



## Supplementary Product Disclosure Statement

### **THIS SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT (SPDS)**

This Supplementary PDS has been prepared to include a Repairs Section in the Product Disclosure Statement for Ryno Insurance.

The previous Product Disclosure Statement was dated 1 September 2006 (with a reference of RYNv10906).

You should read this Supplementary Product Disclosure Statement with the previous Product Disclosure Statement.

This Supplementary PDS is dated 14 March 2007 and issued by:  
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The reference for this SPDS is RYNv1Supp.

Your policy now includes the following clause in relation to repairs of your motor vehicle.

#### **When you need to make a claim**

When you need to make a claim, we can choose your own repairer or we can recommend a repairer to carry out the repairs to your vehicle.

#### **When your vehicle is being repaired – what we will do**

When you have chosen your own repairer or you have chosen the repairer we recommend, we will ask the repairer to provide a quotation for the work that is required to repair your vehicle. If we consider that the quote is fair and reasonable, we will authorise the repairer to carry out the repairs. When it comes to the repair of your vehicle we:

- will repair your vehicle to return it to the condition it was in before the incident which damaged your vehicle;
- will use new parts or parts consistent with the age and condition of your vehicle;
- will use manufacturer's approved parts if your vehicle is under warranty (but excluding extended warranty);
- may instruct the repairer to use other repairers to complete certain parts of the repairs. For example, if your windscreen is damaged, we may instruct the repairer to have the windscreen repaired by a specialist windscreen repairer;
- guarantee the quality of workmanship and materials for the life of the vehicle (subject to wear and tear).

If you choose your own repairer, we may not always authorise the repairs if we are not satisfied that the quote for the repairs is fair and reasonable. If this happens:

- we will pay you the amount that we determine to be fair and reasonable for the repairs. This amount will be determined by a motor vehicle assessor appointed by us

inspecting the damage to your vehicle, and reviewing, adjusting and/or reducing your repairer's quote. We may also compare your repairer's quote with a quote we obtain from a repairer we choose

- if we do not authorise repairs and we pay you the amount we determine to be fair and reasonable for the repairs, we will not guarantee the quality of workmanship and materials.

### **What is not covered**

We:

- will not be responsible for additional costs incurred because of delays in delivery of parts;
- will not pay for any air-conditioning, refit, re-gas or any modification if the re-fit, re-gas or modification is required by law;
- may require you to contribute to the cost of the repairs if the repairs to your vehicle leave it in a condition that is better than the condition it was in before the incident that caused the damage.