

TrueCover Car Insurance Price Beat Offer

Terms and Conditions

1. The Price Beat Offer (Offer) is available to eligible customers, from 1 April 2024. It will continue until withdrawn or modified by TrueCover. It can be withdrawn without notice at any time.
2. TrueCover Car Insurance is issued by TrueCover Pty Ltd (TrueCover), ABN 59 653 908 635, AFSL no. 549629 on behalf of the insurer, Pacific International Insurance Pty Ltd (Pacific), ABN 83 169 311 193, AFSL no. 523921.
3. Any advice provided is general only and has been prepared without taking into account any person's particular needs, objectives or financial situation. TrueCover acts as an agent of Pacific and not on your behalf. You should carefully read the relevant Combined Product Disclosure Statement and Financial Services Guide, and consider the relevant Target Market Determination to help you decide if the product is right for you (both documents are available at truecover.com.au/policy-documents). Terms, conditions, limits, exclusions and excesses may apply. Eligibility criteria apply.

Price Beat Offer

4. TrueCover will reduce the quoted premium so that it is at least \$5 less than the comparable renewal premium (on a total annual premium basis). The total annual benefit of the Offer will not be achieved if the policy is cancelled during the one-year policy term.
5. This Offer applies for the first year only. On renewal, the premium may increase or decrease due to a number of factors.
6. This Offer is based on the information provided at the date of quotation. If the policy details change during the policy term, such as adding an additional driver, a pro-rata change in premium may result.
7. This Offer is not available in conjunction with any other offer for TrueCover car insurance.

Applying for the Price Beat Offer

8. Eligible customers can apply for TrueCover car insurance over the phone on **1300 800 900** or online at **truecover.com.au**. If the comparable TrueCover quote is more than the current insurer's renewal offer, customers can advise us they would like to take up the Offer.
9. TrueCover reserves the right to check whether the customer's details provided on the TrueCover car insurance application are comparable to those on their renewal notice. TrueCover may ask the customer, prior to the new policy being issued, to send the renewal notices and insurance certificates to TrueCover to confirm Offer eligibility. If this information is not provided to TrueCover, it will determine the application to be ineligible for the Offer.
10. Please note that when applying for insurance, there is certain information that you are required to tell the insurer. This information must be accurate and correct to the best of your knowledge. Under the *Insurance Contracts Act 1984*, it is your duty to take reasonable care not to misrepresent anything you tell the insurer. This applies to all policies, including the renewal, extension, variation, or reinstatement of your insurance contract. If you don't take reasonable care to not make a misrepresentation, the insurer may cancel your policy or reduce the amount paid if you make a claim - or both. If you deliberately make a misrepresentation (for example, by acting fraudulently), the insurer can refuse to pay a claim and treat the policy as if it never existed.

Offer Eligibility is Subject to the Following Conditions

11. This Offer only applies to new car insurance policies.
12. Customers must meet the standard underwriting criteria. Not all applicants will be offered a car insurance policy with TrueCover.
13. Customers must possess a valid 'Price Beat Offer' promotional code and use it when applying for TrueCover car insurance.
14. Customers must have, in their name, a comparable car insurance renewal notice from another insurer. Comparable means that:
 - a. The cover provided by the current insurer's policy is equivalent or substantially similar to the TrueCover benefits. Comparable policies will cover a comparable list of insured events, although they may not be identical. TrueCover will decide if your policy is comparable to the TrueCover policy applied for.

- b. The information on the renewal notice matches the TrueCover car insurance quote.
- 15. The main driver listed on the policy must be at least 50 years of age.
- 16. Customers must apply for TrueCover car insurance prior to the policy start date on the renewal notice.
- 17. Your current car insurance policy must be claim-free for at least five years.
- 18. All insured drivers listed on the TrueCover policy have been claim-free for at least five years.
- 19. TrueCover does not offer market value sum insured policies. Market value policies are outside of TrueCover's underwriting criteria and these policies are not eligible for the Offer.
- 20. The vehicle's agreed value on the renewal notice must be within TrueCover's agreed value range for the vehicle.
- 21. If the standard excess on the renewal notice is not available at TrueCover, the nearest available standard excess will be used in the TrueCover car insurance quote.
- 22. Your current renewal offer does not contain a staff discount.
- 23. If the comparable TrueCover quote is cheaper than the customer's upcoming renewal premium, the quote will not be eligible for a further benefit under this Offer.