



# Additional Information Guide

## Stella Comprehensive Car Insurance

This Additional Information (Guide) for Stella Comprehensive Car Insurance is designed to provide you with more information on how we calculate premium, when excesses are payable and how we settle claims.

This Guide applies to and should be read together with the Stella Comprehensive Car Insurance Product Disclosure Statement (PDS QM8676-0922) and the Financial Services Guide (FSG). Defined terms have the same meaning given to them in the PDS unless indicated otherwise in this document.

Stella Underwriting Pty Limited (ABN 72 633 811 319, AR number 001282046, **Stella**) is an authorised representative of Insurtech Gateway Australia Pty Ltd (ABN 27 633 140 879, AFSL 525866, **Gateway Australia**).

Gateway Australia acts on behalf of the insurance issuer, QBE Insurance (Australia) Limited, (ABN 78 003 191 035, AFSL 239545, **QBE**) and Gateway Australia has authorised Stella to sell this policy, administer it and cancel it. Under the terms of its authority, Stella acts on behalf of Gateway Australia and not on your behalf. QBE receives and handles all claims made on the policy.



### Premium

Your premium is the cost of your policy. It is the amount we set by taking into account things like the chance of you making a claim under your policy, the options you've chosen, the overall cost of claims we expect to pay and our expenses in doing business as well as other commercial factors.

Your premium also includes any discounts you've received, GST and other applicable government fees, duties and charges.

We use many factors in setting your premium. The importance we place on the factors we use can change, and how those factors combine in setting the premium will differ from person to person.

Factor	Description
Information about drivers listed on your policy	Including their age and whether they are female, male or non-binary and accidents or incidents they've been involved in over the previous 3 years. Your premium may be higher depending on the type of accident or incident, and how long ago it was.
Information about your car	Including your type of car, if it's financed, the address of where it's kept, and what it's used for and how frequently it's driven.
Claims made on your policy	Your premium may be higher for up to three renewals following claims on your policy.
If you've chosen an Agreed Value	The higher the Agreed Value, the higher your premium will be.
Your elected Basic excess	The higher your elected Basic excess, the lower your premium will be.
Your payment frequency	Your premium will be approximately 15% higher if you pay for your policy monthly instead of annually.

## Cover Options

An additional premium applies for each option that you select on your policy:



### 'No Excess' Windscreen

The additional premium, exclusive of any discounts, GST and other applicable government fees, duties and charges starts at \$41



### Hire Car – Extra

The additional premium, exclusive of any discounts, GST and other applicable government fees, duties and charges starts at \$41

## Renewals

Each time you renew your insurance, your premium is likely to change even if your insured circumstances haven't changed.

When we set your renewal premium, we'll consider how much it was before, and we may limit any increase in that renewal term.

## Discounts

We may offer discounts or other special offers from time to time. Any discount that you have received will display in the premium breakdown in your Certificate of Insurance. GST and government charges are applied to the premium after all discounts and savings are applied.



## Excess

### When does an excess apply?

In most cases, you'll need to contribute an amount towards the cost of any claims you make.

The table below explains the excesses that apply to common claim types. For other types of claims, we'll tell you what excesses apply when you make a claim.

Type of claim	Basic excess	Age excess	Additional policy excess	Additional driver excess
<b>Driver of your car caused or contributed to the incident</b>	✓	✓ Will not apply to learner drivers Listed drivers: \$600 Unlisted drivers: \$1,600	✓ Will not apply to learner drivers	✓ Will not apply to learner drivers
<b>Not-at-fault accident</b> [if the driver of your car did not cause or contribute to the accident and the name, address and registration number (if they were using a car) of person responsible is provided].	✗	✗	✗	✗
<b>Theft or attempted theft</b>	✓ Will not apply if name and address of person responsible is provided	✗	✓ Will not apply if name and address of person responsible is provided	✗
<b>Vandalism or malicious damage</b>	✓ Will not apply if name and address of person responsible is provided	✗	✓ Will not apply if name and address of person responsible is provided	✗
<b>Damage while parked</b>	✓ Will not apply if name and address of person responsible is provided	✗	✓ Will not apply if name and address of person responsible is provided	✗
<b>Storm, hail or fire damage</b>	✓	✗	✓	✗
<b>Windscreen repair only</b>	✗	✗	✗	✗
<b>Windscreen replacement</b>	✓ Will not apply if 'No Excess' Windscreen option is chosen	✗	✓ Will not apply if 'No Excess' Windscreen option is chosen	✗

## No Claim Reward

Stella No Claim Reward aims to reward you for good claims experience on your policy. Any No Claim Reward you are entitled to will be shown on your Certificate of Insurance.

For each year you drive safely you will be rewarded with a \$100 increase to your No Claim Reward for each completed consecutive period of insurance, for up to a maximum of 3 years (cumulative \$300 reduction), if either:

1. no claim is made; or
2. only not-at-fault claim(s) are made on this policy.

This standard feature is retained for as long as your car is continuously insured on the same Stella Comprehensive Car Insurance policy, and the above claim conditions are met.

Your No Claim Reward will reset to \$0 in the following policy period, if a claim other than a not-at-fault claim is made, however any claims incurred during the current policy period of insurance will still be eligible for the No Claim Reward.

The table below explains how the No Claim Reward benefit is structured and applies to your policy:

Consecutive years of safe driving under your Stella policy	No Claim Reward	Number of claims that impact reward status during policy period	Total No Claim Reward
1st Year	Nil	0	Nil
2nd Year	\$100	0	\$100
3rd Year	\$100	0	\$200
4th Year	\$100	0	\$300

## Claim Payments

The following claims examples are based on hypothetical scenarios designed to illustrate how a claim payment might typically be calculated. These claims examples are a guide only and do not form part of your policy's cover.

If you lodge a claim under this policy, it will be assessed and settled in accordance with your policy's terms and excesses stated on your Certificate of Insurance.

You should read the PDS and your Certificate of Insurance for full details of your cover including the policy limits, conditions and exclusions which apply to your policy.

Each claim example uses AUD currency, inclusive of GST, and assumes the claimant is not registered for GST.

## Example One: Insured's car is hit by another car

Jane, 30, was driving her car and another car crashes into her. Jane's car is damaged and is no longer safe to drive. Jane did not cause the accident and provides us with the other driver's name, address and registration number.

### Insurance details

<b>Agreed Value</b>	\$15,000	<b>Finance</b>	Nil
<b>Cover option(s) selected</b>	None	<b>Premium</b>	Paid annually
<b>Basic excess</b>	\$800		

### How we settled the claim

<b>Towing cost</b>	\$275	As Jane's car was not safe to drive, we'll arrange for the car to be towed for assessment. We'll pay the towing service directly.
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<b>Cost of repairs</b>	\$4,100	We determined Jane's car is repairable and paid \$4,100 to the repairer.
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<b>Hire car cost</b>	\$300	As we've determined Jane is not-at-fault, we arranged and paid for the reasonable daily cost of a hire car that meets her mobility needs for the 4 days while her car is being repaired. We paid the hire car provider directly.
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<b>Total claims cost</b>	<b>\$4,675</b>
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<b>No excess</b>	\$0	We determined Jane was not-at-fault as she did not cause or in any way contribute to the accident and she provided us with the other driver's name, address and registration number. So, Jane did not have to pay her basic excess.
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<b>Total paid out by us</b>	<b>\$4,675</b>
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## Example Two: Insured's car is damaged whilst parked

Lisa, 44, parks her car in a car park. She comes back and notices one of the passenger side doors has been damaged. Lisa's car is still safe to drive.

Insurance details			
Agreed value	\$21,000	Finance	Nil
Cover option(s) selected	None	Premium	Paid via monthly instalments
Basic excess	\$800		
No Claim Reward	\$100		
How we settled the claim			
Cost of repairs	\$2,700	We determined Lisa's car is repairable and paid \$2,700 to the repairer.	
Total claims cost	\$2,700		
No excess	\$700	As Lisa was unable to provide us with the name and address of the person responsible, she paid us her Basic excess to us, less her No Claim Reward.	
Total paid out by us	\$2,000		
* At renewal Lisa's No Claim Reward will reset to \$0 and her basic excess will be \$800 for all at-fault claims during the next policy period.			

## Example Three: Insured's windscreen is chipped and needs repair

Alex is playing tennis with a friend and when she returns to her car, she notices a minor chip to her windscreen. She calls QBE to inform them of it.

Insurance details			
Agreed value	\$9,500	Finance	Nil
Cover option(s) selected	None	Premium	Paid annually
Basic excess	\$800		
How we settled the claim			
Cost of repairs	\$95	We determined Alex's windscreen is repairable, by safely filling in the chip. We paid \$95 to the service provider we engaged.	
Total claims cost	\$95		
No excess	\$0	As the windscreen could be repaired and didn't need to be replaced, Alex did not have to pay her Basic excess.	
Total paid out by us	\$95		

## Example Four: Insured's car crashes into a property and insured is liable for damage

Sam, 22, crashed into the brick fence and mailbox of a house next door to a friend she was visiting. Sam was not injured but her car is damaged and is not safe to drive. The fence and mailbox are both damaged.

### Insurance details

<b>Agreed value</b>	\$25,000	<b>Finance</b>	Nil
<b>Cover option(s) selected</b>	Hire Car – Extra	<b>Premium</b>	Paid via monthly instalments
<b>Basic excess</b>	\$800		
<b>Age excess (under 25 listed driver)</b>	\$600		

### How we settled the claim

<b>Towing cost</b>	\$380	As Sam's car was not safe to drive, we arranged for it to be towed for assessment and paid for the reasonable cost of towing. We paid the towing service directly.
<b>Cost of repairs to Sam's Car</b>	\$5,500	We determined Sam's car is repairable and paid \$5,500 to the repairer.
<b>Cost of repairs to the fence and mailbox</b>	\$6,400	Once we assessed the damage, we paid \$6,400 to the owner of the house.
<b>Hire car cost</b>	\$600	Sam has chosen the cover option – Hire Car – Extra so we arranged and paid for the reasonable daily cost of a hire car that suits her mobility needs for up to 8 days it took her car to be repaired. We paid the hire car provider directly.
<b>Total claims cost</b>	<b>\$12,880</b>	
<b>No excess</b>	\$1,400	Sam was at fault for the incident and a listed driver on the policy. She paid us a total excess of \$1,400, made up of her basic excess of \$800 and her age excess of \$600.
<b>Total paid out by us</b>	<b>\$11,480</b>	

## Example Five: Insured's car is hit by another car and is damaged beyond repair

Sheryl, 62, was driving with her husband and a car travelling in the other direction swerved and crashed into her 5 year old car. Sheryl and her husband were ok but were more than 150km from home and needed overnight accommodation. Sheryl's car was not safe to drive and needed towing.

### Insurance details

<b>Agreed Value</b>	\$27,000	<b>Finance</b>	Yes
<b>Cover option(s) selected</b>	None	<b>Premium</b>	Paid annually
<b>Basic excess</b>	\$800		

### How we settled the claim

<b>Towing cost</b>	\$750	As Sheryl's car was not safe to drive, we arranged for the car to be towed for assessment and paid for the reasonable costs of towing. We paid the towing service directly.
<b>Agreed value on Sheryl's car</b>	\$27,000	We determine Sheryl's car was a Total loss. Sheryl's car was 5 years old so it did not meet the policy's condition for new car replacement.
<b>Amount paid to the finance company</b>	\$2,000	We paid the finance company the amount owing on Sheryl's car loan.
<b>Amount paid to Sheryl</b>	\$25,000	We paid Sheryl the agreed value on her car less the amount owing on her car loan.
<b>Essential accommodation and transport costs</b>	\$720	As Sheryl and her husband are more than 100 km from home, we reimbursed them for their essential accommodation and transport back home.

**Total claims cost**      **\$28,470**

**No excess**      \$0

We determined Sheryl was not-at-fault as she did not cause or contribute in any way to the accident and she provided us with the other driver's name, address and registration number. So, Sheryl did not have to pay her basic excess.

**Total paid out by us**      **\$28,470**

Note: Once we paid Sheryl's total loss claim her policy came to an end. Sheryl was not entitled to any refund of premium paid as our contract with her had been fulfilled.



## Example Six: Insured's car is stolen and not recovered

Julie, 29, returns to the spot where she parked her car and the car is gone. She rings the police and QBE. Julie bought her car brand new 2 years ago and had only driven it for about 31,000km. In the car, Julie also had a child booster seat. Julie's car was not found within 14 days of its theft being reported to the police.

### Insurance details

<b>Agreed Value</b>	\$45,000	<b>Finance</b>	No
<b>Cover option(s) selected</b>	'No excess' Windscreen	<b>Premium</b>	Paid via monthly instalments
<b>Basic excess</b>	\$800		

### How we settled the claim

<b>Cost of new car</b>	\$45,400	<p>As Julie's car was not found within 14 of its theft being reported to the police and we were satisfied her claim was in order, it is declared a total loss.</p> <p>Julie's car met the policy's conditions for a new car replacement because her car:</p> <ul style="list-style-type: none"> <li>• was declared a total loss,</li> <li>• was not under finance *,</li> <li>• was less than 3 years old and she'd bought it new, and</li> <li>• had been driven less than 60,000 km before the theft.</li> </ul> <p>We arranged an available new car of the same make and model.</p> <p>We also paid the stamp duty and initial registration costs.</p>
<b>Hire car costs</b>	\$910	<p>As Julie's car was not found within 14 days, we arranged and paid for the reasonable daily cost of a hire car that suited her mobility needs for up to 14 days.</p> <p>We paid the hire car provider directly.</p>
<b>Cost of child's booster seat</b>	\$600	<p>As Julie's child's booster seat was in her car when it was stolen, we also paid her the cost of replacing it.</p>
<b>Total claims cost</b>	<b>\$46,910</b>	
<b>No excess</b>	\$800	Julie paid us her basic excess less the No claim reward.
<b>Remaining premium instalments</b>	\$240	Before we finalised her claim, Julie paid us her remaining premium instalments for the period of insurance in which her claim was made. Once we settled Julie's total loss claim, by replacing her car, her policy came to an end as our contract with her had been fulfilled.
<b>Total paid out by us</b>	<b>\$44,970</b>	

\* If Julie's car had been financed and the financier agreed with her car being replaced by QBE, then this policy condition for new car replacement would also have been met.