this policy Dawes acts as an agent for the insurer and not for you.

If you have any queries in relation to your policy, you can contact Dawes in any of the following ways:

Tel: 1300 188 299

Fax: 1300 807 462

Postal Address: PO Box 348, Milsons Point NSW 1565

Email: insure@dawes.com.au

Your Duty of Disclosure

Whether you are entering into a policy for the first time or are proposing to renew, vary, extend or reinstate a policy you have a duty of disclosure.

Your duty of disclosure for new policies

When answering our questions you must be honest and you have a duty under law to tell us anything known to you, and which a reasonable person in the circumstances, would include in the answer to the question. We will use the answers in deciding whether to insure you and anyone else to be insured under the policy, and on what terms.

Your duty of disclosure for renewals

If you have already entered into a policy and you are proposing to renew, vary, extend or reinstate the policy, your duty of disclosure changes. You have a duty to tell us of everything that you know, or could reasonably be expected to know, that is relevant to our decision to insure you and to the terms of that insurance. If you are not sure whether something is relevant, you should inform us anyway.

Who needs to tell us?

It is important that you understand you are answering our questions in this way for yourself and anyone else that you want to be covered by the Policy.

What you are not required to disclose

Your duty does not require disclosure of matters that:

- reduce the risk
- are common knowledge

-
- we know or, in the ordinary course of our business, ought to know, and
 - we have indicated we do not want to know.

If you do not tell us

If you do not answer our questions in this way or disclose everything you know, we may reduce or refuse to pay a claim, or cancel the policy. If you answer our questions fraudulently, we may refuse to pay a claim and treat this policy as never having been in force.

Benefits of Cover

You can select the level of cover which is appropriate for you. You can choose either:

- Comprehensive Cover, or
- Storage and Restoration Cover, or
- Third Party Property Damage Cover only.

Your current policy schedule will show the cover you have chosen.

Comprehensive insurance benefits of cover

Your motorcycle will be covered for:

- accidental or malicious damage (including windscreen glass)
- storm, flood or fire
- theft or attempted theft
- your legal liability for damage to the property of other people following an accident involving your motorcycle.

We will choose to either repair the damage or pay you the cost of repairs up to the agreed or market value, whichever is shown on your schedule. If your motorcycle is a total loss we will pay up to either the agreed or market value or replace your motorcycle.

The amount you are insured for (Sum Insured)

Your current policy schedule will show whether you have agreed value or market value.

- Agreed value - the dollar value stated in your policy schedule. This may be altered by mutual consent. In some cases, you will not be able to have an agreed value cover under your policy.
- Market value - the value we determine as being the replacement value of your motorcycle with another motorcycle of the same make, model, series and condition as your motorcycle at the date of its loss or damage.

Additional benefits of comprehensive cover

The comprehensive cover also offers the following significant benefits and features:

Feature / Benefit	Summary of Cover
If your motorcycle is a total loss in the 24 months after it was first registered, where you are the first registered owner	Replacement with a new motorcycle of the same make, model and series or payment up to the sum insured
Recovery and towing	Reasonable costs up to \$2,000
Transportation by sea	We will pay your contribution for general average and salvage charges
Replacement motorcycle	If you buy a new motorcycle, we'll automatically cover it for 14 days if you let us know within 14 days of receiving it
Emergency accommodation	Up to \$500 if you are more than 100 kilometres from home
Locks and keys	Up to \$1,500 to replace locks and keys that are stolen
Emergency repairs	Up to \$500 (incl GST) for emergency repairs
Returning your motorcycle to you after repair	Up to \$500 for the cost of returning your motorcycle if the repairer's premises are more than 100 kilometres from your residence or place of work
Personal property	Cover up to \$500 if damaged in an accident or if stolen (excluding money, cheques, credit or debit cards, riding apparel and property used for earning income)
Hire vehicle following theft	Up to \$1500 for 14 days (where your policy schedule states usage as daily commuting)
Travel expenses following an accident	Up to \$500 to return you to your home

Optional benefit of comprehensive cover - riding apparel

If you select this cover, we will cover your riding apparel and the riding apparel of authorised riders and/or your or their pillion if it is:

- lost, damaged or stolen while you or an authorised rider are riding your motorcycle
- stolen while it is stored in a securely locked storage compartment on your motorcycle.

The amount of cover for riding apparel will be from \$1,000 to \$5,000 depending on the amount of cover you have selected. The amount of cover you have selected will be shown on your policy schedule.

Storage and Restoration Cover benefits

This cover provides the same benefits for damage to your motorcycle as Comprehensive Cover but excludes cover while your motorcycle is being ridden under its own power. There is no cover for legal liability for damage to the property of other people or personal injury to other people following an accident involving your motorcycle.

Third Party Property Damage Only Cover benefits

You will be insured for up to \$20,000,000 (twenty million dollars) for damage caused by your motorcycle to someone else's property, where you or an authorised rider are at fault. The policy doesn't cover property that you, or the person responsible for the damage, own or have in your or their custody or possession.

Risks: What You May Not Be Covered For

The policy will not provide insurance cover under certain circumstances.

There is no cover provided under this policy if:

- your motorcycle was being ridden by you or was in the control and/or possession of any authorised rider with your knowledge or consent while you or they were under the influence of any drug or intoxicating liquor or while you or they had a blood alcohol reading in excess of that permitted by statute, or you or they refused to undertake breath analysis
- you or any authorised rider riding your motorcycle with your knowledge or consent was not licensed or authorised to be riding your motorcycle
- your motorcycle was being used in a race, rally, trial, test or contest, or being tested in preparation for a race, rally, trial, test or contest or used on a racetrack or course for any purpose
- your motorcycle was being used for learner rider tuition for reward

-
- any anti-theft device which you have told us is installed on or in your motorcycle is not in good working order and activated or your motorcycle is not locked and the keys removed when your motorcycle is unattended, including while your motorcycle is parked in your garage, security car park, driveway, shed on your premises or in your house.

There is no cover under this policy for:

- loss, damage or liability if your policy schedule shows that your policy type is “Forty Plus Motorcycle Insurance” and the loss, damage or liability arises while your motorcycle was being ridden by, or was in the control and/ or possession of, a person under the age of 40 with your knowledge or consent
- loss, damage or liability when your motorcycle is outside Australia
- loss, damage or liability if your motorcycle was used off road or on any ungazetted road or highway
- loss, damage or liability which arises or results from your motorcycle being used for business use
- the cost of rectifying pre-existing damage, rust, faulty repairs or the increased cost of repairing your motorcycle due to previous damage and/or repairs
- the cost of replacing an entire set and/or pair when not all of the set and/or pair are damaged
- motorcycles which have been modified from the manufacturer’s original specification for the model and series, unless such modifications have been disclosed to and agreed to in writing by us
- injury arising, directly or indirectly, out of inhalation of, or fears of the consequences of exposure to or inhalation of, asbestos, asbestos fibres or any derivatives of asbestos
- that part of any loss, cost or expense for the cost of cleaning up, or removal of, or damage to, or loss of use of, property arising out of any asbestos, asbestos fibres or any derivatives of asbestos.
- your motorcycle if it is being ridden on rails
- bodily or personal injury of any kind
- consequential loss of any kind.

You should read the following policy wording and make yourself aware of all the exclusions that apply.

Conditions

You must meet certain conditions for your insurance cover to apply. For example, you must pay the premium. If you do not meet the conditions of cover, we may refuse to pay a claim or reduce the amount that we pay for any claim. For full

details of all the conditions of cover that apply, please read this policy wording in full and particularly Section Six of the policy - General Conditions.

Special Conditions: General

The following policy conditions or clauses may be considered unusual.

Total loss

Section One specifies that where your motorcycle is declared a total loss we may at our option pay the sum insured (less any applicable excess), replace your motorcycle with a similar motorcycle (less any applicable excess) or make payment of a mutually agreed amount.

Security

Section One specifies your motorcycle must be locked and any security device attached to your motorcycle must be activated when your motorcycle is not being ridden.

Authorised rider policy

Section One specifies only riders:

- advised to us, agreed to by us in writing and listed in your policy schedule, or
- over 25 years of age, who ride or are in the control and/or possession of your motorcycle less than 2% of the time during the period of insurance unless you have selected and your policy schedule lists your policy class as 'Forty Plus' in which case only riders aged 40 or over,

are insured under this policy.

Forty Plus Motorcycle Insurance Cover

There is no cover under this policy for loss, damage or liability if your policy schedule shows that your policy type is "Forty Plus Motorcycle Insurance" and the loss, damage or liability arises while your motorcycle was being ridden by, or was in the control and/or possession of, a person under the age of 40 with your knowledge or consent.

Special Conditions - Overnight Parking

Where you park your motorcycle overnight is an important factor in our assessment of the risk of insuring the motorcycle and the premium you will need to pay.

Motorcycles which are usually parked off street will occasionally also need to be parked on the street overnight. Even without an overnight street parking endorsement your policy covers you for loss or damage to your motorcycle in

these circumstances but only where parking it in its usual overnight location is not a realistic option. In practical terms the loss or damage will not be covered if, at the time it occurred, the motorcycle was parked overnight on the street within a 500 metre radius of the usual overnight location i.e. less than 500 metres distance as the crow flies.

There are three categories of off street overnight parking in the policy. Your policy schedule will identify which of these applies to your motorcycle. The categories are

- Overnight Garaging
- Overnight Communal Parking
- Usual Overnight Parking Address.

Each of these terms is explained below. Please note that there is a difference between a garage and a communal parking area. Both terms are defined under the Section “Words with Special Meanings”.

Overnight Garaging

If your schedule states that your motorcycle will be parked in a garage overnight, then under Section One you will not be covered for loss or damage to your motorcycle between the hours of 10.00pm and 5.00am if it was not parked in a locked garage.

However this applies only if it was parked at a location at or within a 500 metre radius of the address you have declared to us is the address where your motorcycle is garaged overnight, and your policy schedule is not endorsed to include overnight street parking.

Overnight Communal Parking

If your schedule states that your motorcycle will be parked overnight in a communal parking area, then under Section One you will not be covered for loss or damage to your motorcycle between the hours of 10.00pm and 5.00am if it was not parked in a communal parking area. However this applies only if it was parked at a location at or within a 500 metre radius of the address where your motorcycle is communally parked overnight, and your policy schedule is not endorsed to include overnight street parking.

Usual Overnight Parking Address

If your schedule states that your motorcycle will be parked overnight within the boundaries of your usual overnight parking address, then under Section One you will not be covered for loss or damage to your motorcycle between the hours of 10.00pm and 5.00am if it was not parked within the boundaries of your usual overnight parking address. However this applies only if it was

parked at a location at or within a 500 metre radius of your usual overnight parking address, and your policy schedule is not endorsed to include overnight street parking. Please note that the term “usual overnight parking address” is itself defined under the Section “Words with Special Meanings”.

Your Excess

The excess is the amount you must contribute towards the cost of any claim you make. The excesses applicable are shown below and in your policy schedule.

You may have to pay more than one excess depending upon the experience of authorised riders. The standard excesses you may be required to pay are:

- Basic Excess – the first amount you must pay towards every claim you make. The amount of the Basic Excess will vary depending on the experience of authorised riders and the type of motorcycle that we are insuring. The Basic Excess will be shown on your current policy schedule
- Inexperienced Rider Excess - \$500 in addition to the Basic Excess. The Inexperienced Rider Excess will apply to this policy if your motorcycle is being ridden by or is in the control and/or possession of any person over the age of 25 who has held an Australian motorcycle rider licence for less than two years.

We may at our discretion increase any of the standard excesses listed above or impose additional excesses based on our overall assessment of the risk and your insurance claims or loss history. If we increase any of the above listed standard excesses or impose additional excesses, this will be shown on your current policy schedule.

Cost of the Policy

The amount that we charge you for this insurance is called the premium. The premium is the total we calculate when considering all of the factors which make up the risk, such as:

- the type of motorcycle
- the age of the motorcycle
- how often the motorcycle is ridden
- where you live and whether your motorcycle is garaged or not
- the age and experience of any riders
- whether your motorcycle is used for commuting
- your previous claims history as well as that of others who may ride your motorcycle
- your driving record as well as that of others who may ride your motorcycle
- your no claim bonus.

The cost of your policy is made up of your premium plus government taxes such as GST, stamp duty and fire service fees and may also include a fee for the issue of documentation. The amount of your premium is shown on your policy schedule.

No claim bonus (NCB)

A discount is provided to reward good riders. To provide this discount we consider your recent driving and riding history and incident history combined with the NCB granted by your current insurer. The amount of the discount varies with the number of claim-free years of driving and riding you have accumulated.

If you have held your motorcycle rider licence for less than one year, we will use your driving history to determine your NCB. To obtain the maximum NCB, you will need to have five years of not making a claim on any motorcycle insurance with us or another insurer.

You may, at an additional premium, protect your No Claim Bonus or Rating Level. Your No Claim Bonus or Rating Level will be protected for one claim per period of insurance where either we determine you are at fault or you cannot identify the third party responsible for the damage. For each subsequent claim where we determine you are at fault or you cannot identify the third party, your No Claim Bonus or Rating Level will be reduced.

Other costs, fees and charges

Other costs, fees and charges which may be applicable to the purchase of your insurance policy include:

- Cancellation fee – a cancellation fee of \$20 (plus GST) will apply if you choose to cancel your policy
- Administration fee – Dawes may charge an administration fee for issuing your policy documentation. For details of your administration fee please refer to your policy schedule, FSG, SOA or contact Dawes directly
- Commissions – Dawes may receive a commission payment from Calliden when your policy is issued and renewed. If you cancel your policy, this commission payment may be non-refundable. For details of the relevant commission paid, please refer to your policy schedule, FSG, SOA or contact Dawes directly.

Paying for Your Insurance - New Policies and Renewals

What happens if you do not pay the cost of your policy by the due date?

We will have the right to cancel your policy if you do not pay your premium by the due date or if your payment method is dishonoured and therefore we have not received your payment by the due date. Unless we tell you, any payment

reminder we send does not change the expiry of your cover or the due date of your premium.

After you have paid for your insurance – new policies

When you have paid for your insurance, you will be issued a policy schedule. Please check this document carefully. If all the information is correct, you do not need to do anything else. If any information is incorrect or missing, it is your responsibility to inform your broker or us that information is incorrect or missing. If you do not inform us, we will assume the information on the documents we have sent you is correct and we will rely on this information in the event of a claim.

Cooling Off Period

If, after reading your policy, you are not satisfied with the cover, you may cancel this policy within 14 days of receiving it, and obtain a full refund less any non refundable government charges and taxes that we have paid. You may notify us in writing or electronically. If you make a claim for any incident within the 14 day period, you must pay your annual premium in full before you can cancel your policy.

If your policy is for an event that will finish within the 14 day cooling off period, you can only exercise your right to cancel before the event starts.

General Insurance Code of Practice

Calliden is a signatory to the General Insurance Code of Practice (Code). The Code aims to raise standards of service between insurers and their customers. Calliden's service standards are in accordance with the Code.

For any information about the Code, including a copy of the Code, contact us or the Financial Ombudsman Service on 1300 78 08 08 or visit www.codeofpractice.com.au

Dispute Resolution Process

How you can resolve a complaint you have with us

If you would like to make a complaint, we will do everything we can to try to resolve it as quickly and fairly as possible. The following paragraphs provide details on how you can lodge your complaint and how Calliden will try to resolve it.

You may contact us at any time if you are dissatisfied with any matter relating to your insurance with Calliden, including:

- our decision on your claim
- our handling of your claim
- the service of our representatives, assessors, loss adjusters or investigators, and
- your insurance policy.

Contact us

- If you have a complaint regarding your claim, please contact your claims consultant.
- If you have a complaint regarding your insurance policy, please contact us on 02 9551 1111 and we will try to resolve your complaint straight away.
- Or you can write to us at:
 - Fax: 02 9551 1155
 - Address: PO Box 348, Milsons Point NSW 1565.

How we resolve complaints

- We will address all complaints, except where specific circumstances apply, in accordance with Calliden's complaints handling process. This process is compliant with the Insurance Council of Australia's Code of Practice. Both the Code of Practice and our complaints brochure, which contains a guide to our process, are available upon request.
- We will handle all complaints without cost to you.
- A complaints consultant will be assigned to the management of your complaint and will acknowledge your complaint within two business days of receipt. If further information is required to consider the complaint, it will be requested at this time.
- The complaints consultant will aim to resolve your complaint within a further 13 business days. In certain circumstances a longer period may be required, and we will request a later response date.
- The outcome of the complaint will be advised to you in writing, stating our reasons and any corrective action that will be undertaken.

If your complaint is still unresolved

If we cannot resolve your complaint within 15 business days or you are not happy with our response to your complaint, you can seek an external review via our external dispute resolution scheme, administered by the Financial Ombudsman Service (FOS).

This national scheme is for consumers, free of charge and is aimed at resolving disputes between insureds and their insurance companies.

For more information call 1300 78 08 08 or visit www.fos.org.au

If the FOS is unable to address your complaint then Calliden may be able to provide you with details of an alternative external dispute resolution service.

Don't Prevent Our Right to Recovery

We will not compensate you for any loss or damage that is covered by this policy where:

- another person or party would be liable to compensate you, or hold you harmless, for part of or all of that loss or damage, and

-
- you have agreed with that person or party, either before or after the inception of this policy, that you will not seek recovery from them.

Financial Claims Scheme

In the event of the insolvency of Calliden, you may be entitled to payment under the Financial Claims Scheme. Access to the scheme is subject to eligibility criteria. Information about the scheme can be obtained from the APRA website at www.apra.gov.au and the APRA hotline on 1300 131 060.

Privacy

Calliden respects your privacy and operates at all times in accordance with its privacy policy. This privacy notification provides a summary of how Calliden treats your privacy, and it is recommended that you read the policy in conjunction with this notice.

Calliden collects personal information to assess your request for insurance, to administer your policy, provide other insurance services as requested by you, and also to notify you about other Calliden services or promotions from time to time. At the time of collecting your information we will inform you of the purpose for the collection and the consequences if you choose not to provide the information.

In order to provide its insurance services Calliden may need to share your information with third parties including your agent or broker and Calliden's reinsurers and claims providers (for a full list see Calliden's privacy policy).

In accordance with Calliden's privacy policy you may obtain access at any time to information that Calliden or its service providers hold on you. If you would like to contact Calliden about privacy, or would like to obtain a copy of the privacy policy you may do so through one of the following means:

- obtain the privacy policy online at www.calliden.com.au
- by phone 02 9551 1111
- by email to privacy@calliden.com.au
- by letter to Privacy Officer, PO Box 348, Milsons Point NSW 1565.

Making a Claim

When you need to make a claim

Before we can settle any claim under your policy the premium must be paid. You must promptly tell us about the claim and give us all information about the claim. This can be done by telephone, facsimile or email. We may forward you a claim form for completion. It is important to remember that a claim made by any one of the persons named as the insured in the current policy schedule is a claim by all of them.

Repairs

When you need to make a claim, you can choose your own repairer or we can recommend a repairer to carry out the repairs to your motorcycle. When we authorise repairs, we:

- will guarantee the quality of workmanship and materials for the life of the motorcycle (subject to wear and tear)
- will use new parts or parts consistent with the age and condition of your motorcycle
- may instruct the repairer to use other repairers to complete certain parts of the repairs.

Proof of loss

When you make a claim under this policy, we may ask you to provide proof of purchase or proof of ownership of your motorcycle, items, accessories, modification and riding apparel. If you cannot provide this proof we may not pay you.

Paying your excess

When you make a claim under this policy we will advise you when and how to pay your excess. You must pay your excess when we request it or we will be unable to pay your claim.

Claims for less than the excess

The cover under this policy is only available if the amount claimed is more than the excess/es even when the excess/es would not apply.

How you must co-operate

In the event of a claim you have an obligation to provide all assistance and co-operation in settling the loss. You must help even after we have paid your claim.

We may attempt to recover the amount of our payment from another party if they were responsible for the loss or damage. We will do this in your name. We may also wish to defend you if it is alleged you caused someone else's loss or damage.

If your motorcycle is a total loss

If we:

- pay you the agreed value
- pay you current market value, or
- replace your motorcycle with a similar motorcycle,

less any excess applicable, this policy comes to an end and no refund of premium is due to you. Once we have paid you, your motorcycle, including all accessories and modifications advised to us, becomes our property.

All accessories or modifications not advised to us are your property. We may charge you or deduct from any payment we make to you the cost to remove and deliver them to you. If any insured accessories or modifications are removed and not replaced with a fully functioning standard component, we will deduct the value of the fully functioning standard component from any payment we make to you.

Damage to someone else's property

If you make a claim for damage to someone else's property you must pay the excess/es before we will settle the loss on your behalf.

How does a claim affect your no claim bonus?

Your no claim bonus will be reduced upon lodgment of any claim unless we agree that:

- the accident was entirely the fault of the other driver, and
- you can give us the name and address of the other driver and the registration of their vehicle.

You may, at an additional premium, protect your No Claim Bonus or Rating Level. Your No Claim Bonus or Rating Level will be protected for one claim per period of insurance where either we determine you are at fault or you cannot identify the third party responsible for the damage. For each subsequent claim where we determine you are at fault or you cannot identify the third party, your No Claim Bonus or Rating Level will be reduced.

GST

If you are not registered for GST, in the event of a claim we will reimburse you the GST component in addition to the amount that we pay. The amount that we are liable to pay under this policy will be reduced by the amount of any input tax credit that you are or may be entitled to claim for the supply of goods or services covered by that payment.

If you are entitled to an input tax credit for the premium you have paid, you must inform us of the extent of that entitlement at or before the time you make a claim under this policy. We will not indemnify you for any GST liability, fines or penalties that arise from or are attributable to your failure to notify us of your entitlement (or correct entitlement) to an input tax credit on the premium. If you are liable to pay an excess under this policy, the amount payable will be calculated after deduction of any input tax credit that you are or may be entitled to claim on payment of the excess. If you are unsure about the taxation implications of this policy, you should seek advice from your accountant or tax professional.

Making Changes to Your Policy

If you wish to make changes to your policy, you must advise us and the change will be effective if:

- we agree to make the change, and
- you pay us any additional premium required, and
- we confirm in writing the change is effective.

Changes that you must advise us of include, but are not limited to:

- when you replace your motorcycle with another motorcycle
- when you modify your motorcycle in any way
- if you start using your motorcycle to commute
- when you change your address or the address where your motorcycle is parked overnight
- if you will no longer be parking your motorcycle in a garage overnight
- if you will be parking your motorcycle on the street overnight on a regular or temporary basis at the address you have advised to us as the usual overnight parking address.

Failure to advise us of changes may result in a claim not being paid.

Cancelling your policy

We may cancel your policy where we are allowed to do so by law by writing to the postal address last provided to us.

You may cancel your policy at any time in writing. If you do this, we will deduct from the premium you have paid us, the premium for the period that you have been insured together with a fee of \$20 (plus GST). We will then refund the remaining premium to you.

Notices

All notices issued by us to you will be in writing. The notice is effective if it is delivered to you personally, by facsimile, electronically or if it is delivered or posted to your last postal address provided to us. It is important for you to tell us of any change to your postal address as soon as possible.

If you sell or give away your motorcycle, this policy comes to an end without any notice to you. You should advise us in writing of the disposal of your motorcycle and we will cancel your policy and refund the premium due to you from the date of sale.

Financial Services Guide

For the purposes of this FSG the words 'We', 'Us' or 'Our' means Dawes Underwriting Australia Pty Ltd trading as Dawes Motor Insurance (ABN 18 050 289 506, AR No. 342982) (Dawes).

When We use the words 'Insurer' or 'Product Issuer' We mean Calliden Insurance Limited (ABN 47 004 125 268) (AFS Licence 234438) (Calliden).

The purpose of this guide

This Financial Services Guide (FSG) is designed to assist you in deciding whether to use our services and contains important information about:

- who is responsible for the Financial Services
- who we act for
- the services we offer you
- how we and our associates are remunerated
- any potential conflict of interest we may have
- what to do in the event of a complaint.

This FSG applies from 01 December 2011 and remains valid unless another FSG is issued to replace it. It is issued with the consent of Dawes and Calliden.

The service we offer you

We can provide general financial product advice about, and arrange General Motor Vehicle and Motorcycle Insurance. In giving advice we do not take into account your objectives, financial situation or needs. Therefore you need to consider the appropriateness of the advice in light of your objectives, financial situation and needs before acting on it.

If we recommend that you acquire or we offer to issue or arrange to issue you a financial product, we will give you information about the particular financial product by providing you with a Product Disclosure Statement (PDS). The PDS will help you make an informed decision about the financial product.

Who is responsible for the financial services provided

Dawes Underwriting Australia Pty Ltd trading as Dawes Motor Insurance (ABN 18 050 289 506, AR No. 342982) is an authorised representative of Calliden Insurance Limited. Dawes Motor Insurance provides financial product advice and deal in General Motor Vehicle and Motorcycle Insurance products. Dawes is responsible for the financial services provided to you.

Who we act for

We act as an agent on behalf of and in the interests of Calliden, the insurer of the products we arrange, in all matters. Calliden Insurance Limited is a wholly-owned subsidiary of Calliden Group Limited which is an Australian company listed on the ASX.

Calliden holds an Australian Financial Services Licence and is regulated by both ASIC and APRA. You can learn more about Calliden at: www.calliden.com.au

General Insurance Code of Practice

We support the General Insurance Code of Practice. The Code is designed to raise the standard of practice and service in the General Insurance Industry.

How to contact us

You are able to contact us by phone, in writing, by email or in person. Details are on the back of this brochure.

Association with related product issuer

Dawes and its product issuer, Calliden, are wholly-owned subsidiaries of Calliden Group Limited. Neither entity have an interest or shareholding in any business associated with the motor vehicle repair industry.

What you must do for us

To enable us to provide the right advice you must provide us with complete information about the risk(s) you face and those you want to be insured for. This should include information about your situation, needs and objectives. You must also tell us about relevant changes as they occur so we can review your insurance needs accordingly. If we do not have your complete information, we will be unable to properly review your circumstances, limiting our ability to give you the right advice. In such cases you should assess the appropriateness of our advice to your needs before acting on it. Of course we also ask you to pay our invoices on time and complete the proposal form honestly and accurately. You must return them to us by the required date.

How you will pay for our services

We receive income from the following sources:

Commission

When we place insurance for you, we usually receive payment from the Insurer. These payments are called commission and are calculated as a percentage of the base premium. The percentage is 13%. Where an insurance broker or affiliated association has referred you to us, we will pay them between 0% and 12% of the base premium.

Policy fees

We have a set of standard policy fees we charge clients for the cost of services not covered by the commissions received from the Insurer. Our policy fees are noted on your insurance schedule. We can tell you the exact fee at the time you contact us. Such fees include:

- preparation and distribution of documentation
- amendments to the policy during the policy year.

Cancellation

We may cancel your policy where we are allowed to do so by law by writing to the postal address last provided to us.

You may cancel your policy at any time in writing. If you do this, we will deduct from the premium you have paid us, the premium for the period that you have been insured together with a fee of \$20 (plus GST). We will then refund the remaining premium to you.

Interest

Any premiums received from you are held in a trust account prior to forwarding to the Insurer. We will retain any interest earned on the money held in the trust account.

How our representatives are paid

Our representatives do not receive any benefit directly from the sale of a product to you. All our representatives are paid an annual salary regardless of sales or business volume.

If a person, other than an insurance broker or affiliated association, has referred you to us, we do not pay them part of any fee or commission received.

Information privacy

We are committed to protecting your privacy. We only use the personal information you provide to us to quote on and insure your risks. We only provide personal information to our underwriters and reinsurers (and their representatives) and those we appoint to assist us with claims under your policy. We will not trade, rent or sell your information. You can check the personal information we hold about you at any time. If you provide us with personal information about anyone else, we rely on you to have told them that you will provide their information to us, to whom we may provide it, the purposes for which we will use it and that they can access it. If the information is sensitive, we rely on you to have obtained their consent on these matters. For more information about our Privacy Policy, ask us for a copy.

Complaints

Clients who are not fully satisfied with our services should contact our Complaints Officer on 02 9551 1111. If your complaint cannot be resolved to your satisfaction by us you have the right to refer the matter to the free consumer service offered by the Financial Ombudsman Service Ltd (FOS), of which we are a member. We also adhere to the General Insurance Code of Practice.

Dawes Motorcycle Insurance Policy

You should read this policy and your policy schedule carefully and if it is not correct contact us. These are important documents and you should keep them in a safe place.

Words with Special Meanings

The words and phrases listed below will be used throughout the policy. Where the words listed below are used, please refer to the following definitions for the meaning we give these words.

Accident - Includes a series of accidents arising out of one event.

Act of Terrorism – Includes any act, or preparation in respect of action or threat of action, designed to influence the government de jure or de facto of any nation or any political division thereof, or in pursuit of political, religious, ideological or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or defacto, and which:

- involves violence against one or more persons
- involves damage to property
- endangers life other than that of the person committing the action
- creates a risk to health or safety of the public or a section of the public, or
- is designed to interfere with or to disrupt an electronic system.

Accessory - Any extra item or option fitted and permanently fixed to your motorcycle by you. Accessories include but are not limited to exhausts, panniers, windscreens, handlebars and saddlebags or other luggage. Accessories do not include any item that is not permanently fixed to your motorcycle or personal items such mobile phones, MP3 players, laptop computers, sunglasses or riding apparel. The amount of cover you have for your accessories will be shown in your policy schedule.

Agreed Value - The dollar value stated in your policy schedule for your motorcycle or sidecar. This may be altered by mutual consent.

Application - The written or verbal application for this insurance and any other information given to us either in writing or verbally when applying for this policy.

Authorised Rider -

- A person listed on your policy schedule as an Authorised Rider.
- A person over 25 (or 40 years where you have selected and your policy schedule states the policy Class as 'Forty Plus') years of age who rides or is

in the control and/or possession of your motorcycle less than 2% of the time during the period of insurance (or that part of the period of insurance which has elapsed up to the date of loss).

- Only Authorised Riders are insured under this policy.

Business Use - The use of your motorcycle in connection with your business or your occupation.

Communal Parking Area - Any overnight parking arrangement where your motorcycle is parked in an enclosed common area comprising a minimum of four contiguous walls and roof with a lockable door for motorcycle access, where you do not have an enclosed lockable structure that you own or rent for your exclusive use to store your motorcycle.

Electronic Data - Facts, concepts and information converted to a form useable for communications, display, distribution, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment and includes programs, software and other coded instructions for such equipment.

Excess - The amount you must pay towards the cost of any claim under the policy. The excess is printed on your policy schedule.

Garage - A lockable room comprising a minimum of four contiguous walls and roof with a lockable door for motorcycle access. This garage may form part of and be attached to your residence.

Hire - The use of your motorcycle for reward.

Market Value - The value we determine as being the replacement cost of your motorcycle, accessories, trailer or sidecar with another motorcycle, trailer or side car or other accessories of the same make, model and condition as your motorcycle, accessories, trailer or sidecar at the date of their loss or damage.

Modification - Any legal change to your motorcycle from the manufacturer's standard specification including but not limited to your motorcycle's body, engine (including fuel delivery and exhaust systems), transmission, wheels (including diameter and width), tyres, suspension or interior.

Motorcycle - The registered motorcycle or scooter shown on your policy schedule including:

- its standard tools and accessories
- its fitted or non-standard extras, accessories or modifications which you have listed on your application or given us details of later and which we have accepted in writing
- any sidecar or trailer if they are listed on your policy schedule.

Overnight Street Parking - When your motorcycle is parked within 500 metres of the address you have declared to us as the usual address your

motorcycle is parked overnight and you have declared your motorcycle is garaged, parked in a communal parking area or parked within the boundaries of your usual overnight parking address but you park on the street, footpath or outside the boundaries of your residence, this is regarded as “Overnight Street Parking”.

Period of Insurance - The policy period shown in your policy schedule.

Personal Property - Personal effects such as mobile phones, CD’s, cameras laptops. Excludes motorcycle specific apparel, equipment and items defined under ‘Riding Apparel’.

Policy Schedule - The most recently issued premium advice, renewal invitation or document titled ‘schedule of insurance’, which shows your policy number, together with the details of your cover.

Riding Apparel - Protective clothing designed and worn for riding a motorcycle including helmets, riding jacket, pants and boots, gloves, body armour and knee guards.

Substitute Motorcycle - A similar motorcycle to your motorcycle which is registered for use on public roads.

Sum Insured – The agreed value or market value, whichever is stated in your policy schedule plus:

- the market value of your accessories up to the limit shown in your policy schedule, if you have selected cover for your accessories
- the market value of your trailer up to the limit shown in your policy schedule, if you have selected cover for your trailer
- if you have chosen to insure your motorcycle for market value, the market value of your sidecar up to the limit shown in your policy schedule, if you have selected cover for your sidecar
- if you have chosen to insure your motorcycle for agreed value, the agreed value of your sidecar up to the limit shown in your policy schedule, if you have selected cover for your sidecar.

Total Loss – When repair costs to your motorcycle plus the value of the wreck, in our opinion exceed its sum insured, or it is stolen and not recovered, we may, at our option, declare your motorcycle a total loss.

Usual Overnight Parking Address - The residential address you have declared to us as the address where your motorcycle is usually parked overnight.

We, us, our - Calliden Insurance Limited (Calliden) (ABN 47 004 125 268, AFSL No. 234438).

You, your - The person(s) named in the current policy schedule as the insured.

Section One: Loss or Damage to Your Motorcycle

What is covered?

We cover accidental damage to or theft or attempted theft of your motorcycle which occurs during the period of insurance.

If your motorcycle is partially damaged

If your motorcycle is not a total loss, we will, at our option either pay the cost of repairing your motorcycle, or make a cash settlement up to the limit of the sum insured at the time of loss (less any excess that may be applicable). We will be entitled to any residual value of parts replaced.

If your motorcycle is a total loss

If we declare your motorcycle to be a total loss:

- we will at our option either pay up to the limit of the sum insured or replace your motorcycle, less any excess that may be applicable
- within two years from the date of its original registration if you are the original registered owner, we will, at our option and subject to local availability and the agreement of any party having a financial interest in your motorcycle, replace your motorcycle with a new motorcycle of the same make, model and series with the same accessories as declared in the application or policy schedule, less any excess that may be applicable
- we will be entitled to take over ownership of your motorcycle.

What is not covered?

We will not cover any loss or damage:

- if any anti-theft device which you have told us is installed on or in your motorcycle is not in good working order or activated or your motorcycle is not locked and the keys removed when your motorcycle is unattended, including while your motorcycle is parked in your garage, communal parking area or within the boundaries of your usual overnight parking address
- when your motorcycle is being ridden by any person who is not an authorised rider, except when your motorcycle is being ridden by:
 - a member of the motor trade or motor engineer for overhaul, upkeep, repair or sale
 - an employee of any parking station for the purpose of parking
 - by any person in an extreme medical emergency in which case the onus of proof will be on you to substantiate the necessity for your motorcycle to be ridden by or be in the control and/or possession of a person other than you or an authorised rider
- to your motorcycle between the hours of 10.00pm and 5.00am if you have declared to us that it is garaged overnight and, at the time the loss or

damage occurred, it was not kept in a securely locked garage. However this exclusion will only apply if, at the time the loss or damage occurred, your motorcycle was parked within 500 metres of the address that you have declared to us as the address where it is garaged overnight and your policy schedule is not endorsed to include overnight street parking

- to your motorcycle between the hours of 10.00pm and 5.00 am if you have declared to us that it is parked in a communal parking area overnight and, at the time the loss or damage occurred, it was not kept in a securely locked communal parking area. However this exclusion will only apply if, at the time the loss or damage occurred, your motorcycle was parked within 500 metres of the address that you have declared to us as the address of the communal parking area where it is parked overnight and your policy schedule is not endorsed to include overnight street parking
- to your motorcycle between the hours of 10.00pm and 5.00am if you have declared to us that it is parked overnight within the boundaries of your usual overnight parking address and, at the time the loss or damage occurred, it was not parked within the boundaries of your usual overnight parking address. However this exclusion will only apply if, at the time the loss or damage occurred, your motorcycle was parked within 500 metres of your usual overnight parking address and your policy schedule is not endorsed to include overnight street parking.

Additional Benefits

The following additional benefits are paid in addition to the sum insured for your motorcycle.

Recovery and towing

If your motorcycle is accidentally damaged or recovered after being stolen, we will pay the reasonable cost of recovery and moving it to the nearest authorised repairer or place of safety. Any further movement of your motorcycle may only be conducted with our consent. The maximum amount we will cover under this benefit is \$2,000.

Transportation by sea

We will pay your contribution for general average and salvage charges, where these maritime conditions apply, while your motorcycle is being transported by sea between places within the Commonwealth of Australia, even in the event of there being no loss or damage to your motorcycle.

Automatic cover on a replacement motorcycle

If you replace your motorcycle during the period of insurance we will cover the replacement motorcycle for 14 days from the date of acquisition, provided you

supply details of the replacement motorcycle within 14 days of its acquisition, another insurer has not provided motorcycle insurance to you for the replacement motorcycle and we agree to cover the replacement motorcycle. Cover for your earlier motorcycle will cease from the time of acquisition of the replacement motorcycle.

The most we will pay for loss or damage to the replacement motorcycle is the lesser of:

- the current market value of the replacement motorcycle
- the sum insured shown on your policy schedule
- the purchase price of the replacement motorcycle.

Cover for the replacement motorcycle after the 14th day from the date of acquisition will only continue if:

- you provide us in writing with all details about the replacement motorcycle within 14 days of the acquisition of the replacement motorcycle
- we agree to insure the replacement motorcycle
- you agree to pay any additional premium we require
- you agree to complete a new application form if we require it.

Emergency accommodation

We will pay up to \$500 for reasonable and necessary accommodation or travel expenses incurred in relation to an accident which gives rise to a claim under this policy and which occurs more than 100 kilometres from your declared place of residence.

Locks and keys

We will pay up to \$1,500 for the reasonable cost of replacing your motorcycle's key ignition barrels, locks and keys and/or recoding your motorcycle's locks if your motorcycle's keys are stolen, you have reported this to the police and police investigations conclude they are unlikely to be found.

Hire vehicle after theft

If your motorcycle is stolen, we will pay up to \$1,500 for a maximum of 14 days for the cost of a hire vehicle for your or an authorised rider's use.

We will only pay under this Additional Benefit if your motorcycle is described in your current policy schedule as "daily commuting".

We will not pay under this Additional Benefit for:

- any hire charges incurred after your motorcycle is returned to you in a similar condition to that it was in before the theft or accident
- fuel, insurance waiver or any other running costs of the hire vehicle
- any period after we have replaced your motorcycle or paid your claim.

Returning your motorcycle to you after repair

We will pay up to \$500 to return your motorcycle to your residence or place of work once it has been repaired if the repairer's premise is more than 100 kilometres from your residence or place of work.

Personal property

We will pay up to \$500 for any personal property that you or an authorised rider own that is damaged in an accident covered by the policy, or if the personal property is stolen in a theft covered by this policy. Personal property does not include money, cheques, credit or debits cards, motorcycle specific equipment or riding apparel as defined in the 'words with special meanings' section of this policy wording or any property used in connection with earning income.

We will not pay if personal property is stolen or damaged after fire or an accident if you or an authorised rider did not take reasonable steps to protect the personal property.

Travel expenses

We will pay up to \$500 for travel expenses incurred for you or an authorised rider to return home or complete your journey, if your motorcycle cannot be ridden following an accident.

Emergency repairs

If your motorcycle is damaged more than 100 kilometres from your home, we will pay up to \$500 for emergency repairs necessary to enable you or an authorised rider to ride your motorcycle home or to the nearest place of repair.

Optional Additional Benefit

Riding apparel

If you have selected this cover and it is shown on your policy schedule, we will cover your riding apparel and/or the riding apparel of any authorised rider and/or your or their pillion, up to the amount shown on your policy schedule if it is:

- lost or damaged while you or an authorised rider are riding your motorcycle
- stolen while it is stored in a securely locked storage compartment on your motorcycle.

We will not pay:

- more than \$2,000 for any single item, pair or set
- for wear and tear or damage associated with normal use
- for loss or damage to riding apparel when it is away from your motorcycle
- for loss or damage to riding apparel that belongs to any unauthorised rider
- motorcycle specific equipment or riding apparel as defined in the 'words with special meanings' section of this policy wording.

Section Two: Third Party Property Damage Cover

What is covered?

We will indemnify you and any passenger or authorised rider for all sums which you or such passenger or authorised rider become legally liable to pay in compensation for damage to the property of others (up to a maximum of \$20,000,000) arising out of an accident caused by or in connection with your motorcycle (including any trailer or sidecar attached to your motorcycle) happening during the period of insurance and less any excess that may be applicable.

We will also pay all reasonable legal costs and expenses incurred by you or any passenger or authorised rider in defending or undertaking any legal action subject to our prior written consent. These legal costs and expenses are included in and not in addition to the maximum amount of cover of \$20,000,000.

What is not covered?

There is no cover under this section:

- unless you and any passenger or authorised rider observe, fulfil and are subject to the terms, exclusions and conditions of this policy insofar as they apply
- in respect of damage to property belonging to or held in trust by or in the custody or control of the person claiming to be indemnified under this policy
- in respect of damage to any motorcycle insured by this policy
- in respect of penalties, fines, punitive, exemplary or liquidated damage
- in respect of death or personal bodily injury to any person arising from an accident involving any motorcycle insured by this policy
- for any liability which is insurable under a statutory scheme or policy covering such liability
- after the date we confirm that we will pay your claim for the total loss of your motorcycle.

Substitute motorcycle

When your motorcycle is out of use for service or repair and you or any authorised rider rides a substitute motorcycle, the cover provided by this section is extended to cover legal liability arising from the use of the substitute motorcycle.

We will not cover your legal liability when we have already accepted a claim for the total loss of your motorcycle.

Section Three: General Exclusions

There is no cover under this policy if at the time of any accident or event which results in a claim, your motorcycle (or any other motorcycle covered by this policy) was used by, or was in the custody or control of you or an authorised rider, and:

- you were under the influence of any drug or intoxicating liquor or had a blood alcohol reading in excess of that permitted by statute, or refused to undertake breath analysis
- any authorised rider in control and/or possession of or riding your motorcycle with your consent, was under the influence of any drug or intoxicating liquor or had a blood alcohol reading in excess of that permitted by statute, or refused to undertake breath analysis, and you knew or should reasonably have known when you gave consent, that the authorised rider was, or would be at the relevant time so affected by intoxicating liquor or drugs
- you, or any authorised rider were not licensed or authorised to be riding your motorcycle.

There is no cover under this policy if at the time of any accident or event which results in a claim, your motorcycle (or any other motorcycle covered by this policy):

- was in an unsafe or unroadworthy condition or was being ridden whilst unregistered
- was damaged intentionally by you or an authorised rider or on your or their behalf, or with fraudulent intention
- was outside of Australia
- was used in an experiment, test, trial, demonstration or to tow some other motorcycle in connection with the motor trade
- was on hire to another person, or used to carry passengers or goods for hire or reward
- was being used for any unlawful purpose
- was being used in a race, rally, trial, test or contest, or being tested in preparation for a race, rally, trial, test or contest
- was being used on a racetrack or course in any capacity whatsoever
- was used off road or on any ungazetted road or highway
- was being used in a training course
- was being used for learner rider tuition for reward
- was being used to carry a greater number of passengers or carry or tow a load greater than that for which your motorcycle was constructed
- was being used for business use.

There is no cover under this policy for:

- loss of use, depreciation, wear and tear, rust and corrosion
- the cost of rectifying pre-existing damage, rust, faulty repairs or the increased cost of repairing the motorcycle due to previous damage and/or repairs
- mechanical, structural, electrical or electronic breakdown or failure
- damage to tyres by application of brakes, road cuts, punctures or bursts
- losses due to your or an authorised rider's failure to take reasonable steps to protect your motorcycle
- losses due to your or an authorised rider's failure to protect your motorcycle following you or an authorised rider becoming aware of the loss or theft of your motorcycle's keys or any other keys or passes which may provide access to your motorcycle or your motorcycle's keys
- your motorcycle when it is parked overnight on the street as defined in "overnight street parking" unless your policy schedule is endorsed to include overnight street parking
- the cost of replacing an entire set and/or pair when not all of the set and/or pair are damaged
- loss of or damage to your motorcycle by lawful repossession, seizure or other operation of law
- motorcycles which have been modified from the manufacturers' original specification for the model and series, unless such modifications have been disclosed to and agreed to in writing by us
- injury arising, directly or indirectly, out of inhalation of, or fears of the consequences of exposure to or inhalation of, asbestos, asbestos fibres or any derivatives of asbestos
- that part of any loss, cost or expense for the cost of cleaning up, or removal of, or damage to, or loss of use of, property arising out of any asbestos, asbestos fibres or any derivatives of asbestos.
- loss, damage or liability if your policy schedule shows that your policy class is "Forty Plus" and the loss, damage or liability arises while your motorcycle was being ridden by, or was in the control and/or possession of, a person under the age of 40 with your knowledge or consent
- your motorcycle if it is being ridden on rails
- bodily or personal injury of any kind
- consequential loss of any kind.

We will not pay any claims arising directly or indirectly from or in consequence of:

- war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), rebellion, revolution, insurrection or military or usurped power, or confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority
- any act of terrorism

-
- any loss, damage, cost, or expense directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with any action in controlling, preventing, suppressing, retaliating against, or responding to any act of terrorism
 - ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
 - the radioactive toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
 - any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter
 - the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter
 - failure or inability of any item, equipment or computer software to recognise correctly, to interpret correctly or to process correctly any data, or to function correctly beyond any time when that item, equipment or computer software has not recognised, interpreted or processed correctly any data. We will pay for any resultant loss or damage that is covered by this policy.
 - total or partial destruction, distortion, erasure, corruption, alteration, misinterpretation, or misappropriation of electronic data
 - error in creating, amending, entering, deleting or using electronic data
 - total or partial inability or failure to receive, send, access or use electronic data for any time at all.

If we allege that by reason of the above exclusions any loss, damage, cost or expense is not covered by this policy, the burden of proving to the contrary will be upon you. In the event any portion of the above exclusions are found to be invalid or unenforceable, the remainder will remain in full force and effect.

We may refuse to pay a claim if you do not advise us immediately if:

- you change your address or the address you have declared to us as the address at which your motorcycle is parked overnight
- your motorcycle will no longer be parked overnight in the way that you have declared to us it would be parked overnight
- you change the way you use your motorcycle or the usage pattern of your motorcycle,

but we will maintain cover if:

- you have told us about the change, and
- we have agreed to cover you, and
- you have paid any additional premium required.

Section Four: Excess

An excess applies to all claims under this policy for loss or damage to your motorcycle.

You may have to pay more than one excess depending upon the experience of authorised riders. The standard excesses you may be required to pay are:

- Basic excess – the first amount you must pay towards every claim you make. The amount of the basic policy excess will vary depending on the age and experience of named riders and the type of motorcycle that we are insuring. The basic excess will be shown on your policy schedule.
- Inexperienced rider excess - \$500 in addition to the basic excess. The inexperienced rider excesses will apply to this policy if your motorcycle is being ridden by or is in the control and/or possession of any person over the age of 25 except when you have chosen and your policy schedule states your policy class as 'Forty Plus' in which case no riders under the age of 40 are covered by this policy who has held an Australian motorcycle rider licence for less than two years.

If any further sums are payable in addition to the excesses stated above, these will be shown in your policy schedule.

If we make any payment under this policy which includes any excess for which you are responsible, then you must pay to us the amount of such excess on request. Each excess is cumulative.

Cover under this policy is only available if the amount claimed is more than the excess or cumulative excesses even when the excess would not apply.

The excess must be paid when a claim is made unless we agree the accident was entirely the fault of the other driver or party, you can give us the name and address of the other driver or party, you can give us the registration of the vehicle that caused the damage to your motorcycle, the damage exceeds the amount of the excess and the other driver or party was not a family member or a person who resides with you.

Section Five: Claims Procedures

When your motorcycle is involved in an accident or loss which may give rise to a claim under this policy, you must contact us without delay. You can contact Calliden to make a claim in any of the following ways:

Tel: 1300 78 55 44

Fax: 1300 78 77 55

Postal address: PO Box 2717, Taren Point NSW 2229

Email: motorclaims@au.innovation-group.com

You must also:

- take all reasonable steps to avoid further loss or damage
- inform the police as soon as possible, but within 24 hours of the damage coming to your attention, if your motorcycle (or part of your motorcycle) is stolen, or damaged in an attempted theft, or if malicious damage is suspected
- within 30 days complete and give to us a claim form (if we ask you to complete a claim form)
- give all information and assistance required by our legal representative or investigator to allow us to fully examine and settle your claim, and/or enforce in your name the rights we may have against any third party
- pay any contribution on the cost of repairs or part/s where the repair or replacement part/s puts your motorcycle in a better condition than prior to it being damaged.

When property belonging to other people is damaged in circumstances which may give rise to a claim under Section Two you must:

- not without our consent in writing, make any admission of liability, offer, promise or payment in connection with that claim
- forward to us every letter, claim, writ, summons or process relating to the claim immediately after it is received.

We will have full discretion in the conduct of any proceedings or in settlement of any claim made against you and may:

- take over and conduct in your name the defence or settlement of any claim
- prosecute in your name any right of recovery against other persons.

We agree that any disputes arising from this policy will be determined by the Courts, and in accordance with the laws of the state and territory where this policy is issued.

Claims for less than the excess

The cover under this policy is only available if the amount claimed is more than the excess even when the excess would not apply.

Proof of loss

When you make a claim under this policy, we may ask you to provide proof of purchase or proof of ownership of your motorcycle, items, accessories, modifications and riding apparel. If you cannot provide this proof we may not pay you.

Repairs

When you need to make a claim, you can choose your own repairer or we can recommend a repairer to carry out the repairs to your motorcycle.

When your motorcycle is being repaired – what we will do

When you have chosen your own repairer or you have chosen the repairer we recommend, we will ask the repairer to provide a quotation for the work that is required to repair your motorcycle. If we consider that the quote is fair and reasonable, we will authorise the repairer to carry out the repairs. When it comes to the repair of your motorcycle we:

- will repair your motorcycle to return it to the condition it was in before the incident which damaged your motorcycle
- will use new parts or parts consistent with the age and condition of your motorcycle
- may instruct the repairer to use other repairers to complete certain parts of the repairs. For example, if your windscreen is damaged, we may instruct the repairer to have the windscreen repaired by a specialist windscreen repairer
- guarantee the quality of workmanship and materials for the life of the motorcycle (subject to wear and tear).

If you choose your own repairer, we may not always authorise the repairs if we are not satisfied that the quote for the repairs is fair and reasonable. If this happens:

- we will pay you the amount that we determine to be fair and reasonable for the repairs. This amount will be determined by a motorcycle assessor appointed by us inspecting the damage to your motorcycle, and reviewing, adjusting and/or amending your repairer's quote. We may also compare your repairer's quote with a quote we obtain from a repairer we choose
- if we do not authorise repairs and we pay you the amount we determine to be fair and reasonable for the repairs, we will not guarantee the quality of workmanship and materials.

What is not covered - repairs

We:

- will not be responsible for additional costs incurred because of delays in delivery of parts
- will not pay for any air-conditioning refit, re-gas or any modification required by law
- may require you to contribute to the cost of the repairs if the repairs to your motorcycle leave it in a condition that is better than the condition it was in before the incident that caused the damage.

Riding apparel – how we will pay claims

When your riding apparel or the riding apparel of any authorised rider or your or their pillion is lost or damaged and we have accepted a claim for the loss or damage, we will decide to either repair or replace the riding apparel or pay the cost of repairing or replacing the riding apparel.

If we decide to repair or replace the riding apparel, we will repair or replace the riding apparel with new materials or new riding apparel. We will make all reasonable endeavours to match the materials used for repairs or new riding apparel with the lost or damaged riding apparel. Where this does not achieve an exact match, materials or riding apparel that in our opinion match the lost or damaged riding apparel will be used.

If we decide to pay the cost of repairing or replacing the riding apparel, we will pay up to the limit shown in your policy schedule for riding apparel, subject to limits contained in the policy. The amount that we pay will be the current retail price or any lower price that we may obtain, whichever is less. Damaged riding apparel that we have replaced or cash settled you for as a result of a claim will become our property.

Riding apparel – what we will not pay

We will not pay:

- for repair or replacement of any undamaged riding apparel to match the riding apparel we have repaired or replaced
- any decrease in the value of a pair, set or collection when the damaged or lost item forms part of the pair, set or collection.

Section Six: General Conditions

If you do not comply with the following conditions, we may refuse to pay a claim in whole or in part.

Failure to pay the insurance premium

You must pay your insurance premium. We may take steps to cancel the contract of insurance for non-payment of the insurance premium.

Renewal procedure

When your current policy is close to expiry, we may send you an invitation to renew your policy. Any changes to the premium or the cover provided by the policy will be detailed in this renewal invitation.

Before you accept our invitation to renew your policy, you have a duty, by law, to tell us everything that you know or could reasonably be expected to know that will alter the risk that we propose to insure in the new period of insurance. Things you must tell us before the new period of insurance commences include but are not limited to:

- details of any convictions, charges, prosecutions or fines for you or any authorised rider, for any driving or motoring offence including but not limited to speeding, traffic infringements (other than parking offences) and camera detected offences

-
- if you or any authorised rider have had your or their driver's or rider's licence cancelled, suspended, special conditions imposed or been disqualified from driving or riding
 - if your motorcycle has been converted, altered or modified from the manufacturer's original specification for the model or series.

Changing motorcycles

If you replace your motorcycle with another motorcycle, we may insure the new motorcycle on the same terms and conditions as your old motorcycle.

For the policy to cover the new motorcycle:

- you must give us details of the new motorcycle within 14 days of acquiring it, and
- we must agree to cover the new motorcycle, and
- you must pay any additional premium we ask for.

If you do not, this policy will come to an end, without any notice to you.

Changing your address

You must notify us immediately if you change your address. This means if you relocate either temporarily or permanently, you must advise us in writing immediately.

Changing your motorcycle's garaging or parking or your motorcycle's garaging or parking address

You must notify us immediately in writing if:

- your motorcycle will no longer be garaged, communally parked or parked overnight, either permanently or temporarily, at the address you have declared to us as the address where your motorcycle is garaged, communally parked or parked overnight
- you have declared to us that your motorcycle is parked within the boundaries of your usual overnight parking address, in a garage or in a communal parking area overnight and it is, or will no longer be, parked within the boundaries of your usual overnight parking address, in a garage or in a communal parking area overnight either temporarily or permanently.

Making modifications to your motorcycle

You must notify us immediately if your motorcycle is converted, altered or modified from the manufacturer's original specification for the model or series.

Your motorcycle and the modification will be covered if:

- we agree to cover the modification and your motorcycle, and
- you pay us any additional premium required, and
- we confirm in writing the modification and your motorcycle is covered.

If you change the way you use your motorcycle

You must notify us immediately if you:

- change the way you use your motorcycle from the way you have declared to us that you use your motorcycle, or
- change the number of times per week or per month that you ride your motorcycle from the number you have declared to us, or
- change the number of times per week or per month your motorcycle will be away from the address where it is stored, garaged or parked from the number you have declared to us, or
- have declared to us your motorcycle is not ridden and you will be riding your motorcycle.

If you want to add additional authorised riders

You must notify us immediately if you want any additional rider of your motorcycle to be listed in your policy schedule as an authorised rider.

Additional riders will be covered if:

- we agree to cover the additional rider, and
- you pay us any additional premium required, and
- we confirm in writing the additional rider is listed as an authorised rider in your policy schedule.

If you want to change any other information or details in your policy please contact us

The change will be effective if:

- we agree to make the change, and
- you pay us any additional premium required, and
- we confirm in writing the change is effective.

Cancellation

The policy may be cancelled by:

- you at any time by notifying us in writing, in which case:
 - cancellation takes place when we receive the notice
 - we will retain, or be entitled to retain, the Premium for the period during which the policy was in force together with any non-refundable government taxes, levies and duties
 - we will also retain an administration fee of \$20 (plus GST)
- us on any of the grounds set out in the Insurance Contracts Act 1984 (Cth), as amended from time to time, by giving you notice in writing, in which case:
 - cancellation takes place at the time you enter into another contract of insurance you intend to replace the policy, or at 4.00pm on the third business day after delivery of the notice to you, whichever is earlier, and

-
- we will refund premium for the unexpired portion of the period of insurance.

You provide us with any information we may require to enable us to process a refund of premium following any cancellation.

In the event of your motorcycle being declared a total loss, this policy will be cancelled from the date of the event causing the total loss. No refund of premium will be made.

Interpretation

The singular includes the plural and vice versa, unless the context otherwise requires. Headings are for convenience only and do not affect interpretation.

Where a word or phrase is defined, its other grammatical forms have a corresponding meaning.

The law that applies to this policy

Any disputes arising from this policy will be determined by the courts, and in accordance with the laws, of the state or territory where this policy is issued.

Section Seven: Third Party Property Damage Only Cover

Where your policy schedule states your cover type is “Third Party Property Damage Only”, Section One does not apply.

Section Eight: Storage/Restoration Cover

Where your policy schedule states your cover type is “Storage/Restoration Cover Only”, your motorcycle will be covered at all times in accordance with the terms and conditions of this policy, except when being ridden under its own power.

There is no cover for your motorcycle under “Storage/Restoration Cover Only”:

- under Section Two of this policy,
- for any loss or damage caused by or in connection with you or an authorised rider riding your motorcycle under its own power.



Product issued by
Calliden Insurance Limited

Level 7, 100 Arthur Street
North Sydney NSW 2060
Australia
Tel: +61 2 9551 1111
Fax: +61 2 9551 1155
www.calliden.com.au

ABN 47 004 125 268
AFSL 234438
© Calliden Insurance Limited 2012

CMDAW MC 1012



Product distributed by
Dawes Underwriting Australia Pty Ltd
trading as Dawes Motor Insurance

PO Box 348
Milsons Point NSW 1565
Australia

Tel: 1300 188 299
Fax: 1300 807 462
insure@dawes.com.au
www.dawes.com.au

ABN 18 050 289 506
AR No. 342982