

# Repairs and replacements



## What is the change?

We are updating the **'Repairs and replacements'** section of our Car Insurance Product Disclosure Statement (PDS).

## Update Pursuant to ASIC Corporations Instrument 2016/1055

Effective for new business and policy renewals on or after 27 March 2026. This is to be read in conjunction with your current PDS.

The changes are considered non-materially adverse and apply to the following PDS:

- Car Insurance Product Disclosure Statement – dated 1 September 2021

## Page 35 'Repairs and replacements - What do we guarantee?'

**Delete wording and replace with the following.**

We guarantee materials and workmanship of repairs to your car completed by a repairer appointed or authorised by us. This guarantee is for as long as you own your car and is not transferable.

Note: If we pay you the reasonable cost of repairing your car, we will not guarantee materials and workmanship of repairs to your car.

## Page 36-37 'Repairs and replacements - Replacement parts'

**Delete all wording and the table under 'Replacement parts' and replace with the following.**

### Our parts policy

We will only authorise and use quality parts that are consistent with the age and condition of your car at the time of the event. These parts may include new genuine or manufacturer approved parts, non-genuine, parallel, reconditioned and/or recycled parts. We will only use new or reconditioned mechanical parts.

When we authorise repairs to your car, all parts used will:

- comply with the manufacturer's specifications;
- meet Australian Design Rules;
- preserve or improve the safety and structural integrity of your car; and
- not void the manufacturer's warranty.

### Damaged parts of a set

We will only pay for the replacement of the actual part(s) damaged.

### Availability of parts and accessories

If a part or accessory is not reasonably available, we will only pay the cost of an equivalent part or accessory or its last known Australian list price or value. We will not pay for any unreasonable extra costs to get any parts or accessories faster, and we will not take any responsibility for losses arising from any delay in their supply.

### Prepared on: 27 March 2026

Insurance is issued by The Hollard Insurance Company Pty Ltd ABN 78 090 584 473, AFSL 241436 (Hollard) and promoted and distributed by Real Insurance, a trading name of Greenstone Financial Services Pty Ltd ABN 53 128 692 884, AFSL 343079.

**Damage to your car's identification**

If your car's identification, such as VIN plate or label, has been damaged and we cannot source a replacement from its manufacturer we will try to get written confirmation of your car's identity from the manufacturer. We will then repair your car without replacing any damaged identification, unless the law says we have to.