

Comprehensive Car Insurance

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

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stella★

About Stella

Stella Underwriting Pty Limited, ABN 72 633 811 319, Authorised Representative 001282046 (Stella), is an Authorised Representative of Virginia Surety Company, Inc. (VSC), ARBN 080 339 957, AFSL 245579.

Stella acts on behalf of the insurance issuer, Virginia Surety Company, Inc. (VSC), ARBN 080 339 957, AFSL 245579 who has authorised Stella to sell this policy, administer it and cancel it. Under the terms of its authority, Stella acts on behalf of VSC and not on your behalf. VSC through its authorised third-party administrator receives and handles all claims made on the policy.

Any general advice provided by Stella about this product is provided as an authorised representative of VSC. Please consider your financial situation, needs and objectives and read the PDS and Stella's Financial Services Guide before deciding whether to buy or continue to hold this product.

About VSC and Assurant

Virginia Surety Company, Inc. (VSC) is the issuer of this PDS and is responsible for its contents. When you purchase a Stella Comprehensive Car Insurance policy from Stella, VSC is the issuer.

Virginia Surety Company, Inc. ARBN 080 339 957, AFSL 245579 is part of Assurant, Inc (NYSE:AIZ), a leading global business services company that supports, protects and connects major consumer purchases. A Fortune 500 company with a presence in over 20 countries. Assurant supports the advancement of the connected world partnering with the world's leading brands to develop innovative solutions and to deliver an enhanced customer experience through mobile device solutions, extended warranties, vehicle protection, renters' insurance and other speciality products.

This PDS does not consider your objectives, financial situation or needs. **You** should read the PDS and Policy Wording and consider it before making any decision about whether to acquire a financial product from **Stella**.

Advice provided by Stella is general advice only. Therefore, You should take into account your personal circumstances when considering the information provided to decide if the product is right for you.

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About your policy

Our agreement

When you pay or agree to pay your premium, we agree to provide you with comprehensive insurance cover for your car under the terms and conditions set out in this policy.

Your policy documents

When you buy your policy it will be made up of:

- this Product Disclosure Statement (PDS)
- any applicable Supplementary Product Disclosure Statement (SPDS)
- your Certificate of Insurance

Information in this PDS might change.

If the change is adverse and might affect a reasonable person's decision to buy the policy, then either an SPDS or a new PDS will be provided at renewal.

Sending you documents

Here at Stella, we send your policy documents and policy related communications electronically, including by email. So, to make sure we can always stay in touch, you'll need to keep us updated with your current email address and Australian mobile phone number.

We'll consider an email to be received by you when it enters your mail server, but in any event no later than 24 hours from the time it's sent out of our data system. You can also choose to receive your policy documents by post and you can change your preference at any time.

You can view your policy online, by logging in to the Stella Hub at stellainsurance.com.au. Any questions? Just let us know.

About this PDS

This PDS tells you about the VSC Comprehensive Car Insurance policy we offer including the conditions and exclusions of the cover. Before deciding to buy this policy, please read this PDS to decide if the cover is right for you. Some words in this PDS have special meanings that are explained in **Definitions** located at the back of this PDS.

The amounts stated in this policy include GST unless stated otherwise.

References to legislation

Legislation referenced in this policy includes subsequent legislation. Any term used in this policy and defined by reference to legislation will have the meaning given in any replacement definition or definition with materially the same object or purpose in subsequent legislation.

'Subsequent legislation' means:

- an act or regulation as amended, replaced or re-enacted;
- where an act or regulation has been repealed, the current equivalent act or regulation (Commonwealth, State or Territory) with materially the same object or purpose whether in whole or in part.

When there is more than one insured

When there is more than one insured on your policy, we may treat what any one of them says or does in relation to your policy or any claim under it, as said or done by each of the insured. We may rely on a request from one insured to change or cancel your policy or tell us where a claim payment should be paid. Where a payment is made to one insured under this policy, we have no further obligations to any other insured regarding that payment.

Who is covered

Your policy covers anyone who drives your car when they meet its terms and conditions. This includes a learner driver who drives your car when supervised by a properly licensed driver.

Cooling off period

If you change your mind about your policy and haven't made a claim, you can cancel it within 21 days of the start or renewal date, and we'll give you a full refund. If you cancel your policy in these circumstances, you will have no cover under the policy

You can also cancel your policy outside the cooling off period, see **Cancelling your policy**.

Extreme Weather Event Exclusion - 72 Hour Waiting Period

We do not provide cover for any loss or damage to your vehicle caused by cyclones, flood, flood combined with run-off and/or rainwater, storm, hail or bushfire during the first 72 hours after you first take out or increase the cover under this policy.

This exclusion does not apply if:

- You held another motor insurance policy covering flood for the same vehicle immediately prior to the commencement of this policy, with no break in cover;
- You are renewing an existing policy with us and the cover was included in your previous policy.

"Flood" has the meaning given in the Insurance Contracts Act 1984 (Cth).

Tell us when these things change

You must tell us as soon as possible if any of the information on your Certificate of Insurance is incorrect or has changed. For example, you must tell us if:

- your car is replaced or sold
- the address where your car is usually kept changes
- there is a change to how your car is used
- you want to add to the policy any other drivers who use your car
- your contact details like email, phone number or mailing address change
- you want to add or remove a cover option

For example, if you start using your car for ridesharing or for business purposes.

If you don't tell us, we may reduce or refuse to pay a claim.

When you tell us about something that has changed or request a change to your policy, we will assess the change to the risk in accordance with our underwriting rules and processes. If you request any change to cover (for example, you choose to add a cover option) and we agree to the change, we will issue a new Certificate of Insurance and ask you for any additional premium.

If an additional premium is required, the change to your cover will only become effective when:

- if you're paying in instalments by direct debit, any remaining instalments have been adjusted to reflect the additional premium; or
- you have paid the additional premium by the due date we give to you.

If you don't pay the additional premium by the due date, then we will make reasonable efforts to contact you using the most recent contact details you provided to us. If we don't receive payment of the additional premium owed, the change will not be effective, and we will confirm this by issuing a replacement Certificate of Insurance.

If you request any change to cover and we don't agree to the change, then we will let you know, and the policy will continue unchanged.

Changes to your circumstances

Contact 1300 633 811 to discuss potential changes in circumstances when you know the details of the timing and nature of the changes before they happen, to find out in advance whether we will be able to continue to insure you.

If you tell us about a change in your car or your car's value then we will consider it under our underwriting rules and processes, and depending on the underwriting assessment:

- if we do not agree to the change, then we will cancel your policy and refund the unused portion of the premium.

Changes of these kinds sometimes alter the risk to us in such a significant way that it is no longer within our underwriting rules, and we would not have issued the policy if the request had been made before the start of the policy.

- if we agree to the change, we will issue a new Certificate of Insurance and ask you for any additional premium, inform you of any change in terms, and any additional applicable excess(es). If an additional premium is required, the change will only be effective when:
 - if you're paying in instalments by direct debit, any remaining instalments have been adjusted to reflect the additional premium; or
 - you have paid the additional premium by the due date we give to you.

If you don't pay the additional premium by the due date, then we will make reasonable efforts to contact you using the latest contact details you provided us. If we don't receive payment of the additional premium owed, then we will cancel your policy. We will use the latest contact details you provided us to notify you of the cancellation date, which will depend on factors including:

- the amount of the additional premium payable for the change;
- the premium you have already paid on your policy; and
- the remaining period of insurance.

You will not receive a refund as we will use the premium you have already paid to delay the cancellation date by as long as possible. If you pay the additional premium after we notify you using the latest contact details but before the cancellation date, then we will no longer need to cancel your policy.



What is comprehensive cover?

Your Stella Comprehensive Car Insurance policy covers:

- damage to or theft of your car
- standard features explained in this policy
- options you've chosen to add to your policy, and which are listed on your Certificate of Insurance
- legal liability arising from damage to someone else's property caused by the use of your car.

Damage to or theft of your car

What you're covered for





Your policy covers accidental loss of or damage to your car from incidents such as:

- collision or impact
- theft or attempted theft
- fire or explosion
- weather events (such as hail or flood) and
- malicious damage.






There are situations you're not covered for. See **General Exclusions**.




Standard features

The following Standard Features apply when your claim for an incident covered by your policy is accepted, and it is directly connected to that incident. There is no excess payable for these Standard Features as you will already be paying the applicable excess for the incident.


Standard Feature	We will...	But not...
 <p>Baby capsules and child seats</p>	<ul style="list-style-type: none"> ✓ replace damaged or stolen baby capsules and child seats which are inside your car 	<ul style="list-style-type: none"> ✗ if they are stolen from your car when the car itself isn't stolen
 <p>Baby gear</p>	<ul style="list-style-type: none"> ✓ Pay up to \$2,000 for baby gear such as prams, strollers and other essential baby items if they are damaged as part of a covered incident or stolen from your car 	<ul style="list-style-type: none"> ✗ if the items are baby capsules or child seats; or ✗ if the items are mobile phones, computers or any other electronic devices.
 <p>Personal items</p>	<ul style="list-style-type: none"> ✓ pay up to \$1,000 in total for personal items inside your car which are: <ul style="list-style-type: none"> ▪ damaged in an incident; or ▪ stolen along with your car <p>Personal items are items normally worn or carried such as clothes, eyewear and any disability or medical devices, excluding the items list in the 'But not...' column.</p>	<ul style="list-style-type: none"> ✗ any of the following items: <ul style="list-style-type: none"> ▪ cash, cheques, credit cards or negotiable documents; ▪ mobile phones, computers or any other electronic devices; ▪ tools of trade; ➔ ▪ baby capsules or child seats; or ➔ ▪ baby gear. ✗ any personal items that are stolen from your car when the car itself isn't stolen
 <p>Travel expenses</p>	<ul style="list-style-type: none"> ✓ reimburse up to \$100 in total: <ul style="list-style-type: none"> ▪ to help the driver of your car and any passengers get to their destination; ▪ to get you to or from the authorized repairer; and ▪ to get you to or from the hire car provider, if we provide you with a hire car following the incident 	<ul style="list-style-type: none"> ✗ if your car is safe to drive




Don't forget these are covered in the standard features above

Standard Feature	We will...	But not...
 <p>Emergency accommodation and transport costs</p>	<ul style="list-style-type: none"> ✓ reimburse up to \$1,000 for the reasonable cost of essential accommodation and transport to get the driver of your car and any passengers home 	<ul style="list-style-type: none"> ✗ if the incident occurs less than 100km from home; ✗ if your car is safe to drive; ✗ any other incidental costs such as food or laundry
 <p>Towing and storage costs</p>	<ul style="list-style-type: none"> ✓ pay the reasonable cost of towing your car to the nearest repairer or safe location that we agree to ✓ pay reasonable storage costs at the agreed location 	<ul style="list-style-type: none"> ✗ if your car is safe to drive
 <p>Hire car after a not-at-fault car accident</p> <div> <p>↑</p> <p>'not-at-fault' has a special meaning. See Definitions</p> </div>	<ul style="list-style-type: none"> ✓ arrange and pay the reasonable daily cost of a suitable hire car if your car is damaged in a not-at-fault car accident. <p>It will be provided:</p> <ul style="list-style-type: none"> ▪ until repairs authorised by us are completed; or ▪ until we pay the reasonable costs to repair your car; or ▪ until we pay your claim after your car has been assessed as a total loss. 	<ul style="list-style-type: none"> ✗ when your car is not at the authorised repairer and it's safe to drive; ✗ if you arrange a hire car without our authorisation; ✗ for any other costs related to the hire car such as fuel, upgrade, road tolls, traffic fines, accidents or other losses, or insurance excess reduction; ✗ after we receive information confirming that the driver of your car caused or contributed to the accident
 <p>Hire car after theft or attempted theft</p>	<ul style="list-style-type: none"> ✓ arrange and pay the reasonable daily cost of a suitable hire car, if your car is stolen or damaged in an attempted theft. <p>It will be provided for up to 14 days:</p> <ul style="list-style-type: none"> ▪ until your car is found and doesn't need repairs; or ▪ until repairs authorised by us are completed; or ▪ until we pay the reasonable costs to repair your car; or ▪ until we pay your claim after your car has been assessed as a total loss. 	<ul style="list-style-type: none"> ✗ when your car is not at the authorised repairer and it's safe to drive; ✗ if you arrange a hire car without our authorisation; ✗ for any other costs related to the hire car such as fuel, upgrade, road tolls, traffic fines, accidents or other losses, or insurance excess reduction.
 <p>Essential temporary repairs</p>	<ul style="list-style-type: none"> ✓ reimburse up to \$500 for essential temporary repairs needed to get your car back on the road 	

Standard Feature	We will...	But not...
 Trailer cover	<ul style="list-style-type: none"> ✓ pay up to \$1,000 towards the cost of repairing; or ✓ replacing your trailer if it's stolen or damaged, when attached to your car 	<ul style="list-style-type: none"> ✗ for anything stolen from or damaged on top of or inside the trailer
 Transport to and from repairs	<ul style="list-style-type: none"> ✓ cover the cost of transport up to \$50 each way to get from the repairer to next destination and when you pick up your repaired car 	<ul style="list-style-type: none"> ✗ if the repairer is not part of our Accredited Smash Repairer Network
 Domestic cover	<ul style="list-style-type: none"> ✓ not apply any excess to a claim under this policy if the claim is for damage arising from a deliberate act by a current or former spouse or partner of: <ul style="list-style-type: none"> ▪ yours; or ▪ a driver listed on your policy and the incident has been reported to the police 	

Unlike the Standard Features in the previous table, you can make a claim for the following Standard Features even if the claim is not connected to an incident for which a claim has been accepted.

standard feature	We will...	But not...
 No Claim Reward	<ul style="list-style-type: none"> ✓ reduce your basic excess by \$100, for each completed consecutive period of insurance, for up to a maximum of 3 years (cumulative \$300 reduction), if either no claim is made or only Not-at-fault claim(s) are made on this policy <p>This standard feature is retained for as long as this policy continues, and the above claim conditions are met</p> <p>This standard feature resets to \$0 reduction of the basic excess if a claim other than a Not-at-fault claim is made, however that claim will incur the reduced Basic excess, if applicable</p>	

Standard feature	We will...	But not...
 <p>Theft of your car keys</p>	<ul style="list-style-type: none"> ✔ cover the cost of replacing or recoding your car keys, locks or barrels if your car keys are stolen and you report the theft to police <p>An excess is payable for this Standard Feature.</p>	<ul style="list-style-type: none"> ✘ if your car keys are stolen by someone you gave them to; ✘ if your car keys are just misplaced or lost
 <p>Change of car</p> <div>  <p>Tell us as soon as you replace your car. We'll tell you if we can insure it and if there are any changes to your policy.</p> </div>	<ul style="list-style-type: none"> ✔ automatically transfer your policy's cover to a replacement car for up to 14 days from when you sell or dispose of your car. <p>We will cover the replacement car up to its market value or purchase price, whichever is lower.</p>	

Options you can add to your policy

If we agree, you can also choose to add any or all of the following optional benefits for an additional premium. Whether we agree to provide an optional benefit will depend on our underwriting rules and processes at the time. If an option has been added to your policy, it will be shown on your Certificate of Insurance.

If you choose to add an option during the period of insurance, it will only apply:

- once you've paid us the additional premium or, if you're paying in instalments by direct debit, the instalments have been adjusted to reflect the additional premium; and
- from the effective date shown on your Certificate of Insurance

Hire car – extra

Your policy automatically provides you with a hire car benefit after theft, attempted theft or a not-at-fault car accident. See **Standard Features**.

If you would like cover for a hire car after other incidents for which a claim has been accepted under this policy, you can choose to add this Hire Car – Extra option.

If you choose this option, we'll arrange and pay the reasonable daily cost of a suitable hire car.

Under this option we'll provide the hire car for up to 14 days:

- until repairs authorised by us are completed; or
- until we pay the reasonable costs to repair your car; or
- until we pay your claim after your car has been assessed as a total loss.

This option provides a hire car when you've caused a car accident, or your car has been damaged by hail for example.

We won't pay under this option:

- ✗ when your car is not at the authorised repairer and it's safe to drive;
- ✗ if you arrange a hire car without our authorisation; or
- ✗ for any other costs related to the hire car, such as fuel, upgrade, road tolls, traffic fines, accidents or other losses, or insurance excess reduction.

'No Excess' windscreen

If you choose this option you won't need to pay an excess if your claim is only for damage to your car's:

- windscreen or rear window;
- sunroof (being a retractable piece of glass that makes up less than 50% of vehicle's roof, designed to allow light and air into the vehicle); or
- window glass (but excluding non-retractable panoramic roofs)

One excess free claim only in the period of insurance

Stella Roadside Assistance:

Please contact us on **1300 633 811** or visit **stellainsurance.com.au** if you would like to purchase Stella Roadside Assistance.

Stella Roadside Assistance is subject to separate terms and conditions. It is not a product that forms part of this policy. Any use of Stella Roadside Assistance is not an insurance claim under this policy.

Legal liability

In this legal liability section any reference to 'you' means the insured, any driver or any passenger of your car.

What you're covered for

This policy covers your legal liability to pay compensation which arises from damage to someone else's property, caused by the use of your car.

This legal liability cover also extends to:

- something falling from your car as well as the loading or unloading of your car; and
- your employer or business partner, if you were using your car in the course of your employment or business partnership.

We'll also cover clean-up costs at the scene of an accident, for which you are legally responsible.

In this section, your car includes an attached trailer as well as a substitute car you're using because your car is being repaired or serviced by a licensed tradesperson.

What you're not covered for

This policy does not cover your legal liability if:

- ✗ the claim arises from damage caused to property owned by you or in your possession or control;
- ✗ the use of the substitute car is already covered for legal liability by another motor vehicle insurance policy;
- ✗ the substitute car is owned by you or is a hire car;
- ✗ you didn't have permission from the owner of the substitute car to use it;
- ✗ the claim arises from death or bodily injury; or
- ✗ the claim is excluded by the General Exclusions.

The most we'll pay

The most we'll pay for all legal liability claims arising from any one incident is \$20,000,000. This includes GST and any associated legal costs we've agreed to pay.

This section explains the cover provided if you crash into a parked car or someone else's house for example

General Exclusions

There is no cover under any section of your policy for any claim or damage, loss, cost or legal liability, that involves, arises from or is in connection with any of these General Exclusions.

Driver

There is no cover if the driver of your car at the time of the incident was:

- driving without a valid driver's licence or not complying with their licence conditions;
- under the influence of alcohol and/or a drug (including medication);
- driving when exceeding the legal limit for alcohol and/or a drug (including medication);
- not willing to take part in a test for alcohol and/or a drug (including medication);
- driving after getting medical advice that their ability to drive a car could be compromised by their medical condition or treatment;
- someone who stole your car; or
- excluded on your Certificate of Insurance.

The above driver exclusions do not apply if you had no reason to suspect that the driver of your car did or was any of the above. In that instance, we'll cover the damage to your car but not any legal liability arising from damage caused by that driver. If allowed by law, we may recover the cost of your car's damage from that driver.

Intentional, reckless or fraudulent acts

There is no cover for intentional, reckless or fraudulent acts by:

- you, any driver or passenger of your car, or anyone acting with your or their express or implied consent; or
- anyone who owns your car to any extent.

Examples of reckless acts include street racing, driving into floodwater, illegally using a mobile phone or driving at dangerously excessive speed.

This exclusion does not apply if we agree your car was stolen. We reserve the right to report suspected fraudulent or other criminal acts to the police for their investigation.

Use of your car

There is no cover if your car was being used:

- to deliver food or other goods for reward;
- to carry passengers for hire, fare or reward, except when:
 - it is unpaid carpooling or unpaid volunteering; or
- as part of a car sharing service or platform for reward;
- for a business use other than that shown on your Certificate of Insurance;
- to carry or tow a load (including a trailer) that was heavier than permitted by law or allowed by design specifications for the car or trailer, or was not properly secured;
- on a race or speedway track or in an organised event, whether or not the road was closed to public traffic;
- in preparation for, or when participating in, a race, time-trial, hill-climb or any competitive motor sport or contest;
- in a professional driver education course that involved speeds greater than 110km/h; or
- for any illegal purpose.

Reasonable actions and precautions

There is no cover if:

- you or the driver of your car did not take reasonable precautions to prevent loss or damage, for example:
 - leaving your car keys inside your car and leaving it unattended, such as when going to pay for petrol;
 - failing to lock your car's windows and doors when you leave it unattended;
 - continuing to drive your car after it has been damaged or is overheating; or
 - not securing your car after it has broken down, been damaged or you've been notified it has been found after it was stolen;
- you've given someone permission to use your car and they then steal it; or
- you or anyone using your car admits fault or liability for an incident, unless we would have provided cover under your policy anyway.

Condition of your car

There is no cover if, at the time of the incident, your car:

- did not meet registration requirements in your state or territory; or
- was unroadworthy or in an illegal condition, unless its condition did not cause or contribute to the incident.

Other loss or damage

There is no cover for:

- tyre damage unless it's caused in an incident for which we've agreed to pay a claim;
- mechanical, structural, electronic or electrical failure, unless it's caused in an incident for which we've agreed to pay a claim;
- deterioration or wear and tear;
- depreciation;
- mould, rust or any type of corrosion;
- financial or non-financial consequential loss arising from loss of or damage to your car such as:
 - lost profits or income because you can't use your car;
 - loss due to delay in repairs because a part isn't readily available;
 - any diminished value of your car after it's been properly repaired; or
- anything set out in the 'But not...' column in Standard Features.

Operation of law, war, nuclear material or terrorism

There is no cover for loss or damage arising from:

- compulsory acquisition, lawful seizure, confiscation, nationalisation, requisition, repossession or other similar operation of law;
- invasion, acts of foreign enemies, hostilities, war or war-like operations (whether war be declared or not), or civil war;
- mutiny, civil commotion assuming the proportions of, or amounting to, a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power;
- a nuclear weapon, the use, existence or escape of nuclear fuel, waste, radiation or material, or nuclear fission or fusion;
- any act of terrorism involving biological, chemical, nuclear or radioactive pollution, contamination or explosion;
- any fine, penalty or punitive damages, against anyone who uses your car or a replacement car or a substitute car.

Cyber incident

There is no cover under any section of your policy for any claims, loss, cost, damage, injury, death or legal liability, that is caused by, or arises from or in connection with a cyber incident.

However we will cover physical loss of or damage to your car resulting from:

- damage to, failure of or unavailability of its electrical systems
- loss of, corruption of, or loss of access to electronic data

caused by a cyber incident, if such loss is otherwise covered by this policy.

'Cyber incident' means:

- an unauthorised or malicious act
- malware, virus, hacking, denial of service or similar mechanism
- programming or operator error, by you or anyone else

affecting access to, use of or operation of any of your car's electrical systems or causing loss of, corruption of, or loss of access to electronic data.

Sanctions limitation and exclusion

We will not be liable to provide any cover, pay any claim or provide any benefit under this policy, to the extent that to do so may expose us to any sanction, prohibition or restriction under United Nations resolutions or any applicable trade or economic sanctions, laws or regulations of any country.

Laws impacting cover

We will not be liable to provide any cover, pay any claim or provide any benefit under this policy, to the extent that it is unlawful for us to do so.



This section explains our claims process. For examples of how we pay claims under this policy, read our Additional Information Guide at stellainsurance.com.au or call us on **1300 633 811** for a copy at no charge by us.

In this claims section any reference to 'you' means the insured, any driver or any passenger of your car.

We handle many car insurance claims every day. We know that some of our customers face difficult circumstances when making a claim on their car insurance policy. In some cases, your circumstances might prevent you from strictly complying with policy terms and conditions. For example, if you are badly injured in an incident that also results in a claim under this policy, then you may not be able to provide the assistance we normally need to process your claim.

If relevant, please see our Financial Hardship and/or Family and Domestic Violence policies available at virginiasurety.com.au

If this applies to you, then you or your family should speak to us about your situation. We will consider your situation and see how we can help you.

You can ask us if your policy covers a particular loss before you actually make a claim.

What to do after an incident

As soon as reasonably possible after an incident you must:

- take reasonable steps to:
 - prevent further damage to your car and keep it secure;
 - get the full name and address of each person involved;
 - get the registration numbers of any vehicles involved; and
 - report the incident to police if your car is stolen or deliberately damaged and provide details of the report to us. We may need the police report number to process your claim or our recovery action if there is a third party who is liable for your loss.

As soon as you can after the incident call us on **1300 633 811** to make your claim, or lodge it online at stellainsurance.com.au

If the situation requires urgent attention, please call us. We're available 24 hours, 7 days a week. If, as a result of an incident, you are in urgent financial need of the benefits you're entitled to under your policy, please call us as soon as possible to see how we can assist you.

If you have an existing claim and need access to an interpreter, please contact your Claims Officer directly

What you must not do after an incident

We reserve the right to reduce your claim payment if your actions after an incident increase the loss or liability. If your actions prevent us from recovering a claim payment from another person who would be liable to you for a loss or liability that you suffer, then we may refuse to pay your claim.

To avoid your claim being delayed, reduced or refused you must not:

- ✗ admit fault or liability, except in a court or to police;
- ✗ offer or negotiate to settle a claim;
- ✗ authorise repairs, other than as covered in the Standard Feature **Essential temporary repairs**. If you do, we may not cover them; or
- ✗ unnecessarily delay notifying us of the incident.

Cooperating with us

You must provide reasonable assistance to us, including:

- being truthful and frank at all times;
- providing us with relevant information and documents we may ask for, such as proof of purchase or repair quotes, if needed;
- telling us as soon as reasonably possible if you've been contacted by someone about an incident such as another insurer or a third party's lawyer
- attending one or more interviews about the claim if we ask you to;
- appearing in court and giving evidence if needed;
- making your car available for us to inspect or examine;
- taking your car, or allowing us to take it, to a place we reasonably require;
- responding to our requests as soon as reasonably possible.

At all times you must refrain from behaving in a way that's improper, hostile or threatening towards us, our representatives, repairers or third parties involved in an incident. Such behaviour may result in our not inviting you to renew your policy when it expires.

If you don't cooperate with us it may delay your claim, or we may reduce or refuse to pay your claim.

How we settle claims

If your claim is accepted, we'll settle it in one of the following ways:

- repairing your car;
- paying the reasonable cost of repairing your car;
- where your car is a total loss, paying the market value or agreed value as shown on your Certificate of Insurance; or
- replacing your car with a new one if all the conditions in **Replacing your car with a new one** are met.

If your claim is for a replacement car covered under the Standard Feature 'Change of car', we'll follow the same process as explained above, except that a reference to market value will mean its fair market value just prior to the incident.

Repairing your car - we choose the repairer

We'll arrange for your car to be repaired by a repairer that's part of our Accredited Repairer Network or another repairer of our choice. We'll manage the repair process, including choosing the suitable repair method. If needed, our repairer will sub-contract some of the repairs.

If your car is safe to drive, you'll need to take it to our chosen repairer. If it's not safe to drive, we'll arrange for it to be taken there. If we manage the repair of your car, we're entitled to keep any parts or materials salvaged from it.

Following payment of a claim, other than for a total loss claim, your cover for market value or agreed value as shown on your Certificate of Insurance will remain unchanged unless you request otherwise.

Our parts policy

Depending on your car's age and the type of part, we may use a combination of new, genuine parallel or reconditioned parts. If your car was first registered:

- less than three years ago, depending on availability, we'll use genuine new parts or genuine reconditioned parts.
- more than three years ago:
 - for mechanical parts, depending on availability, we'll use genuine new, genuine parallel or genuine reconditioned parts;
 - for other parts, depending on availability, we'll use genuine parallel or reconditioned parts.

Regardless of your car's age, we may use quality non-genuine parts for windscreen, sunroof, window glass, radiator or air conditioning repairs or replacements. When we use non-genuine parts they will:

- be consistent with the age and condition of your car;
- not affect the safety or structural integrity of your car; and
- comply with applicable Australian Design Rules (national standards for vehicle safety, anti-theft and emissions, as updated from time to time).

If a certain part isn't readily available, we'll pay you the last known manufacturer's Australian recommended list or retail price of that part from a reputable commercial retailer at the time we settle the claim.

Our repair guarantee

We'll guarantee the quality of workmanship and materials used in repairs we authorise and manage, for as long as the owner of your car does not change. This guarantee does not apply to damage due to lack of maintenance or wear and tear (such as faded or damaged paintwork caused by exposure to the elements).

If you have concerns about the repairs to your car you must:

- call us on **1300 633 811**; and
- allow us to inspect your car and arrange any additional repairs that we agree with you are needed. We will not pay for any additional repairs we don't authorise

If additional repairs are needed and it's not economical to carry them out, your car will be assessed as a total loss. If this happens:

- while your car is still insured with us, we'll process your claim as set out in paying the market value or agreed value or if your claim is for a replacement car covered under the Standard Feature 'Change of car' we pay you the market value or purchase price whichever is less; or
- after your car is no longer insured with us, we'll pay its market value, calculated at the time your car is assessed as a total loss.

Damaged car identification

We'll do our best to obtain replacements of damaged build, VIN or compliance plates or labels, from your car's manufacturer. If they're not available, we'll request a letter from the manufacturer confirming the identity of your car and the fact that the identifier was damaged.

We'll otherwise repair your car without replacing the damaged identification, unless the law says we must.

Paying the reasonable cost of repairs

In the following circumstances, we'll pay the reasonable cost of repairing your car:

- if you disagree with our assessment of required repairs or their cost;
- if parts needed for repairs are not readily available;
- if we're concerned about the pre-incident condition of your car; or
- if we're concerned about the timing or conduct of repairs

To help determine the reasonable cost of repairs, we may organise a quote and scope of repairs from an alternative licensed repairer we both agree on. This may require your car to be moved. When we pay the reasonable cost of repairing your car or reasonable cost of replacing parts for your car, you'll need to pay the applicable excess and arrange the repairs to your car.

Determining if your car is a total loss

An MVIRI Code-approved assessor will assess your car as a total loss if it is:

- damaged and uneconomical to repair; or
- stolen and not found within 14 days of its theft being reported to police, and your claim is in order.

In any assessment of whether your car is a total loss, we will also have regard to the applicable State or Territory laws or regulations as to when a vehicle is considered a write-off.

When your car has been assessed as a total loss:

- we are entitled to keep it;
- your policy comes to an end; and
- there is no premium refund as you have received the benefits under the policy and we've fulfilled our contract with you.

When the cover ends, we'll still pay for the following Standard Features if they apply to your cover, they are directly connected to the total loss and they continue to be relevant:

- Emergency accommodation and transport costs;
- Travel expenses.

Paying the market value or agreed value

If your car has been assessed as a total loss, and if the conditions in **Replacing your car with a new one** are not met, or you choose not to accept a new car, we'll pay the market value or agreed value, as shown on your Certificate of Insurance.

We'll deduct the following from our payment:

- any excesses that apply to your claim;
- any remaining premium instalments for the period of insurance in which the incident occurred; and
- the value of your damaged car only if we have agreed with you that you can keep it.

When your car is a total loss, and no one else has a financial interest in it, we'll pay its owner the settlement amount. If someone else has a financial interest in your car, we'll pay them what they're entitled to receive and pay the owner any balance up to the value of the claim. We will not pay any financier's late fees, interest or other administration fees. The owner will need to remove any registered security interest in your car after we settle your claim as a total loss.

Replacing your car with a new one

If your car has been assessed as a total loss, we'll replace it with a new car of the same make, model or series, when readily and locally available if your car meets these conditions:

For new policies

- it was first registered less than two years before the incident;
- its owner acquired it new or as a demonstrator model;
- it has been driven less than 40,000km;
- and if it is financed, the financier agrees with your car being replaced.

For renewal policies where the original policy was purchased on or before 20 October 2025 and the insured vehicle remains the same as originally covered.

- it was first registered less than three years before the incident;
- its owner acquired it new or as a demonstrator model;
- it has been driven less than 60,000km;
- and if it is financed, the financier agrees with your car being replaced.

If a new replacement car is not available, we'll replace your car with a new car that is of a similar make and model. The new car will have the same or equivalent factory-fitted and legal aftermarket accessories and modifications that your car had.

If we cannot agree on a replacement car or you choose not to accept it, we'll pay the market value or agreed value as shown on your Certificate of Insurance.

When we replace your car, we'll also pay for its initial stamp duty and registration fees, but not compulsory third-party insurance if this is sold separately where your car was last registered. We won't pay to purchase or transfer any extended warranty for the new car.

Before we replace your car, you must pay us:

- any excesses that apply to your claim;
- any remaining premium instalments for the period of insurance in which the incident occurred; and
- the value of your car in its damaged state only if we have agreed with you that you can keep it.

Claim payments and GST

We pay claims inclusive of GST unless the owner of the car is a business which is, or needs to be, registered for GST. In that case, we'll reduce the amount we pay to settle the claim by the Input Tax Credit amount to which they are, or would be, entitled. If they fail to disclose or understate their entitlement, they may be liable for GST on a claim we pay.

There may be other taxation implications affecting you, depending upon your own circumstances. We recommend you seek professional advice.

Unless we say otherwise, all amounts in your policy are inclusive of GST.

Excesses

In most cases, you'll need to contribute an amount towards the cost of any claims you make. Your contribution may be made up of one or more of the following excess types. The excess types and amounts that apply to your policy will be shown on your Certificate of Insurance.

For additional information about excesses and how they apply to your policy, read our Additional Information Guide at stellainsurance.com.au or call us on **1300 633 811** for a copy at no charge by us.

Basic excess	<p>The basic excess applies to all claims unless:</p> <ul style="list-style-type: none">• your claim is for a not-at-fault vehicle accident; or• the incident you are claiming for is malicious damage, theft or attempted theft and you can provide us with the full name and address of the person responsible for the incident; or• your claim is under the chosen option 'No Excess' Windscreen. <p>If you are unable to provide us with the full name and address of the person responsible for the incident, we are unable to waive the excess. We need these details in order to be able to conduct a settlement or recovery.</p>
Age excess	<p>An age excess applies when the driver of your car is under the age of 25 at the time of the incident and they cause or contribute to that incident. It applies in addition to the basic excess and any other applicable excess for the claim. An age excess does not apply to a learner driver.</p>
Additional policy excess	<p>An additional policy excess may apply to your policy as a result of the insurance history of your car or its driver. It applies in addition to the basic excess and any other applicable excess for the claim. An additional policy excess does not apply to a learner driver.</p>
Additional driver excess	<p>An additional driver excess may apply to your policy as a result of the driver's details, including their insurance history. It applies in addition to the basic excess and any other applicable excess for the claim when that driver causes or contributes to the incident. An additional driver excess does not apply to a learner driver.</p>

← 'not-at-fault' has a special meaning. See **Definitions**.

How we collect the excess

When an excess applies to your claim, we'll let you know when and how to pay the excess as this will depend on how your claim is settled. For example:

- if we repair your car, we'll normally ask you to pay the excess to the repairer before they start the work
- in some instances, we'll ask you to pay your excess to us such as where a repairer or supplier is not able to accept an excess payment, or your car is a total loss and we replace it with a new one;
- if we pay you the reasonable cost to repair your car, we will deduct the excess from the amount we pay you;
- if your car is a total loss and we pay you the market value or agreed value, or if your claim is for a replacement car covered under the Standard Feature 'Change of car' we pay you the market value or purchase price whichever is less for your car, we deduct the excess from the amount we pay you.

We will not pay for any costs that result from a delay in paying an excess.

Claims administration, going to court recovery action and legal liability claims

If you suffer loss or damage due to an incident for which someone else is responsible, you may have a legal right to recover some or all of the loss or damage from that person, including by taking legal action against them. When we pay a claim under your policy, we have the right to exercise your legal rights in your name against the person responsible for the loss or damage.

We'll take full control of the administration, conduct or settlement of the recovery including any legal defence. When we do any of these things in your name, it will be at our expense, however you'll need to give us reasonable assistance. This may include following our directions in relation to the conduct of any legal proceedings even after a claim has been paid. You must not enter into any agreement with anyone else which could limit the amount that could be recovered, including joining class action proceedings, without our permission.

When we pay a claim and some of your loss isn't covered by your policy, we may offer to try to recover that loss for you when we take any steps to recover the covered loss. We can only do so if you agree to give us documents and statements that support your loss and agree with us on how we'll handle that recovery.

You may also need to contribute to the associated costs if, to recover the loss for you, we need to take additional steps that we wouldn't otherwise need to take.

If we successfully recover more than we paid for your claim under your policy, we will first keep the amount we paid for your claim and the amounts we paid in administrative and legal costs spent towards making the recovery. If there is any amount remaining after this, we will pay you the remainder to compensate you for loss that was not insured. Finally, we will keep any remaining amounts.

If you've received a benefit under your policy that you were not entitled to, we reserve the right to recover from you the amount we have paid. If we decline a claim for fraud, we reserve the right to recover any amounts we pay to you under the policy as well as our reasonable administration, investigation and legal costs from anyone at fault in relation to the fraud.

When we cover you for a legal liability claim, we may:

1. arrange for a lawyer to represent you or we may act on your behalf;
2. attempt to settle the claim; and/or
3. defend the claim.

We will decide whether to defend or settle the claim and how much to pay to settle the claim.

Contribution and other insurance

When making a claim, you must notify us of any other insurance that you're aware will or may, whether in whole or in part, cover any loss insured under your policy. If at the time of any loss, damage or liability there's any other insurance (whether issued to you or any other person) which covers the same loss, damage or liability you must provide us with any reasonable assistance we require to make a claim for contribution from any other insurer(s).

Preventing our right of recovery

If you've agreed with or told someone who caused you loss, damage or liability covered by your policy that you won't hold them responsible, then to the extent we've been prejudiced by this act, we won't cover you for that loss, damage or liability.

Other interests

You must tell us of the interest of all parties (e.g. financiers, lessors or owners) who'll be covered by your policy. We'll protect their interests only if you've told us about them and we've noted them on your Certificate of Insurance. Any person whose interests you've told us about and we've noted on your Certificate of Insurance is bound by the terms of your policy in relation to any claim they make.

Paying, renewing and cancelling

Paying your 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 cover options you've chosen as well as other factors including our costs of doing business. Your premium also includes GST and other applicable government fees, duties, and charges.

We'll let you know how much premium you need to pay us, how to pay it and when. You must pay us your premium on time to stay covered. For more information about how we set your premium, read our Additional Information Guide at stellainsurance.com.au or call us on **1300 633 811** for a copy at no charge by us.

Paying with your credit card

You can choose to pay your premium annually or in instalments by credit card.

If you choose to pay with your credit card, you authorise us to debit your nominated credit card for the agreed premium. We'll give you at least 14 days' notice if we change the way the credit card payment works.

You need to make sure your nominated card details are correct and up to date. This includes advising us of a change to the expiry date of a payment card or bank. If your nominated card details change you must tell us at least seven days before the next instalment is due to allow us to process the change in time.

You need to have a sufficient credit limit on your nominated credit card account to allow our scheduled debit. If you don't, you'll be responsible for any fee or interest charged by your financial institution. You can also choose to stop your credit card payment by contacting us on 1300 633 811.

Important – what happens if your premium payment fails

If you've chosen to pay your premium annually by a credit card and we don't receive your payment on time, we may cancel your policy as permitted by law and refuse to pay a claim.

If you've chosen to pay your premium by instalments and an instalment remains unpaid for one month or more, we may cancel your policy and refuse to pay a claim.

Renewing your policy

If we invite you to renew your policy, we'll send you a renewal Certificate of Insurance.

If you pay your premium by instalments or have set up your policy to renew automatically

If we invite you to renew your policy and you pay your premium by instalments or you have set up your policy to renew automatically, **we'll continue to debit your premium payments.**

If you don't want to renew, you must tell us at least seven days before your policy's end date so that we can arrange for the direct debit to stop in time.

Adjustment of premium on renewal

If you make any changes to your policy after we send you our renewal invitation, and we have agreed to continue to insure you, we'll send you an updated renewal invitation. You'll need to pay us any additional premium to ensure your cover is not affected.

A claim on your policy may affect your renewal premium

If we send you a renewal invitation and the premium doesn't take into account a claim on your policy, you agree to pay us any additional premium we would have charged if we had known about that claim.

If you tell us about the claim before your renewal takes effect and we agree to continue to insure you, we may apply specific

If you have a claim, contact us as soon as you can after the incident. See **What to do after an incident**. To avoid your claim being delayed, reduced or refused you must not unnecessarily delay notifying us of the incident – see **What you must not do after an incident**. If you were in difficult circumstances that prevented you from telling us about the claim, let us know.

conditions to your policy (including applying an additional policy excess) and/or recalculate your renewal premium and send you an updated renewal invitation.

If your policy has already renewed, we may ask you for an additional premium. If you're paying in instalments, any remaining instalments will be adjusted to reflect the additional premium. If you've already paid your renewal premium in full, you'll need to pay us any additional premium to ensure your cover is not affected. If you don't pay the additional premium by the due date then we may:

- deduct the outstanding premium amount from a claim payment; or
- cancel your policy (see **Cancelling your policy**).

If it was reasonable in the circumstances for you to be unaware that you had a claim until after we issued your renewal invitation, we will not ask you to pay the additional premium for that renewal period however the claim may affect your future renewal premiums and/or future policy conditions (including the application of an additional policy excess).

Please note we may have other rights under this policy or as permitted by law, depending on the circumstances.

Cancelling your policy

You can cancel your policy at any time by calling us on 1300 633 811. We can cancel your policy as permitted by law, for example if you do not pay us your premium or if you told us something that you knew to be incorrect or untrue during your application for cover. We can also cancel your policy if your circumstances change and no longer fall within our underwriting rules. See **Tell us when these things change**.

If you've paid your premium in advance and your policy is cancelled, we'll refund you the proportion of the premium for the remaining period of insurance, less any non-refundable government fees, duties or charges. But see **Cooling-off period** where you may be entitled to a full refund.

If you make a fraudulent claim on your policy, we can cancel it.



Definitions

Repairer Network	Our Repair Network consists of accredited and dedicated service providers specially selected based on stringent criteria including quality of workmanship, adherence to industry standards, and customer service excellence. All repairs are performed using high-quality parts and are backed by a warranty, ensuring your vehicle is restored to its pre-accident condition in a timely and professional manner.
Agreed value	<p>The amount you and Stella agree to insure your car for during the period of insurance shown on your Certificate of Insurance.</p> <p>We will update this amount at each renewal in line with changes to the market value of your car. It's important you check this value at each renewal to ensure it's appropriate for your needs.</p>
Business use	If shown on your Certificate of Insurance, it means your car is used for the stated occupation, profession, or business. Business use also includes the use of your car for personal purposes. Business use does not mean using your car for paid ridesharing
Certificate of Insurance	The most recent Certificate of Insurance we have sent you. It shows the information that forms the basis on which we've agreed to insure you, including information about you, your car and its drivers. You'll receive a new Certificate of Insurance when you buy, renew or make a relevant change to your policy
Incident	An event or series of related events which results in a claim on your policy
Insured	See definition of You, your, insured
Market value	The value of your car in your local area immediately before the incident. To determine this value we may use recognised industry guides and consider things like the make, model, age, kilometres travelled, both factory-fitted and legal after-market modifications and accessories, and the general condition of your car
MVIRI Code-approved assessor	An assessor that complies with the voluntary national Motor Vehicle Insurance and Repair Industry Code and any changes as agreed from time to time by the Code Administration Committee. To assess whether your car is a total loss, we will only appoint a MVIRI Code-approved assessor
Not-at-fault	When the driver of your car did not cause or contribute to the incident claimed and you are able to provide us, where reasonably possible, with the full name and address of each responsible person, and if they were using a vehicle, each vehicle's registration number
Period of insurance	The time between the start date and end date shown on your Certificate of Insurance during which we have agreed to provide cover. If your policy is cancelled, or your car is a total loss, and we make a total loss payment or replace your car under your policy, the period of insurance ends

Policy	Your Stella Comprehensive Car Insurance policy, once you have paid or agreed to pay us your premium. It is made up of this PDS, any SPDS we send you and your Certificate of Insurance
Private use	If shown on your Certificate of Insurance, it means your car is used for personal purposes, including driving to and from work. Private use does not include business use or ridesharing
Ridesharing	Your car is used solely or partially to transport people for a fee, such as through a rideshare company's booking app. Ridesharing also includes the use of your car for personal purposes. Ridesharing does not mean using your car as a taxi or for car-pooling without payment
Stella	Stella Underwriting Pty Limited, ABN 72 633 811 319
Suitable hire car	<p>A hire car that takes into account:</p> <ul style="list-style-type: none"> • the type and size of the damaged car • the ordinary daily uses of the damaged car • whether any additional safety devices were part of the damaged car, such as child seats or disability-related modifications
Terrorism	<p>Any act, or preparation in respect of action, or threat of action designed to influence any government of any nation or any political division of it, 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 whether acting alone or on behalf of or in connection with any organisation or government, and which:</p> <ul style="list-style-type: none"> • involves violence against one or more persons; or • involves damage to property; or • endangers life other than that of the person committing the action; or • 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.
Total loss	See Determining if your car is a total loss for what this means.
VSC	Virginia Surety Company, Inc. ARBN 080 339 957, AFSL 245579.
Trailer	A trailer owned by you or in the control of a driver of your car, for example a boat trailer
We, our, us, Stella	Means VSC in its own right or via Stella as their Authorised representative. The relationship between VSC and Stella is explained in the 'About Stella' and 'About VSC and Assurant' sections at the start of this PDS. For avoidance of doubt a reference to 'we, our or us' in the advertisement titled Stella Roadside Assistance is a reference to Stella and not VSC
You, your, insured	The persons or entities named as Insured(s) on your Certificate of Insurance, except in the sections of your policy where we say otherwise

Your car

The car shown on your Certificate of Insurance. It includes both factory-fitted and legal after-market modifications and accessories

Privacy, complaints and other important information

Privacy

Stella and your privacy

Keeping your information private and secure is incredibly important to us.

Stella collects your personal information directly from you and in some cases from other people or organisations. We collect your personal information so we can provide our quotes, products and market any other products and services to you. Collection can take place by websites, email, telephone or in writing.

Stella may at times also disclose your personal information to its related companies or third parties who provide services on our behalf. It may happen that we disclose personal information to related companies or service providers located in countries other than Australia. The locations may vary from time to time but include the Philippines, India, Ireland, the UK, the US, China and countries within the European Union.

Our Privacy Policy provides more information about where and from whom Stella collects personal information, as well as where Stella stores it, and the ways Stella could use it. To get a free copy of it please visit our website **stellainsurance.com.au/privacy** or call Stella. If you do not consent to Stella collecting and using the personal information we request, Stella may not be able to provide you with our services or products.

VSC and your privacy

This Privacy Statement applies to VSC. We are committed to protecting your privacy in accordance with the *Privacy Act 1988* (Cth) (the Act) and the Australian Privacy Principles.

This Privacy Statement outlines how we collect, disclose and handle your personal information (including sensitive information) as defined in the Act.

In order for us to provide you with insurance we need to collect certain personal information about you. We collect personal information from you and our business partners and service providers in connection with the insurance. Collection of your personal information from our business partners and service providers usually occurs at the point of sale of the insurance and at other times when we deal with you. If you do not provide us with this information your application or renewal may not be processed, or we may not be able to administer claims or handle inquiries in connection with the insurance.

The purposes for which we collect your personal information are to provide the insurance, handle inquiries about the insurance, for security checks to verify your identity, to administer claims and related, secondary, or ancillary purposes. The personal information we collect may be disclosed to assessors, loss adjusters, and other service providers who perform activities in connection with the purposes for which we collect, as well as companies within the Assurant Group including our companies within the regions of Asia-Pacific, UK, USA and South Africa. In accordance with our Privacy Policy, you have rights of access to, and correction of, your personal information upon request. You also have the right to complain about our management of your personal information, which is also detailed in Our Privacy Policy.

If you would like a copy of Our Privacy Policy, would like access to the information we have about you or wish to make a privacy complaint, please contact Assurant's Privacy Officer by email, **privacy.ANZ@assurant.com** or visit **<https://www.assurant.com.au/privacy-policy>**. By applying for, or renewing the insurance, you consent to us managing your personal information in accordance with our Privacy Policy.

Complaints

We're here to help. If you're unhappy with any of our products or services, or the service or conduct of any of our suppliers, please let us know and we'll do our best to put things right.

Step 1 – Talk to Stella

Your first step is to get in touch with Stella, who will assist you with resolving your complaint. Please provide our team with as much information as possible so they can try to fix the problem quickly and fairly.

You can contact our complaints officer directly at:

Email: **feedback@stellainsurance.com.au**

Phone: **1300 633 811**

We will acknowledge receipt of your complaint and do our best to resolve the complaint to your satisfaction.

Step 2 – Talk to VSC

If your complaint is not resolved to your satisfaction your complaint will be referred to VSC's Internal Dispute Resolution Panel. You can contact VSC's Internal Dispute Resolution Panel via:

Email: **customerfeedback@assurant.com**

Still not resolved?

If we're unable to resolve your complaint to your satisfaction within 30 calendar days of the date on which you first made the complaint, or you're not satisfied with our final decision, you can refer your complaint for external dispute resolution by contacting the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. You can take your complaint to AFCA at any time.

AFCA can be contacted at:

Phone: **1800 931 678**

Email: **info@afca.org.au**

Post: GPO Box 3, Melbourne VIC 3001

Time limits apply to most complaints to AFCA. For more information, visit **afca.org.au**

Complaints just about privacy

If you're not happy about how Stella or VSC has handled your personal information, you can contact the VSC Privacy Officer at **Privacy.ANZ@assurant.com** or for more information please visit **<https://www.assurant.com.au/privacy-policy>**. If you're not satisfied with our response, you can contact the Office of the Australian Information Commissioner by:

Phone: **1300 363 992**

Email: **enquiries@oaic.gov.au**

Post: GPO Box 5218, Sydney NSW 2001

General Insurance Code of Practice

VSC adheres to the General Insurance Code of Practice (Code) and is committed to providing high standards of service. The aims of this Code are fully supported by Stella. The Code covers topics like buying insurance, how claims are handled, what happens if financial hardship occurs, and complaint handling. You can read the Code at **codeofpractice.com.au**

The Code Governance Committee is an independent body that monitors and enforces insurers' compliance with the Code. For more information about the Code Governance Committee please visit **<https://insurancecode.org.au>**

We recognise that family and domestic violence is a complex issue, and we take it seriously. For more information about support, our Family and Domestic Violence Policy is available at **virginiasurety.com.au**

Financial Claims Scheme

This policy is protected under the Financial Claims Scheme (FCS), which protects certain insureds and claimants in the unlikely event VSC becomes insolvent. You may be entitled to access the FCS if you meet the eligibility criteria. For more information, contact the Australian Prudential Regulation Authority on **1300 558 849** or go to **apra.gov.au/financial-claims-scheme-general-insurers**

Financial Services Guide

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This Financial Services Guide (FSG) was prepared by Virginia Surety Company, Inc (VSC) ARBN 080 339 957, AFSL 245579, of Suite 3, Level 1, 26-28 Hall Street, Hawthorn East VIC 3123 on 21 October 2025. VSC has authorised the distribution of this FSG by Stella Underwriting Pty Ltd, trading as Stella Insurance (Stella), ABN 72 633 811 319, AR No 001282046.

Purpose of this FSG

The purpose of this FSG is to help you make an informed decision about the services that VSC and Stella offer and can provide to you. This FSG contains information about: VSC and the financial services it provides; how complaints are dealt with; how to contact VSC; how you can provide instructions in relation to your insurance policy; Stella and the financial services it provides; how Stella is remunerated in relation to those services; how Stella respects your privacy; and how you can contact Stella. The Product Disclosure Statement (PDS) sets out the relevant benefits and significant characteristics of the insurance and is aimed at assisting you to compare and make informed choices about the insurance.

VSC and the financial services it provides

VSC is the issuer of this Policy and is the insurer providing the cover under the Policy. VSC holds an Australian Financial Services Licence and is authorised to issue, vary and cancel general insurance products and provide financial product advice in relation to general insurance. In relation to your insurance VSC only provides general product advice. Stella acts for VSC when Stella provides financial services on its behalf.

Complaint and Dispute Resolution

Should you have a concern relating to any area of our business or your Policy you may request that it be dealt with by the supervisor or manager directly responsible for that area. If your complaint is not resolved by the supervisor or manager, your complaint may then be referred to our Internal Dispute Resolution Panel. You can contact our Internal Disputes Resolution Panel:

- by emailing us at **customerfeedback@assurant.com**

VSC will respond to your complaint in writing provided we have all the necessary information. If you are not satisfied with the outcome, you may refer the matter to the external disputes' resolution body. The external disputes resolution body is the Australian Financial Complaints Authority (AFCA).

AFCA may be contacted:

- by phone on **1800931678** (free call)
- by post: GPO Box 3, Melbourne VIC 3001
- by emailing them at: **info@afca.org.au**
- on the web: **www.afca.org.au**

AFCA provides an independent service which will investigate your complaint and provide a ruling at no cost to you.

How to contact VSC

If you would like to contact VSC, You can do so by:

- Email **vscau@assurant.com** ; or
- Phone **1300 654 665**

How You can provide instructions in relation to Your Policy

If you want to update your Policy information or provide other instructions in relation to your Policy, You can do so via Stella's website **www.stellainsurance.com.au**, verbally and in writing (mail or email), however Stella reserve the right to request written instructions where it considers it necessary.

Stella and the financial services it provides in relation to the cover

Stella Underwriting Pty Ltd trading as Stella Insurance (Stella), ABN 72 633 811 319 AR No 001282046 of Level 1, 285a Crown Street, Surry Hills NSW 2010, email: **hello@stellainsurance.com.au**, is an authorised representative of VSC that

is authorised to arrange for the issue of this insurance on behalf of VSC.

Certain individuals employed by Stella have also been appointed as authorised representatives of VSC. The significance of this is that Stella (and the individuals employed by Stella who have been appointed as authorised representatives of VSC) act as VSC's agent, not for you, when they provide financial services to you.

How Stella is remunerated

Stella receives a commission of up to 20% of the base premium whenever you enter into a Policy arranged by Stella (including some variations which increase the premium payable).

The commission excludes GST and is a percentage of the base premium for your Policy (i.e. premium excluding VSC's actual or estimated liability for stamp duty, GST or any other government charges, taxes, fees or levies). The commission is included as part of Your premium.

Stella will charge you an annual administration fee of up to \$150 inclusive of GST (Fee). This Fee is payable when you enter into or renew your insurance policy and will be shown on your invoice. This Fee is in addition to any commission received from VSC and is non-refundable outside of the 21 day cooling off period.

Stella may share part of this commission with their distribution partners who have referred you to them.

Stella employees that will assist you with your insurance needs will be paid a market salary and may earn a cash bonus or other incentives based on achievement of a broad range of goals, including financial targets. The value of these incentives will not exceed 20% of their fixed salary.

Stella also receives a share of the profit made by VSC in relation to the insurance, which is calculated and paid annually.

If you would like more information about the remuneration that Stella receives, please contact VSC. This request should be made within a reasonable time after this document is provided to you and before this insurance is issued to you.

How Stella respects Your privacy

In order for Stella to provide financial services to you it will need to collect certain personal information about you. If you do not provide the personal information requested by Stella, they may not be able to provide financial services to you.

Stella will disclose the personal information collected about you to VSC and VSC's authorised third party administrator for the purpose of providing financial services to you. Stella may also use the personal information collected about you for marketing purposes (including direct marketing activities).

For further information about Stella's practices in relation to personal information, please refer to its privacy policy, which is available from the Stella Insurance website at www.stellainsurance.com.au/privacy.

How to contact Stella

If you would like to contact Stella you can do so by:

- Email hello@stellainsurance.com.au
- Phone **1300 633 811**
- Website: stellainsurance.com.au

Need help or need to make a claim?



1300 633 811



stellainsurance.com.au



hello@stellainsurance.com.au

VSC005-1025

stella★