



**Combined Product  
Disclosure Statement  
and Policy Wording**



*If you've got questions, we've got answers.*

Our team are here to help. If you have any questions after reading this Product Disclosure Statement, you can:

1. Call **13 35 03** between 8am to 7pm weekdays or 9am to 5pm (EST) on Saturdays.
2. Email us on **bike@realinsurance.com.au**
3. Visit **realinsurance.com.au/bike**
4. Write to **RealBike Insurance Locked Bag 9042 Castle Hill NSW 1765.**

This Product Disclosure Statement (PDS) was prepared on 30 June 2009 and tells you about this insurance to help you decide if the cover is right for you. Any advice provided is general only and does not take into account your individual circumstances. You should carefully read it, and any other documentation we send you, such as your Insurance Certificate. Keep them in a safe place for future reference.

Real Insurance is a trading name of The Hollard Insurance Company Pty Ltd ABN 78 090 584 473 AFSL No. 241436 which is the insurer of this RealBike Insurance.

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## *Our commitment to you*

At RealBike Insurance we understand the risks you face as a cyclist, whether you're on a training ride, participating in a race, commuting to work, or just storing your bike overnight. That's because we're cycling enthusiasts, just like you. We've put our collective cycling experiences and understanding together to create a unique product tailored for cyclists and we back it up with service that only a specialist bicycle insurer can provide.



## *A summary of your cover*

The following is a summary of our RealBike Insurance. Full details are contained on pages 10 - 13.

### **Protection for you and your bicycle**

RealBike Insurance is designed to protect you and your bicycle against some of the most common risks faced by cyclists, such as theft, crashes and accidental damage. This includes cover whilst the bicycle is in use, including racing. You can also extend your policy to include cover while you are overseas.

### **Comprehensive cover**

RealBike Insurance covers you for loss or damage to your bicycle arising from the following major risks:

- theft;
- accidental damage;
- loss or damage in transit;
- damage caused whilst in use, including participating in any cycling event;
- malicious damage.

### **Additional benefits**

The following additional benefits are included in your RealBike Insurance cover:

- personal accident cover while riding your bicycle; and
- new for old replacement of your bicycle if it is declared a total loss within two years of your purchase of it new.

### **Optional cover**

You also have the option to extend your policy to include cover for:

- custom parts fitted to your bicycle;
- your bicycle computer;
- custom racing wheels;
- bicycle travel case and other accessories attached to, or used in conjunction with, your bicycle.

If you add these items to your policy they will be shown on your Insurance Certificate. The cover provided for these items is restricted to loss or damage when they are



either attached to, or being used in conjunction with, your bicycle at the time of an event which is covered by this policy. There is no cover under this policy if they are stolen or damaged in an incident not involving the insured bicycle.

## Types of bicycles we cover

A bicycle means different things to different people, but for the purpose of this insurance, the RealBike Insurance definition of your bicycle is any cycle, tricycle or tandem powered by human pedalling. This includes road bikes, mountain bikes, even recumbents. We cover your bicycle's standard specifications, modifications and accessories as originally supplied by the manufacturer without extra charge. Any fitted or non standard accessories, custom components, modifications and extras are not covered unless you have told us about them and we have accepted and listed these items on your Insurance Certificate.

## Who is eligible to be insured by Real-Bike Insurance

Any individual who resides permanently in Australia is eligible to apply for RealBike Insurance cover.

RealBike Insurance does not provide cover for:

- riders who use their bicycles to deliver goods, parcels, packages or for any other type of courier service;
- sponsored riders or professional cyclists;
- riders or individuals who use, or hire out their bicycles for compensation or for the carriage of passengers.

## Geographic limits and period of insurance

This policy only covers events causing loss or damage which occur during the period of insurance within the geographical limits of Australia and/or New Zealand.

## *A summary of your cover*

### **Cover when you are overseas**

We will extend your policy to cover your bicycle if you take it beyond the geographical limits for a period not exceeding ninety (90) days, provided that you have advised us beforehand and we have agreed in writing to provide cover. You may be required to pay an additional premium for this cover.



## *Other important matters*

### **Security requirements**

There are specific security requirements in respect of your bicycle which you must comply with (see pages 14 - 15). Failure to comply with these requirements may result in a claim for theft of your bicycle being denied.

### **Money back guarantee**

You can cancel your policy for any reason within 14 days of it's start, provided you have not made or are not entitled to make a claim. We will refund you the full amount you paid (less any taxes or duties we cannot recover).

### **How we determine your premium**

When you buy your insurance we will tell you the premium you must pay and note it on your Insurance Certificate. In determining your premium we consider factors such as the cover provided, the type of bicycle and accessories, the insured value, the details of the primary riders, where the bicycle will be kept overnight and your insurance history. It also includes an administration fee and amounts that take into account our obligations to pay any relevant compulsory government charges, taxes or levies (e.g. Stamp Duty and GST) for your insurance. We set these out on your Insurance Certificate.

### **Your cover is subject to our proof of ownership obligation**

Your bicycle is covered immediately after buying this policy if you purchased the bicycle new in the preceding 30 days, provided that you send us proof of purchase and your bicycle's serial number within 14 days of buying this policy.

If your bicycle is older than 30 days you are required to have the ownership verification section on your Cover Note completed and signed by your local bicycle shop and faxed it to us to activate your cover. You will not be covered if we haven't received the proof of ownership and bicycle's serial number.

## *Things you should do before purchasing this insurance*

### **Read this booklet**

Before you decide to purchase our RealBike Insurance you should read this booklet from cover to cover. We don't want there to be any surprises if you have a claim.

Naturally, there are limits to the cover provided and there are also exclusions, including general exclusions that apply to all cover under this insurance (see pages 16 - 17) and specific exclusions that relate to certain events (see pages 10 - 13).

Certain words also have defined meanings you need to understand (see pages 22 - 24).

### **Understand your Duty of Disclosure**

The law imposes a Duty of Disclosure upon you when you enter into, vary, renew, extend, reinstate or replace an insurance policy. To comply with this obligation you must tell us everything that you know and which a reasonable person in the circumstances, could be expected to know, is relevant to our decision whether to insure you and, if so, on what terms. We rely on this information.

You do not have to tell us anything that is common knowledge, that we should know through our business, that reduces the risk of a claim or that we tell you we do not need to know.

If you fail in your Duty of Disclosure we may reduce or deny any claim you make and/or cancel your policy. If you fraudulently keep information from us or deliberately make false statements we may avoid your contract and treat your insurance as if it never existed.

# Your cover

Your RealBike Insurance covers your bicycle, including any other items you have specified which are attached to your bicycle and listed on your Insurance Certificate, for loss or damage caused by any of the following Insured events.

<p><i>Insured Event - You are covered for:</i></p>	<p><i>Accidental Loss or Damage</i></p> <p>We will cover you for accidental loss or damage to your bicycle, which includes damage caused by fire, storm, impact, crashing and any other event not specifically excluded by the policy.</p> <p>The cover provided for accidental loss or damage also applies while you are training for or participating in any cycling event.</p>	<p><i>Our Exclusions - You are not covered for the following: (see also General Exclusions on pages 16 - 17)</i></p>	<p>Accidental loss or damage caused by or arising from:</p> <ul style="list-style-type: none"> <li>• misuse or abuse of the bicycle;</li> <li>• scratching or denting or any cosmetic damage that does not impair the function and performance of the bicycle;</li> <li>• any process of cleaning, repairing or altering your bicycle;</li> <li>• wear and tear, fading, gradual deterioration;</li> <li>• rust or oxidation, rot, mildew, mould, corrosion;</li> <li>• mechanical, electrical or electronic breakdown;</li> <li>• structural or latent defect or flaws;</li> <li>• faulty design, materials or workmanship.</li> </ul>
<p><i>Theft from your home</i></p>	<p>Theft:</p> <ul style="list-style-type: none"> <li>• where you have failed to comply with the security requirements detailed on Pages 14 - 15 of this PDS;</li> <li>• by someone who lives in your home, or is at the site with your consent or the consent of someone who lives in your home (including your tenants);</li> <li>• from your home if your home has been unoccupied for longer than sixty (60) consecutive days, unless you have told us about this and we have agreed in writing to provide cover while you were away.</li> </ul>		

<i>Insured Event - You are covered for:</i>	<i>Our Exclusions - You are not covered for the following: (see also General Exclusions on pages 16 - 17)</i>
<i>Theft away from your home</i>	<p>Theft:</p> <ul style="list-style-type: none"> <li>• where you or the person you have entrusted your bicycle to have failed to comply with the security requirements detailed on Pages 14 - 15 of this PDS;</li> <li>• theft by someone who was using your bicycle with your consent.</li> </ul>
<i>Theft from a vehicle</i>	<p>Theft:</p> <ul style="list-style-type: none"> <li>• where you or the person you have entrusted your bicycle to have failed to comply with the security requirements detailed on Pages 14 - 15 of this PDS;</li> <li>• theft by someone who was using your bicycle with your consent.</li> </ul>
<i>Loss or damage in transit</i>	Loss or damage sustained in transit, unless the bicycle is securely packaged in a container designed for the transportation of bicycles. The bicycle container must cover the entire bicycle.
<i>Malicious damage</i>	Malicious damage caused by you or a person acting with your express or implied consent.



## Additional benefits

The following additional benefits are included in your RealBike Insurance cover:

<p><i>Additional benefits:</i></p>	<p><i>Our Exclusions - You are not covered for the following: (see also General Exclusions on pages 16 - 17)</i></p>
<p><b>Personal accident</b> You are covered for:</p> <ul style="list-style-type: none"> <li>• death;</li> <li>• an injury causing permanent and total loss of sight of an eye, thumb, finger or the use of a limb, caused directly and solely by an accident which occurs while you are riding your bicycle.</li> </ul> <p>We will pay:</p> <ul style="list-style-type: none"> <li>• the personal accident sum insured noted on the Insurance Certificate for claims involving death, permanent and total loss of sight of an eye or permanent and total loss of the use of a limb;</li> <li>• 20% of the personal accident sum insured noted on the Insurance Certificate for claims involving permanent and total loss of the thumb or any finger.</li> </ul>	<p>The cover under this benefit only applies to individual(s) that are listed as an insured on the Insurance Certificate.</p> <p>Our payment is subject to the individual claiming under this additional benefit obtaining medical attention for the injury from a registered medical practitioner and undergoing any medical examination requested by us.</p> <p>You are not covered for:</p> <ul style="list-style-type: none"> <li>• death, permanent and total loss of a thumb, finger or the use of a limb or the permanent and total loss of sight of an eye occurring twelve months after the date of the accident; or</li> <li>• self inflicted death or injury.</li> </ul> <p>Any expense that is covered fully or partly by Medicare (e.g. doctor's fees, x-ray costs etc) is not payable under this policy.</p>



<p><i>Additional benefits:</i></p>	<p>We will also pay your reasonable costs, up to \$1000 in the aggregate during the period of insurance, for non-Medicare medical expenses (incurred within 12 months of the injury) after any reimbursement from your health fund, if you are injured as a result of an accident involving the use of your bicycle. Examples of non-Medicare medical expenses include private hospital accommodation, ambulance, physiotherapy, pharmacy and dentistry.</p>	<p><i>Our Exclusions - You are not covered for the following: (see also General Exclusions on pages 16 - 17)</i></p>
<p><b>Replacement of your bicycle</b> If your bicycle is declared a total loss within two years of your purchase of it new and we accept your claim, we will replace your bicycle with a similar new bicycle. Replacement will be based on the sum insured value or new market value if less.</p>	<p>Replacement of any custom parts or accessories that were fitted to your bicycle, unless you have specified those items and they are listed on your Insurance Certificate.</p>	

# Security requirements

The following security requirements apply to this policy. If you fail to comply with these requirements we may reduce or deny any claim you make in respect of theft or any attempt there at. There is a pre approved lock section on [realinsurance.com.au/bike](http://realinsurance.com.au/bike). If your lock is not listed on the website please send us the specifications of your lock which we will approve and endorse if it meets our lock standards. Should you be uncertain about any of the requirements or if you need further information on this section, please contact us and we will gladly assist.

<i>Your bicycle 's location</i>	<i>Security arrangements</i>
<p>While at your home</p>	<p>You must ensure that when your bicycle is left inside your home that your home is securely locked whenever there is no one at home.</p> <p>If your bicycle is left in:</p> <ul style="list-style-type: none"> <li>• an outbuilding at your site (such as your garage); or</li> <li>• any other fully enclosed building at your site with walls and a roof, these buildings must be securely locked.</li> </ul> <p>If your bicycle is left anywhere else on your property it must be securely locked through the frame of your bicycle to an immovable object by an approved lock.</p>
<p>While parked or kept in any common property or any similar common or public area in a building</p>	<p>The bicycle must be securely locked through the frame of the bicycle to an immovable object by an approved lock.</p>



<i>Your bicycle 's location</i>	<i>Security arrangements</i>
Away from your home	If your bicycle is left unattended while away from your home it must be securely locked through the frame of the bicycle to an immovable object by an approved lock.
While it is being transported	If your bicycle is left unattended while it is in, or attached to, any motor vehicle including while it is in transit it must be: <ul style="list-style-type: none"><li>• securely locked through the frame of the bicycle to a properly fixed vehicle bicycle rack with an approved lock; or</li><li>• locked in an enclosed boot that is not accessible by removing any partition or breaking a window.</li></ul>

## General exclusions

*This insurance does not cover:*

### **Loss or damage to:**

- tyres, wheels, fixed accessories or removable parts, unless the bicycle is stolen or damaged in the same event.

### **Loss or damage caused by:**

- theft or attempted theft if you do not comply with the security requirements detailed on Pages 14 – 15 of this PDS;
- false or fraudulent representation by you or any person who is acting with your express or implied consent. We may refuse payment of the claim and/or cancel the policy under these circumstances;
- deliberate action by you or any rider you have entrusted your bicycle to;
- the bicycle being used for hire, reward, courier services or the carriage of paying passengers;
- war, invasion, acts of foreign enemies, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection or military or usurped power or an act of terrorism;
- pollution or contamination;
- an incident involving your bicycle whilst it is outside the geographic limits noted in the policy unless you have advised us and we have agreed to extend your cover in writing;
- electronic or mechanical derangement of electronic equipment, data, virus, electronic malfunction or processing error;
- modification of your bicycle from the manufacturer's specifications unless you have advised us and we have agreed to extend cover in writing;
- abandonment.

## You are not covered for:

- your legal liability for damage to another person's property or injury to another person;
- the cost of repairing pre-existing or old damage, faulty workmanship, or incomplete repairs which were carried out prior to the incident which resulted in a claim for loss or damage under this policy;
- any repairs carried out to your bicycle without our consent. If you have carried out repairs you will be responsible for any additional cost over the normal amount that would have been incurred by us;
- depreciation of your bicycle;
- any consequential loss or loss of profit;
- your liability under contract;
- any amount in excess of the sum insured as shown on your Insurance Certificate.

## *Making a claim*

### *What happens if you need to make a claim?*

We understand that it can be very stressful if you need to make a claim. Our claims team will be there to help you with advice and assistance when you need it most.

If an event occurs that is likely to result in a claim, the following checklist will help you ensure that you have done everything you need to do, so that your claim can be assessed quickly. Not all items may be applicable to your claim.

#### **First you should:**

- do what you can to prevent any further loss, damage or cost;
- report the incident or loss to the police if the event involves theft, attempted theft, malicious damage or impact;
- report the incident as soon as possible by calling us on **13 35 03**.

You must never, without our consent:

- approve any repairs or arrange replacements;
- dispose of any damaged property.

#### **We will require you to:**

- provide us with the evidence of ownership and value regarding lost or damaged items;
- provide us with proof, in the event of a theft or attempted theft claim, that you complied with the mandatory security requirements (as detailed on pages 14 - 15). Proof includes confirmation of the lock's make and model, the lock's key or the remains of the lock and/or evidence of forcible and violent entry;
- help us manage the claim, which may include us inspecting your bicycle or asking you questions, or you providing written statements to us under oath;
- make your damaged bicycle available to us for inspection by us or another representative nominated by us;
- keep items that have been damaged and allow us to



- inspect them or assess repair costs;
- allow us to take possession of damaged property that is the subject of a claim and retain that property if your claim is settled on a total loss basis;
- help us as we work to exercise for our benefit your legal right of recovery against any other party;
- tell us about any other insurance that may be relevant to the claim.

## What happens after you make a claim

If your bicycle or other item covered under this policy is lost or damaged and we accept your claim we will at our discretion:

- repair or replace your bicycle or item; or
- pay you the reasonable cost of replacing or repairing your bicycle or item.

However, we will never pay more than the relevant sum insured or limit specified in this document or on your Insurance Certificate, less any applicable excess.

If we pay to repair or replace your bicycle or item our payment will be based on the reasonable cost required to repair or replace it as near as possible to its appearance and condition immediately prior to the claimed loss or damage.

You may have to contribute towards the cost of repairing or replacing tyres, chains, clusters, chain rings, bearings, seals, shocks, forks and other accessories that have been affected by wear and tear or rust and corrosion. The amount that you are required to contribute will be determined by the amount of wear and tear or rust and corrosion that is evident when the damage occurs.

We will only pay the cost of repairing or replacing the parts of your bicycle that were damaged or stolen. We do not cover any additional expenses to replace undamaged parts of your bicycle to create a uniform appearance.

### **Choice of repairer**

In the event of a claim where we choose to repair your bicycle we will advise you of a preferred repairer to undertake repairs to your bicycle or you may nominate your own repairer.

Please note we reserve the right to have repairs undertaken at a repairer of our final choice.

### **Replacement parts**

If any part necessary for repair or replacement of your bicycle is not available in Australia at the time, the most we will pay in relation to any such part will be the lesser of the manufacturer's most recent Australian price list or the list price of the closest equivalent part available in Australia.

### **If your bicycle is a total loss**

If there has been a total loss claim paid, your bicycle or other claimed items will become our property and we will keep the proceeds of any salvage sold.

### **Excess**

Any claim made for your bicycle under this insurance will be subject to an excess. Your excess will be shown on your Insurance Certificate and this is the amount that you will have to pay towards each claim. At our discretion, your excess will be:

- paid by you directly to a supplier or repairer;
- paid by you to us when we request it; or
- deducted from the amount we pay you.

### **Personal accident claims**

You must give us notice as soon as reasonably practical of any accident that may cause disablement to, or has resulted in the death of an insured person.



## We will require you to:

- obtain and follow medical advice from a qualified medical practitioner;
- provide a certificate from a qualified medical practitioner confirming the nature and extent of the injury and disability or the time, cause and place of death;
- undergo any medical examination requested and arranged by us;
- provide us with copies of any non-Medicare medical invoices in support of any expenses claim submitted.

## How claims impact your insurance

If your claim involves a payment by us for the total loss of your bicycle, your insurance cover on the bicycle will cease as soon as we accept liability.

No premium refund is due if you have paid your premium annually. If you are paying your premium monthly, we will deduct the balance of the yearly premium from the claims settlement.

You will need to contact us if you want to apply for new insurance cover for your replacement bicycle.

## Goods and Services Tax (GST)

Any claim payments made under this insurance will be based on GST inclusive costs, up to the relevant sum insured or maximum amount that we pay. However, if you are or would be entitled to claim any input tax credit for the repair or replacement of insured property, we will reduce any claim under this insurance by the amount of such input tax credit.

## Words with special meaning

Where the words listed below are used in this document they have the following meaning:

### *abandonment*

means the bicycle being left in a location other than your home for more than 24 hours at any one time.

### *accessories*

means equipment added and fixed to the bicycle in addition to the manufacturer's original specifications. This excludes any riding gear like helmets, shoes, riding clothes etc.

### *accident*

means an event that you did not expect or intend to happen.

### *accidental damage*

means damage as a direct result of an accident.

### *approved lock*

means a nominated lock as specified on your Insurance Certificate or any other specified lock approved by us in writing.

### *bicycle*

means the bicycle shown on your Insurance Certificate.

### *bicycle computer*

means a computer attached to your bicycle to measure speed, distance, heart rate etc. It does not mean your personal computer at home that you use to do your virtual wind trainer riding on.

### *common property*

means an area within a Strata title or Company title complex which is used by many people e.g. stairs, drive-ways, car parks and the like.

### *event*

means any single occurrence resulting in loss or damage.

### *excess*

means the amount you must pay when a claim is accepted under this policy.



### *immovable object*

means:

- any solid object fixed in or on to concrete or stone, which is not capable of being undone, removed with the bicycle;

or which the bicycle can be lifted over or lifted under;

- a properly fixed vehicle bicycle rack.

### *Insurance Certificate*

means the latest Insurance Certificate we send you.

### *malicious damage*

means damage caused by a wrongful act motivated by malice, vindictiveness or spite with the intention of damaging the bicycle.

### *period of insurance*

means the period during which this policy is current. The period of insurance is stated on your Insurance Certificate. If this policy is cancelled, the period of insurance ceases when the cancellation becomes effective.

### *policy*

means this document together with the Insurance Certificate and any applicable endorsements.

### *securely locked*

means:

- the bicycle is locked to an immovable object through the frame and wheels by an approved lock; or
- the building at your home in which the bicycle is left, while unoccupied, has all external doors locked and all external windows with locking devices engaged and any security devices, such as an alarm system, in operation, as applicable according to the security requirements listed on pages 14 - 15.

## *Words with special meaning*

### *site*

means the land at the address on the Insurance Certificate on which your home is located and includes the yard or garden situated within the legal boundaries of that land. It does not include the nature strip outside your home or any area that is common property in a multi-residency property.

### *sum insured*

means the amount stated on your Insurance Certificate for your bicycle(s) and any other specified items that you have insured. This is the maximum we will pay in relation to any claim.

### *total loss*

means the loss of your entire bicycle or damage to your bicycle which we consider to be uneconomical to repair.

### *unattended*

means your bicycle is out of your direct line of sight or more than five (5) metres away from you.

### *unoccupied*

means that neither you, nor any other person (with your consent) is living and sleeping in your home.

### *we, us or our*

means Real Insurance a trading name of The Hollard Insurance Company Pty Ltd.

### *you, your*

means the person or persons named on the Insurance Certificate as the insured.

### *your home*

means the residence at the address stated on your Insurance Certificate where the bicycle is usually kept.



### **Keep your bicycle in good condition and always protect it**

You must maintain your bicycle in a good state of repair and condition. You must also make reasonable efforts to protect your bicycle from loss or damage. If you make a claim and knew about something that could have caused loss or damage to your bicycle, and you did not make reasonable efforts to avoid it before the loss or damage occurred, then your claim may not be paid.

### **Keep proof of ownership and value**

When you make a claim for loss or damage, we will require proof that you owned the bicycle and of its value or your claim may not be paid. The easiest way to do this is by keeping receipts, invoices, bank or credit card statements or contracts of sale documents for the bicycle covered under this policy. If you cannot find any of these you can, for example, take detailed photographs of your bicycle including the serial number on the frame and get valuations from an authorised bicycle shop.

### **Ensure that your premiums are always paid**

You are responsible for ensuring that your premiums are paid or your cover could be put at risk. If any monthly premium instalment remains unpaid for more than 14 days, any claim you make may not be paid. If you change your bank account or credit card details you must contact us and tell us the new details. Please call us if you are ever unsure about your premiums.

### **Tell us if you change your bicycle**

If you sell your bicycle and replace it with a bicycle of similar type and value during the period of insurance we will automatically cover the replacement bicycle from the date of purchase, provided that:

- you tell us within 14 days of buying the replacement bicycle;
- we agree in writing to cover it; and
- you pay any additional premium that may be payable.



## Meeting other obligations

You will need to meet other obligations of the policy, such as the security requirements and claims conditions, or we may reduce or refuse to pay a claim and/or cancel the policy.

### **Renewing your insurance**

At least 14 days before your insurance expires, we may send you a renewal notice, outlining our renewing terms for your insurance. Unless you notify us to the contrary, your cover will be automatically renewed for the following year.


### **Cancelling your insurance**

You can cancel your insurance at any time by calling us. We will explain the cancellation process to you. If you have paid an annual premium, we will refund any premium you have paid, less an amount that covers the period for which you were insured. There is no refund if you have been paying monthly and no refund of any policy/administration fee (as shown on your Insurance Certificate).

We can cancel your insurance to the extent permitted by law, for example, if you do not comply with the policy terms and conditions, fail to pay your premium, make a fraudulent claim or if you did not comply with your Duty of Disclosure or misrepresented information when you entered into this insurance. If we cancel your policy we will send you a cancellation letter to the address shown on your Insurance Certificate.

### **How we resolve your complaints**

We welcome every opportunity to resolve any concerns you may have with our products or service. In the event of a concern or complaint contact our Customer Service team. If you are not satisfied with their response you can request that their manager address your concern. If, after speaking to a Customer Service manager, you are still not happy you can take the matter further by writing to our Internal Dispute Resolution Committee at: **Real-Bike Insurance, PO Box R1785, Royal Exchange, NSW, 1225**. Your concerns will be investigated by an officer with full authority to deal with the complaint and we will inform you of the outcome within fifteen working days of receiving your letter.



If the Internal Dispute Resolution Committee does not resolve your concerns to your satisfaction then we will work with you to further direct your concerns to the appropriate external dispute resolution scheme to which we belong.

## How we protect your privacy

We value your privacy. Our Privacy Policy, available at [realinsurance.com.au](https://realinsurance.com.au) or by calling us, sets out how we protect your personal information. We collect, store and use your personal information to provide you with, and inform you about, insurance and insurance-related services. To do this we may communicate your personal information to our service providers. This will always be done as permitted by the relevant privacy legislation. If you wish to stop receiving information about new insurance and insurance-related services you can call us or email us at [privacy@realinsurance.com.au](mailto:privacy@realinsurance.com.au) . You also have a right to access and correct your personal information held by us. If you would like to do this please call us.



*Contact us*

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