

**LFI**  
Group



# VEHICLE EQUITY INSURANCE

PRODUCT DISCLOSURE STATEMENT AND POLICY

# Welcome to LFI's Vehicle Equity Insurance

A new vehicle can be very exciting.

But have you considered how you would meet your loan repayments if your vehicle was damaged beyond repair, and your comprehensive insurance wasn't enough to repay your loan? You may be left with a significant loan balance, as well as changeover and incidental costs. While comprehensive insurance covers your car's market value, it does not cover your loan.

Benefits of LFI Vehicle Equity Insurance can include:

- Peace of mind, knowing that your loan will be covered if your vehicle is damaged beyond repair or stolen and not recovered;
- Coverage for expenses resulting from the Total Loss such as the excess paid under your comprehensive policy;
- Extra funds to cover changeover and other costs if your Comprehensive Vehicle Insurer replaces your Vehicle.

*Cover is subject to other terms (including conditions, limits and exclusions) as set out in this Policy.*

You can contact us by any of the following methods:

LFI Group Pty Ltd (ABN 31 138 903 581 AFSL 413613)

Mail: Level 16, 535 Bourke St, Melbourne VIC 3000

Telephone: 1300 888 318

Email: [enquiry@lfi.com.au](mailto:enquiry@lfi.com.au)

Website: [www.lfi.com.au](http://www.lfi.com.au)

*LFI Vehicle Equity Insurance is entirely optional.*

*It is not a condition of your Loan Contract that you have this insurance.*

Combined Product Disclosure Statement and Policy  
Wording

Vehicle Equity Insurance

Prepared 8 April 2019

Issued by:

LFI Group Pty Ltd ABN 31 138 903 581

Australian Financial Services Licence number 413613

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## This PDS is important

This Product Disclosure Statement (PDS) is designed to help you decide if LFI Vehicle Equity Insurance is right for you.

We encourage you to read the whole PDS as it contains important information, including:

- How Vehicle Equity Insurance can benefit you;
- What Vehicle Equity Insurance covers and doesn't cover;
- The Policy terms;
- How to make a claim.

If you do not understand any part of this document or would like more information, please contact us and we will be happy to explain.

## About LFI Vehicle Equity Insurance

LFI Vehicle Equity Insurance is designed to help you meet your loan repayment obligations and other costs associated with the Total Loss of your Vehicle.

### Benefits of LFI Vehicle Equity Insurance include:

- **Shortfall Benefit.** If your vehicle is a Total Loss and your Comprehensive Insurance payout is less than your loan, we will pay the Shortfall to your Financier (up to your Maximum Shortfall Benefit);
- **Extras Benefit.** When we pay a Shortfall Benefit, we will reimburse expenses incurred as a result of the Total Loss, including the excess paid under your Comprehensive Policy (up to your Maximum Extras Benefit Limit); and
- **No Shortfall Benefit.** If your vehicle is a Total Loss and your Comprehensive Insurance payout covers your loan or replaces your vehicle, we will pay you a No Shortfall Benefit while your Cover will continue in relation to any replacement vehicle.

These benefits are subject to some limits and exclusions which are explained in the Policy Terms on page 11 of this PDS, and the maximum amount of these benefits is determined by the cover level that you select.

### Choose from four levels of Cover

LFI Vehicle Equity Insurance features the following Cover Options:

	COVER OPTION 1	COVER OPTION 2	COVER OPTION 3	COVER OPTION 4
<b>MAXIMUM SHORTFALL BENEFIT</b>	\$20,000	\$15,000	\$7,500	\$5,000
<b>MAXIMUM EXTRAS BENEFIT</b>	\$5,000	\$4,000	\$2,000	\$1,000
<b>NO SHORTFALL BENEFIT</b>	\$2,000	\$2,000	\$1,000	\$1,000

Your Cover selection will be made in your Application, and will be set out in your Policy Schedule. We may decide, based on your loan and vehicle, not to offer all Cover Options.

**Example**

*Your Vehicle is declared a Total Loss by your Comprehensive Vehicle Insurer and the outstanding balance payable by you under your Loan Contract is \$30,000 but the Total Loss Payout by your Comprehensive Vehicle Insurer is only \$20,000. If you selected Cover Option 2, with a Maximum Shortfall Benefit of \$15,000, we would pay the Shortfall of \$10,000 to your Financier to the credit of your Loan Contract.*

## Who is the insurer?

This insurance is underwritten by LFI Group Pty Ltd ABN 31 138 903 581. LFI holds an Australian Financial Services Licence (AFSL) number 413613 and is authorised under its AFSL to issue, deal in and provide general advice on general insurance products.

In this document, 'we', 'us' and 'our' refers to LFI Group Pty Ltd.

*If You decide to purchase a Policy, please keep a copy of this document with your Policy Schedule in a safe place, together with a copy of your Application. All these documents form your contract of insurance.*

## Applying for Cover

When you apply for Cover, you will need to complete an Application. We will rely on the information supplied by you to decide whether you are eligible for Cover and if so, the terms of Cover we will provide.

If we determine that you are eligible for Cover and you have paid the applicable premium, we will provide Cover to you on the terms and conditions in this document, your completed Application and the Policy Schedule.

This document, your completed Application and Policy Schedule make up your Policy with us. It is your responsibility to ensure that all details in your Application and Policy Schedule are correct and to immediately inform us of any corrections that need to be made.

## Your duty of disclosure

It is important that you understand your duty of disclosure. We explain your duty of disclosure in your Application. If you do not comply with your duty of disclosure, we may refuse to pay a claim.

## Things you need to tell us during the Period of Cover

You must inform us immediately in writing if:

- you change your name or address;
- your Comprehensive Vehicle Insurer replaces your Vehicle following a Total Loss and you would like to continue Cover under this Policy on your replacement vehicle;
- your Loan Contract ends earlier than the end of the Period of Cover; or
- you wish to vary the Loan Contract in any way, as we may be able to decline a claim if you do not obtain our prior written consent to the variation.

## What is the cost?

The premium payable for your Policy will be shown on your Application and Policy Schedule together with Goods and Services Tax (GST) and stamp duty. The premium will vary depending on the Cover you choose. In setting premiums, we take a number of factors into consideration. These factors may include:

- The Cover Option you have chosen;
- The amount you have borrowed under your Loan Contract; and
- The type and value of your Vehicle.

Your premium includes the commission payable by us to the representative who arranged your Policy. More information on commission payments and benefits received by representatives is available from the Financial Services Guide provided to you in relation to this Policy or by contacting us.

## Payment of premium

The insurance premium for your insurance Policy may be financed by your Loan Contract or you can choose to pay it as a separate amount.

## Government duties

We reserve the right to pass onto you any Government duties, taxes or charges that are or become payable by us or you in respect of your Policy.

## Cooling off period

You have a cooling off period which is the right to cancel your Policy within 21 days of the commencement of the Period of Cover, unless you have made a claim during the cooling off period.

If you wish to cancel your Policy during the cooling off period, you must notify us in writing and we will refund the premium in full and your Policy will be terminated.

## The General Insurance Code of Practice

The Insurance Council of Australia has developed a voluntary General Insurance Code of Practice, which we have adopted.

The Code is designed to raise the standards of service and practices in the general insurance industry. It aims to promote more informed relations between insurers and their customers, improve consumer confidence in the general insurance industry, improve the quality of policy documentation and information provided to consumers and ensure that our representatives act in an honest, fair, efficient and transparent manner.

To obtain a copy of the Code visit [www.insurancecouncil.com.au](http://www.insurancecouncil.com.au) or call (02) 9253 5100.

## Your Privacy

When you apply for Vehicle Equity Insurance, we will collect the information required in your Application and determine your eligibility for LFI Vehicle Equity Insurance.

When you make a claim under Vehicle Equity Insurance, we will collect information relevant to assessing your claim. This may include collection directly from you, from your Financier, and from publicly available sources or via surveillance.

If you do not provide information that we request, we may be unable to provide you with LFI Vehicle Equity Insurance, or may refuse to pay a claim.

When you purchase Vehicle Equity Insurance, you consent to us using and disclosing your information in accordance with our Privacy Policy and for:

- Processing and administering your insurance, including the assessment and payment of claims. This may involve disclosure to your Financier, investigators, health professionals, assessors, lawyers and external complaint resolution bodies;
- Marketing, subject to your right to opt-out, products or services that we, or our business associates may provide. This may involve disclosure to our business associates and to external service providers including mail houses and information technology providers;

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- Managing our business generally, including forecasting, financial modelling and data analysis, process development and strategy and compliance with legal requirements. This may involve disclosure to our business associates and to external service providers including mail houses and information technology providers, accountants, actuaries, auditors, Government regulatory and law enforcement agencies, courts and tribunals.

## Information about other individuals

If you give us personal information about other individuals, we rely on you to make them aware that you have provided their information to us and of how we will use their information.

## Disclosure outside Australia

We may share your information with service providers who use cloud servers located overseas. The countries in which we may send personal information include New Zealand, England and the United States. Our Privacy Policy contains more information about disclosure outside of Australia.

## Our Privacy Policy

Our Privacy Policy contains information about how you may access and seek correction of information about you, how to complain about our information handling and how we will deal with your complaint. You can view our Privacy Policy on our website at [www.lfi.com.au](http://www.lfi.com.au). Alternatively, you may contact our Privacy Officer on 1300 888 318 to discuss any concerns or to request a free copy of our Privacy Policy.

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# Policy terms

## Definitions

Some words have a special meaning in this document. These words are listed below.

**Agreed Value:** means the amount that you and your Comprehensive Vehicle Insurer agree to insure your Vehicle for.

**Application:** means the Application form completed by you headed 'Vehicle Equity Insurance Application' on which you:

- provide information about yourself and anyone else you want to be covered by this Policy; and
- choose your Cover Option.

**Comprehensive Vehicle Insurer:** means the insurer of the Comprehensive Vehicle Insurance Policy for your Vehicle.

**Comprehensive Vehicle Insurance Policy:** means the insurance policy that provides cover for loss of or damage to your Vehicle, in force as at the date of the Total Loss of your Vehicle.

**Cover:** means the insurance cover that is provided by your Policy.

**Cover Option:** means the Cover option you selected in your Application for this Policy.

**Extras:** means the following expenses incurred by you in purchasing a new Vehicle following the Total Loss of your Vehicle:

- Stamp duty;
- Dealer delivery fee;
- Registration;
- Excess (or deductible) payable or borne by you in respect of the Total Loss of your Vehicle under your Comprehensive Vehicle Insurance Policy;
- Up to 10 days car hire for a maximum of \$80 per day;
- Premium for insurance covering loss of or damage to your new vehicle; and
- Private Expenses.

Extras does not include payments which in any way relate to property mortgaged to the Financier or property in which the Financier has a security interest.

**Financier:** means a credit provider that has provided credit to the Insured and is named in the Policy Schedule.

**Insured:** means each person(s) named in your Policy

Schedule who has been given Cover by us.

**Loan Contract:** means the Loan Contract, as specified in your Policy Schedule.

**Market Value:** means the current Market Value of your Vehicle as it was immediately prior to the incident resulting in the Total Loss.

**No Shortfall Benefit:** means the benefit we will pay to you where the Shortfall is zero or your Comprehensive Insurer replaces your Vehicle.

**Period of Cover:** means the period during which we provide Cover to you under this Policy as stated in the Policy Schedule.

**Policy:** means the insurance contract between you and us on the terms set out in this document, your Application and the Policy Schedule.

**Policy Schedule:** means the Policy schedule we provide to you which confirms the insurance Cover provided to you under your Policy.

**Private Expenses:** means expenses directly incurred by you as a result of the Total Loss of the Vehicle that would not have been incurred if it were not for the Total Loss. These expenses include, but are not limited to:

- additional travelling expenses;
- overnight accommodation;
- meals; and
- phone calls.

**Shortfall:** means the amount owing on your Loan Contract at the date of the Total Loss of your Vehicle, less the amount of the Total Loss Payout less any other amount excluded by this Policy.

**Total Loss:** means that your Vehicle is determined by your Comprehensive Vehicle Insurer to be damaged beyond economical repair or stolen and not recovered.

**Total Loss Payout:** means the payout of the Market Value or Agreed Value of your Vehicle paid by the Comprehensive Vehicle Insurer to you or your Financier in the event of the Total Loss of your Vehicle (ignoring any excess or deductible payable by or borne by you under your Comprehensive Vehicle Insurance Policy).

**Vehicle:** means the Vehicle described in the Policy Application and Policy Schedule including the manufacturer's standard equipment and accessories fitted in or on the Vehicle at the time you purchased the Vehicle.

**We, us and our:** means LFI Group Pty Ltd.

**You, your:** means the Insured(s) named in the Application and Policy Schedule.

## This Policy is a contract

Your Policy is an insurance contract and the terms are made up of this document, your Application, your current Policy Schedule and any future changes to your Policy.

## Eligibility

To be eligible for this Policy you must:

- be at least 18 years of age;
- have your Vehicle covered by a Comprehensive Vehicle Insurance Policy;
- be a borrower on a Loan Contract for your Vehicle; and
- have a Vehicle with carrying capacity less than 2 tonnes.

We may decide, based on the amount you have borrowed under your Loan Contract and the type, age and value of your Vehicle, not to offer you Cover or to offer you Cover only at a level or levels that we determine.

## Policy coverage

### Shortfall Benefit

If your Vehicle is declared a Total Loss by your Comprehensive Vehicle Insurer and your Comprehensive Vehicle Insurer pays the Total Loss Payout, we will pay to your Financier the Shortfall, subject to the terms (including conditions, exclusions and limitations) of this Policy.

### Extras Benefit

In addition, if:

- your Vehicle is declared a Total Loss by your Comprehensive Vehicle Insurer;
- your Comprehensive Vehicle Insurer pays the Total Loss Payout; and
- we pay the Shortfall Benefit to your Financier,

We will reimburse you for Extras you have incurred and for which you have provided receipts to us, subject to the terms (including conditions, exclusions and limitations) of this Policy. We will not make any payment under this benefit if your Comprehensive Vehicle Insurer replaces your Vehicle.

### No Shortfall Benefit

If:

- your Comprehensive Vehicle Insurer pays the Total Loss Payout and there is no outstanding balance on your Loan Contract; or
- your Comprehensive Vehicle Insurer replaces your Vehicle under the terms of your Comprehensive Vehicle Insurance Policy;

We will pay to you a No Shortfall Benefit, subject to the terms (including conditions, exclusions and limitations) of this Policy. Only one No Shortfall Benefit under this Policy will be paid.

## Maximum amounts payable

The maximum Shortfall Benefit and maximum Extras Benefit amounts payable under this Policy depends on the Cover Option you selected in your Application and the application of the terms (including conditions and exclusions and limitations) of this Policy to your claim.

The table below shows the maximum Shortfall Benefit and maximum Extras Benefit amounts under each Cover Option that you can select in your Application (subject to the section above headed 'Eligibility').

	COVER OPTION 1	COVER OPTION 2	COVER OPTION 3	COVER OPTION 4
<b>MAXIMUM SHORTFALL BENEFIT</b>	\$20,000	\$15,000	\$7,500	\$5,000
<b>MAXIMUM EXTRAS BENEFIT</b>	\$5,000	\$4,000	\$2,000	\$1,000
<b>MAXIMUM TOTAL BENEFIT</b>	\$25,000	\$19,000	\$9,500	\$6,000

We will only pay an Extras benefit if we have paid a Shortfall Benefit to your Financier.

If your Comprehensive Vehicle Insurer pays the Total Loss Payout and there is no outstanding balance on your Loan Contract, we will pay to you a No Shortfall Benefit, subject to the terms (including conditions, exclusions and limitations) of this Policy. The No Shortfall Benefit is \$2,000 for Cover Options 1 and 2, and \$1,000 for Cover Options 3 and \$1,000 for Cover Option 4.

If the No Shortfall Benefit is paid we will not pay any Extras Benefit. Any claim for a No Shortfall Benefit must be reported to us within 6 months from the date of the event that results in the Total Loss.

If any part of your premium is outstanding at the time of a claim, we shall deduct the premium for the remaining period of insurance from the amount we pay you.

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## Policy exclusions

We will not pay any Shortfall or Extras Benefit under this Policy if:

- your Comprehensive Vehicle Insurer replaces your Vehicle with a replacement vehicle following a Total Loss; or
- you are offered a replacement vehicle by your Comprehensive Vehicle Insurer and you do not accept the offer.

We will not pay any benefit under this Policy if:

- the Total Loss of your Vehicle arises from contamination by chemical and/or biological agents which results from an act of terrorism, war or warlike activities, riot, civil commotion, strike or lockout; or
- the Total Loss occurred whilst the person in charge of the vehicle was unlicensed, was driving under the influence of alcohol or drug or was driving against medical advice;
- the Total Loss occurred whilst the Vehicle was being used for any illegal purpose; or
- you are not the registered owner of the Vehicle at the time the Total Loss occurs.

The following amounts will not be included in any Shortfall Benefit payable by us:

- Arrears or deferred payments owed to the Financier as at the date of the Total Loss of your Vehicle;
- An amount arising from a variation to your Loan Contract which has not been notified to us and confirmed by us in writing to you as being covered under your Policy;
- Any early termination fee or early payout fee that applies to your Loan Contract;
- Any amount for which a rebate is capable of being paid to you under a contract financed under the Loan Contract;
- Any excess paid or due under your Comprehensive Vehicle Insurance Policy;
- Any GST liability unless you are not a Registered Entity within the meaning of the A New Tax System (Goods and Services Tax) Act 1999 (Cth); and

- Any payments made by your Comprehensive Vehicle Insurer, or any amounts that it has a liability to pay, in respect of loss or damage resulting from the Total Loss of your Vehicle.

If you accept a Total Loss from your Comprehensive Vehicle Insurer which is less than the Market Value or Agreed Value of your Vehicle, we will reduce your Shortfall Benefit payment by the amount equal to the difference between the Total Loss Payout and the Market Value or Agreed Value of your Vehicle.

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## When am I covered?

The Period of Cover is the period beginning on the date Cover commences and ending on the date Cover ceases, as stated in your Policy Schedule.

Provided we accept your Application and you have paid the premium, we will insure you during the Period of Cover subject to the terms and conditions set out in your Policy.

### The start of your Cover

Your Cover will commence on the applicable date referred to in the Policy Schedule as being the date that the Period of Cover commences or the date of the commencement of your Loan Contract, whichever is the later.

### The end of your Cover

Your Cover will end on the earliest to occur of the following:

- The Policy is cancelled;
- The Period of Cover ends;
- The Loan Contract is paid out or re-financed with a financier who is not the Financier;
- The payment of a claim under your Policy, other than a claim for a No Shortfall Benefit in relation to a Vehicle that was replaced by your Comprehensive Vehicle Insurer;
- Your Vehicle is no longer covered by a Comprehensive Vehicle Insurance Policy;
- Seven years from the commencement of the Period of Cover;
- The time for repayment by you of the outstanding amount specified in your Loan Contract has passed; or
- The Financier repossesses your Vehicle.

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## Continuing your Policy after your Vehicle is replaced

If your Vehicle is declared a Total Loss by your Comprehensive Vehicle Insurer and your Comprehensive Vehicle Insurer replaces your Vehicle with a replacement vehicle, you must contact us and provide the details of the replacement vehicle.

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## How can your Policy be cancelled?

### Cancellation by you

You may cancel this Policy at any time by notifying us in writing. If the Policy is cancelled after the cooling off period, we will retain the proportionate premium for the time that Cover has been provided.

If you have financed the premium for this Policy, we will require the written approval of the Financier before cancelling the Policy. Any refund of premiums will be paid to your Financier, to the credit of your Loan Contract.

### Cancellation by us

We may cancel this Policy in accordance with the law. This includes where you have:

- failed to comply with your duty of disclosure;
- failed to comply with a term of your Policy, including a failure to pay the premium;
- made a misrepresentation to us before the Policy was entered into; or
- stopped being the registered owner of the vehicle.

If we cancel your Policy, we will give you notice in writing of the cancellation. If your premium has been financed, you authorise us to pay any refund direct to the Financier unless the Financier otherwise authorises the refund to be paid directly to you.

If we cancel your Policy after you have made a claim, we do not have to refund your premium.

### Variations to your Policy

Your Policy can only be changed by LFI. No other person or entity (including agents of LFI) has the right to change any part of the Policy.

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## How to make a claim

Telephone us on 1300 888 318 for a claim form. A completed claim form and the following information will be required in order for us to assess your claim:

- All details of your Comprehensive Vehicle Insurance Policy and any documents relating to the settlement of your Total Loss Payout, including a copy of the release you signed to obtain your Total Loss payment, which your Comprehensive Vehicle Insurer required you to sign in order to receive the payment;
- A copy of your Loan Contract and the full breakdown calculation of the amount outstanding on the Loan Contract as at the date of the Total Loss of your Vehicle; and
- A copy of the Vehicle registration papers.
- We reserve the right, at our cost, to obtain an independent assessment and valuation report in relation to any matter that affects your claim under this Policy.

We may ask you to provide us with other information in support of your claim. If we do, we will notify you as part of the claim process. You must provide us with any other information we reasonably require in order for us to assess your claim.

### GST on claim payments

When we make a payment under this Policy for the acquisition of goods, services or other supplies, we will reduce the amount of any payment by the amount of any input tax credit (ITC) that you are entitled to, whether or not that acquisition is actually made. In the case that a compensation payment is made under this Policy in lieu of payment for the acquisition of goods, services or other supplies, we will reduce the amount of that payment by the amount of ITC you would have been entitled to had the payment been used to acquire goods, services or other supplies. We recommend that you seek professional advice. In the event of a claim, we will seek information from you in regard to any Input Tax Credit entitlement. With this insurance on your loan, there may be taxation implications affecting you, depending on your own circumstances.

## Claim recovery

We reserve the right to take action against any person or entity and to recover costs incurred by us from them where we believe that such other person or entity has caused or contributed to you suffering a loss covered by this Policy. If we do this, we may take action in your name and you will be required to cooperate with us and provide any information we may reasonably require.

## Fraudulent claims

We may be entitled to refuse to pay claims made fraudulently. In certain circumstances we may even cancel your Policy if you make a fraudulent claim.

## Financial claims scheme

A person entitled to claim under an insurance policy issued by an insolvent general insurer may be entitled to payment under the financial claim scheme established by Part VC of the Insurance Act 1973 (Cth). 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](http://www.apra.gov.au) or by contacting the APRA hotline on 1300 55 88 49.

## Other information

### Updating your PDS

This PDS is current as at the date of preparation. We may update information and may change the policy wording, provided that the change does not prejudice you. If a change is important, we will notify you. We will make information about non-material changes available on the LFI website at [www.lfi.com.au](http://www.lfi.com.au).

### Relevant law

This Policy is governed by the laws of Australia.

## Complaints and dispute process

If you have a complaint relating to your Policy or the services that we or our representatives provide, please contact us and we may be able to resolve the complaint for you. If we are unable to satisfactorily resolve your complaint you may request that it be referred to our Internal Dispute Resolution process. You can contact our Internal Disputes Officer at:

**Post:** Level 16, 535 Bourke Street,  
Melbourne, Victoria 3000

**Telephone:** 1300 888 318

Our Internal Dispute Resolution process is provided to you free of charge and we will respond to your complaint within 15 working days.

If you are not satisfied with the outcome of our Internal Dispute Resolution process, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA):

**Online:** [www.afca.org.au](http://www.afca.org.au)

**Email:** [info@afca.org.au](mailto:info@afca.org.au)

**Telephone:** 1300 931 678 (free call)

**Post:** GPO Box 3, Melbourne, Victoria 3001

Time limits may apply to complain to AFCA so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

### How to contact Us

You can contact us (including to confirm any Policy transaction or obtain further information relating to your Policy) by any of the following methods:

**Telephone:** 1300 888 318

**Facsimile:** 03 8613 1999

**Post:** Level 16, 535 Bourke Street,  
Melbourne, Victoria 3000

**Email:** [enquiry@lfi.com.au](mailto:enquiry@lfi.com.au)

**Website:** [www.lfi.com.au](http://www.lfi.com.au)



**On guard for finance**

**1300 888 318**  
**lfi.com.au**

LFI Insurance Underwritten by:  
LFI Group Pty Ltd  
ABN 31 138 903 581 AFSL 413613  
'Vehicle Equity Insurance'

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