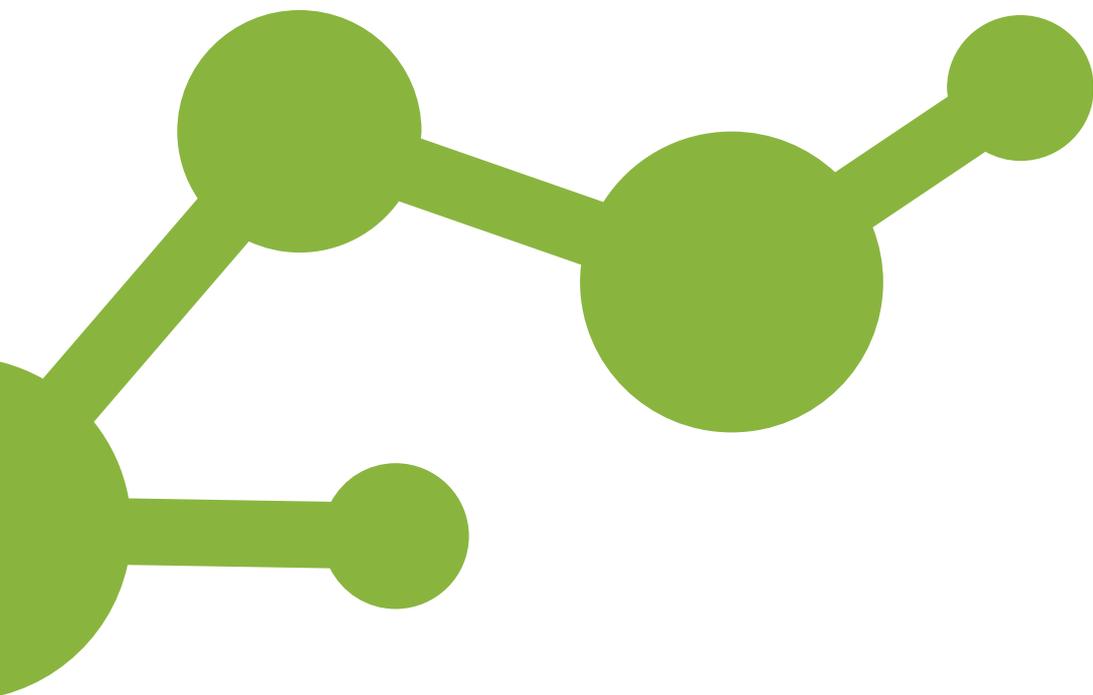




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COMBINED PRODUCT DISCLOSURE STATEMENT
AND FINANCIAL SERVICES GUIDE

Off Road Bike Insurance - Direct



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Part B: Financial Services Guide

Part A:

Product Disclosure Statement

INTRODUCTION

Please take the time to read through this document carefully and keep it in a safe place as it contains important information required under the Corporations Act 2001 including information about the extent of your insurance cover and any limitations.

If You have any questions about this document or your insurance cover, please contact us and We will be happy to explain any matter for You. We will contact You at least annually during the Period of Insurance.

Preparation date 9 September 2020. VB2CORB090920

YOUR PRODUCT DISCLOSURE STATEMENT (PDS)?

This PDS sets out the terms and conditions of your insurance cover. Please read it so You can make an informed choice about your insurance needs.

The information in this PDS was current at the time of its preparation. If there is a significant change to the information, We will make available to You a replacement or Supplementary PDS. If You wish to obtain confirmation of the current terms and conditions of your insurance, please contact us and We will provide them free of charge.

Some words or expressions have special meaning and may begin with capital letters. Their meanings are explained under the heading "What do We mean by that?" in this PDS.

ERIC INSURANCE LIMITED (eric)

Eric Insurance Limited ABN 18 009 129 793 Australian Financial Services Licence (AFSL) 238 279 (eric), is the issuer and underwriter of this insurance product.

If You need to contact us You can do so through any of the options below:

Address: PO Box 9106, Scoresby VIC 3179
Telephone: 1800 999 977
Web: www.ericinsurance.com.au
Email: info@ericinsurance.com.au

We communicate with You in various forms including but not limited to letters, emails and SMS.

OUR AGREEMENT WITH YOU

Upon payment of the Premium, our agreement with You is made up of:

- This combined PDS and Financial Services Guide (FSG) (together make up this document);
- The Policy Schedules which show the details relevant to your insurance cover; and
- Any Endorsement or Supplementary PDS which We may send to You.

HOW TO APPLY

To apply for this insurance, You will need to complete our online application.

Your answers to the questions We ask are used to evaluate your application. Refer to section under the heading "We rely on the information You provide us".

Once your application has been assessed in accordance with our underwriting acceptance criteria and if insurance cover is accepted, We will provide You with a Policy Schedule confirming the terms and conditions specific to your cover.

LOSS OR DAMAGE TO YOUR OFF ROAD BIKE

This insurance has been designed to cover your Off Road Bike during the Period of Insurance for events and situations that are detailed below in the PDS.

If You suffer loss or damage to your Off Road Bike during the Period of Insurance as a result of one of the following insured events:

- Fire, explosion, lightning, earthquake, flood;
- Collision, impact, overturning or jack-knifing of a vehicle which was transporting the dirt bike;
- Theft from a locked vehicle transporting the dirt bike while the dirt bike was locked to or in the carrying vehicle and following the forcible entry into the locked vehicle or carrying compartment;
- Theft of the vehicle that was transporting the dirt bike;
- Theft from a securely locked and enclosed building following forcible entry; or
- Malicious damage whilst kept in a securely locked and enclosed building following forcible entry.

then subject to the terms and conditions of our agreement with You, at our option, which We will exercise reasonably and having regard to your preference, We will:

- Repair your Off Road Bike;
- Pay You the cost of repairing your Off Road Bike; or
- Indemnify You up to the Market Value.

Please refer to the relevant sections of this PDS for more information about terms, conditions, exclusions and key factors that influence the cost of the product.

ADDITIONAL BENEFITS

TOWING

If your Off Road Bike is damaged as a result of an event covered by this insurance, We will pay the reasonable cost for:

- Towing of your Off Road Bike (excluding storage costs) to the nearest repairer or place of safety; or
- Returning your Off Road Bike to You after it has been recovered following a theft.

ACCIDENTAL DAMAGE

If during the Period of Insurance your Off Road Bike is accidentally damaged, then subject to the terms and conditions of our agreement with You, at our option, which We will exercise reasonably and having regard to your preference, We will:

- Contribute 50% to the cost of repairing your Off Road Bike;
- Pay You a sum equal to 50% of the cost of repairing your Off Road Bike; or
- If the vehicle is deemed by us to be a Total Loss, We will pay You 50% of the Market Value of your Off Road Bike.

The maximum amount We will pay under this Additional Benefit is 50% of the Market Value of your Off Road Bike.

WHAT YOU ARE NOT INSURED FOR

We will not pay any claim under this insurance for any of the following:

CONSEQUENTIAL LOSS

Unless expressly included by this insurance, We do not provide cover for all or any consequential financial or non-financial loss or damage incurred as a consequence of the incident giving rise to a claim.

FAILURE TO SECURE THE OFF ROAD BIKE

Damage or loss which occurs as a consequence of your Off Road Bike:

- being left unattended and unlocked in a public place; or
- being stolen from an unlocked building or unlocked transporting vehicle.

You must always act reasonably to ensure the Off Road Bike is securely locked whenever it is unattended. This includes not leaving your keys in or on the Off Road Bike or in or on a transporting vehicle.

We will not cover loss or further damage to the Off Road Bike following a loss unless all reasonable steps were taken to protect the Off Road Bike following the initial loss.

HEAT DAMAGE

Damage or loss to your Off Road Bike caused by welding or the intentional application of heat carried out by You or any person with your Express or Implied Consent.

HIRE OR REWARD

Damage or loss caused whilst the Off Road Bike is being used for hire or reward.

ILLEGAL PURPOSE

The Off Road Bike is used for illegal or unlawful purposes by You or by any person with your express or implied consent.

INCORRECT FUEL USAGE

Loss or damage to the Off Road Bike (including damage to the engine and/or fuel system) caused by the incorrect type or grade of fuel being used.

INTENTIONAL LOSS OR DAMAGE

Intentional loss or damage caused by You, or someone You allow to use the Off Road Bike, or someone otherwise acting with your express or implied consent.

LEGAL LIABILITY

Legal liability of any nature.

LOADING & UNLOADING

Damage caused whilst loading or unloading your Off Road Bike onto or from a vehicle or trailer

MODIFICATIONS AND ACCESSORIES

Loss or damage to modifications or accessories fitted to the Off Road Bike unless You have previously advised us of the modifications and/or accessories and related value and We have agreed to Insure them under this cover.

NON-FINANCIAL LOSS

Any non-financial loss, including but not limited to distress, inconvenience, pain and suffering and/or damage to reputation.

NUCLEAR WASTE / MATERIAL

Loss or damage caused by the use, existence or escape of any nuclear fuel, nuclear material or waste.

OLD DAMAGE

The costs of repairs to pre-existing damage to your Off Road Bike or repairing faulty workmanship or incomplete repairs to the Off Road Bike which were carried out before a loss or resulting in a claim under this insurance.

PENALTIES AND FINES

Penalties, fines, punitive, exemplary or aggravated damages.

SEIZURE OF OFF ROAD BIKE

Loss or damage caused to your Off Road Bike as a consequence of legal seizure or repossession.

STORAGE COSTS

Any storage charges associated with the Off Road Bike, unless approved by us.

TERRITORY LIMITS

Loss or damage caused or incurred outside Australia except where your Off Road Bike is in transit by sea or air between places within Australia.

TERRORISM

Loss or damage caused by the threat or use of force by any person or group of people for political, religious, ideological or similar purposes to influence any government and/or put any section of the public in fear.

THEFT

Where the Off Road Bike is stolen and/or damaged:

- As a consequence of your keys being in or on the Off Road Bike at the time of the theft or damage. This includes leaving the keys in or on your Off Road Bike when it is locked within an enclosed building; or
- By a person known to You unless You report the matter to the Police, and fully co-operate with any resulting Police investigation and or legal action.

TRANSIT COVER

You or the driver of a vehicle transporting the Off Road Bike:

- was under the influence of alcohol or drugs of any kind;
- whilst the percentage of alcohol in your/their blood exceeds that permitted by the law of any State or Territory; or
- refuse to submit to or cooperate with testing or analysis required by the law of any State or Territory to ascertain the presence of alcohol and/or drugs in your body.
- Was not licenced or authorised to drive the transporting vehicle under any State or Territory laws.

The vehicle and/or trailer transporting the Off Road Bike was in an unsafe or unroadworthy condition;

Theft of the Off Road Bike if the vehicle transporting the Off Road Bike was unlocked while unattended.

UNAUTHORISED REPAIRS

Repairs to the Off Road Bike that have been made without our prior consent.

WAR

Loss or damage caused by war, foreign hostilities, civil war, rebellion, revolution, insurrection, military or usurped power, riots, labour disturbances or looting, sacking and/or pillage.

WEAR, TEAR AND FAILURE

Loss or damage attributable to deterioration, wear and tear, rust or corrosion, structural, mechanical or electrical failure to any part of your Off Road Bike, or for the cost of repairs to the components that failed.

HOW TO MAKE A CLAIM

When making a claim and to assist us in processing it, You must give us the information and assistance We reasonably request, and any information You give us must be honest, correct and complete.

We may need certificates or other documentation to verify your claim, including a completed claim form. Where this is required, We will ask for it. Any costs associated with obtaining further information regarding your claim are payable by You.

Where You fail to provide all assistance required within a timely manner, We may place your claim on hold until all assistance is given, this includes but is not limited to, attending interviews, assisting with recovering from other parties, and providing requested documentation.

FOLLOWING THEFT OR MALICIOUS DAMAGE

As soon as You discover the theft or malicious damage:

- Notify the Police immediately.
- Take all reasonable steps to prevent or minimise further loss or damage (where applicable).
- Make note of the incident details including time, date, and location.
- If possible, seek witness details to assist to confirm the incident.

LODGING YOUR CLAIM (All Claims)

- Contact us on 1800 999 977 or obtain a claim form by visiting www.ericinsurance.com.au.
- Claims should be lodged for consideration within 30 days of the event, with full details of the event including any party who may be responsible. If your claim is lodged after 30 days and doing so impacts our opportunity to accurately assess or investigate your claim or results in us incurring additional costs, We may reduce your claim settlement by the additional costs.
- Provide us with an opportunity to inspect any loss or damage before repairs are commenced.

WHO REPAIRS THE OFF ROAD BIKE?

If We accept your claim and the Off Road Bike can be repaired, We will arrange to have the Off Road Bike repaired by a repairer acceptable to us from our network of recommended and preferred repairers. Where there is more than one repairer conveniently available to repair your Off Road Bike, You can choose a repairer from our network. We will only pay for repairs to a licenced repairer authorised by us.

Where You decide to choose a repairer outside our network, We may not authorise repairs. Where repairs are not authorised by us, We will pay You the reasonable cost for the repairs as determined by us considering alternative repair quotations from repairers We choose.

TOTAL LOSS CLAIM

If We consider your Off Road Bike to be a Total Loss, We will:

- pay You the Market Value as determined by us at the time of accepting your claim.

We may deduct from your claim settlement:

- the total of any excesses applicable, and
- any unpaid Premiums (including overdue instalment payments and instalment payments of Premium scheduled to become due during the remaining Period of Insurance).

Any salvage of your Off Road Bike will become our property and We will retain the proceeds of any salvage sale.

If your Off Road Bike is subject to a finance contract, then We will pay the balance owing on the finance contract (up to the Market Value less deductions applicable) and pay You any balance.

WHAT YOU PAY IN THE EVENT OF A CLAIM

Before We make any payment relating to a claim on this insurance, You must pay:

PREMIUM

In the event of a Total Loss We will deduct from the amount We pay You any unpaid periodic payments for the remaining Period of Insurance.

EXCESS

The applicable Excess/es. More information can be found under the heading 'Excess' below.



CONTRIBUTION

You may be asked to contribute toward the repair costs if the repairs being performed will restore the Off Road Bike to a better condition than that immediately before the incident which gives rise to a claim under this insurance.

EXCESS

The Excess is required in all claims unless We determine You are not at fault, and You can provide the name, residential address and contact details of the person(s) We agree is at fault and this person(s) does not reside at the same residential address as You.

BASIC EXCESS

A Basic Excess will apply in the event of a claim and it will be shown on your Policy Schedule under the heading "Excess Details".

PAYING YOUR EXCESS

How You pay your Excess, if applicable, will depend on the type of claim.

A repairable claim:

Any applicable Excess will be deducted from the cost of repairs to the Off Road Bike and You pay the Excess to the repairer. Where We are unable to authorise repairs and a cash settlement is made in-lieu, We shall deduct the Excess from the amount We pay.

A Total Loss claim:

The Excess will be deducted from the assessed Total Loss value of the Off Road Bike.

DETERMINING WHAT WE PAY AND OUR RIGHTS

MAXIMUM PAYMENT

We will not pay more than the Market Value as determined by us at the time of an accepted claim.

SUBROGATION RIGHTS

We will be entitled to take over and conduct in your name and the name of any other person, the defence or settlement of any claim. We will also be entitled to prosecute to the extent of the law for our benefit and in your name, a claim for any indemnity or damages. We shall further have full discretion in the conduct of these proceedings or the settlement of any claim.

CLAIM RECOVERY

If You submit a claim for an incident that We consider was not your fault, We reserve the right to action recovery of any payments made by us, and any such recovery action will be taken in your name.

REPLACEMENT PARTS

If any part necessary for repair of the Off Road Bike is not available in Australia, then We will attempt to obtain a part consistent with the age or condition of the Off Road Bike. If We are unable to obtain such a part, then We will pay the lesser of:

- The manufacturer's most recent Australian list price for that part;
- The list price of the closest equivalent part available in Australia; or
- The actual cost of having a new part made in Australia.

We will pay for the repair or replacement of a particular damaged item irrespective of whether it forms part of a set. For example, if one wheel rim is damaged and cannot be replaced because it is no longer available, We will only pay for one wheel rim and not a full set of wheel rims.

THE COST OF YOUR INSURANCE COVER

The Premium for your insurance cover will be shown on the Policy Schedule. Some of the key factors that may influence your Premium include, where applicable:

- The type of Off Road Bike;
- The location where the Off Road Bike is garaged;
- Government taxes and/or charges; and
- The method of payment You choose by which to pay the Premium, including payment by instalments.

PAY YOUR PREMIUM BY INSTALMENTS

You can pay the Premium by instalment payments to help spread your payment over time. If You pay the Premium by instalment payments:

- An Interest Charge will apply which will be separately disclosed on your Policy Schedule, and
- The Total Amount Payable may be more than if You pay the Premium in a single upfront payment.

If You make a claim which results in the termination of your insurance cover, We shall deduct any overdue instalment payments and instalment payments of Premium scheduled to become due during the remaining Period of Insurance from any claim amount We pay You.

OVERDUE INSTALMENTS

If You are paying the Premium by instalment payments and an instalment payment is overdue, We can do one or both of the following:

- Refuse to pay a claim if the instalment payment is 14 days (or more) overdue;
- Cancel your insurance cover if the instalment payment is 1 month (or more) overdue.

If We cancel your insurance cover because an instalment payment is unpaid, your insurance cover will end on the due date of the next unpaid Premium instalment payment.

If You are paying the Premium by instalment payments, please refer to the Direct Debit Request Service Agreement which sets out the terms and conditions applicable to your instalment payment arrangement.

COOLING OFF PERIOD

You can cancel your insurance within 21 days of the date your insurance commences ("cooling off period") by contacting us by phone, email or mail, and unless You have made a claim, We will refund the Premium in full.

You are also entitled to cancel your insurance cover after the cooling off period (refer to the "Cancellation of your insurance" section for full details).

WE RELY ON THE INFORMATION YOU PROVIDE US

When We agree to insure You, to renew or vary your insurance cover or decide on your claim, our decision relies on the accuracy of the information You give us. If that information is not accurate, We may reduce or deny a claim made by You or anyone else insured by this insurance or cancel this insurance.

We never want to have to do that, so You must answer honestly, completely and correctly the questions We ask about You, your Finance Contract, the Off Road Bike, your claim or any events that may result in a claim on your insurance.



We require You to be truthful, honest and accurate whenever We interact with You in relation to this insurance. You must also inform us immediately if any of the following circumstances apply to You:

- There is a change in Your personal details, including but not limited to contact details, garaged address and residential address;
- There are changes to the Off Road Bike or Off Road Bike use; or
- You are no longer the owner of the Off Road Bike.

HOW WE PROTECT YOUR PERSONAL INFORMATION

eric is committed to ensuring that your personal information is protected. We collect, store and use your personal information (including sensitive information) to provide You with insurance, administering your insurance policy including assessing and paying claims as required. Where it is possible for us to do so, We will collect personal information directly from You or through our distributors at point of sale of your insurance.

We may also use your personal information to inform You about other insurance products or services which may benefit You, perform administrative functions such as training and development of employees, manage complaints and disputes, and to comply with our legal obligations.

Further information on how We use your personal information is set out in our Privacy Policy that is available on our web site www.ericinsurance.com.au/privacy-policy.

CODE OF PRACTICE

The Insurance Council of Australia (ICA) has developed a voluntary General Insurance Code of Practice (the Code) to which We are a signatory. This Code aims to raise the standards of practice and service within the general insurance industry.

The objectives of this Code are:

- To commit us to high standards of service;
- To promote better, more informed relations between us and You;
- To maintain and promote trust and confidence in the general insurance industry;
- To provide fair and effective mechanisms for the resolution of complaints and disputes between us and You; and
- To promote continuous improvement of the general insurance industry through education and training.

To obtain a copy of the Code visit www.codeofpractice.com.au or contact us.

CANCELLATION

CANCELLATION BY YOU

You may cancel your insurance cover at any time by contacting us by phone, email or mail. If You cancel your insurance cover, your insurance cover will end on the date We received your cancellation request, unless You inform us otherwise and We agree.

CANCELLATION BY US

We may cancel this insurance when it is permitted by law such as if You:

- Fail to comply with the duty of disclosure;
- Make a misrepresentation to us before entering into this insurance;
- Fail to comply with the duty of utmost good faith;
- Fail to comply with a provision of this insurance (including the obligation to pay the Premium on time); or
- Make a fraudulent claim under this insurance or any other insurance policy.

UPON CANCELLATION

If your insurance cover is cancelled either by You or us (except in the case of fraud) outside your cooling-off period, We will refund any Premium You have paid for the period after the cancellation date, less:

- Any non-refundable taxes and charges; and
- Our cancellation fee of \$50.

If We have cancelled your insurance cover due to fraud, We will not pay any refund.

- If the refund amount is less than the cancellation fee and other charges, a refund will not be issued and We will not charge You an additional amount to cover the difference.

Where the Premium has been financed, You authorise us to pay any refund direct to the Financier unless the Financier otherwise authorises the refund to be paid direct to You.

TERMINATION

This insurance cover will terminate and no Premium refund will be payable if:

- The Period of Insurance expires; or
- We have paid all amounts We are obliged to pay under this insurance including where the Off Road Bike is assessed by us to be a Total Loss.

DISPUTE RESOLUTION

eric is committed to providing a great range of products and services to our customers. eric is a signatory to the General Insurance Code of Practice and follows the Complaints process outlined in the Code. Please talk to us using the details set out below if at any time We have not satisfied your expectations. Most times We will be able to resolve your concerns upon initial contact.

Post: PO Box 9106, Scoresby VIC 3179

Phone: 1800 999 977

Web: www.ericinsurance.com.au

Email: info@ericinsurance.com.au

If We are unable to resolve your concern, please ask to speak to our Customer Resolution Leader (CRL) who will register your complaint and conduct an initial review of the matter and provide a recommendation to You.

If at this point the CRL recommendation has not resolved your complaint to your satisfaction, You may wish to request a final internal review by eric's Internal Dispute Resolution (IDR) Committee. Our dispute resolution procedure is free of charge to You.

A dispute can be referred to the Australian Financial Complaints Authority (AFCA). It provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms. Their contact details are:

Phone: 1800 931 768

Post: GPO Box 3, Melbourne, Victoria 3001

Web: www.afca.org.au



FINANCIAL CLAIMS SCHEME

This insurance cover may be a 'protected policy' under the Federal Government's Financial Claims Scheme (FCS), administered by the Australian Prudential Regulation Authority (APRA). The FCS applies in the unlikely event of insurer insolvency if the Federal Treasurer declares that the FCS will apply to the insolvent insurer.

The FCS entitles certain persons, who have valid claims connected with certain protected policies issued by that insurer to be paid certain amounts by APRA. Information about the FCS can be obtained from APRA at www.fcs.gov.au or by calling 1300 55 88 49.

GST

Any claim payments We make will be based on GST inclusive costs. If You are entitled to claim an input tax credit for any claim paid under this insurance, We will reduce the claim payment by the amount of such input tax credit.

If You are registered for GST, You must advise us of your correct input tax credit percentage. You are liable for any GST liability We incur arising from your incorrect advice or failure to advise us of your GST situation.

WHAT DO WE MEAN BY THAT?

Certain words used in this document have special meanings. These words and their meanings are listed below:

Accidental Damage: Damage caused to your Off Road Bike following an accident. This does not include theft or loss or damage caused by fire or theft, or loss or damage to your Off Road Bike whilst it is being transported.

Endorsement: An additional term or condition applied by us or an alteration requested by You and agreed to by us. An Endorsement may be sent as a separate document or may be stated on the Policy Schedule.

Excess: The contribution to the claim cost which You may be required to pay in the event of a claim. Any Excess will be shown in your Policy Schedule.

Express or Implied Consent: Where You provide permission for a person to use the Off Road Bike either by verbal agreement or by providing them with access to it.

Financier: The finance company or credit institution named in the Policy Schedule with whom You have entered into a Finance Contract in relation to your Off Road Bike.

Interest Charge: The additional charge payable by You if You choose to pay the Premium by instalments. This amount is a separate charge and does not form part of the Premium You pay for this insurance cover.

Legal Liability: The legal responsibility to pay compensation for damage to property, other than your own, as a result of an accident involving your Off Road Bike for which You or the rider of your Off Road Bike is at fault.

Market Value: The value We determine as being the replacement cost of the Off Road Bike with consideration of its make, model, series, age and condition at the date of its loss or damage.

Off Road Bike: The Off Road Bike or All-Terrain Dirt-Bike (ATV) described on the Policy Schedule.

Period of Insurance: The period during which cover is provided under this insurance as shown on the Policy Schedule. The Period of Insurance begins on the commencement date and ends on the expiry date, as stated on the Policy Schedule, unless this insurance cover ends earlier in accordance with its terms.

Policy Schedule: The most recent document We provide to You describing the terms and conditions specific to your insurance cover which includes your details, the Off Road Bike details, the policy number together with the details of cover, Premium, additional Interest Charges (if applicable) and other policy details. This document also provides You with confirmation of your transaction.

Premium: The amount You pay for this insurance cover including amounts payable by us in relation to any compulsory Government charges such as Stamp Duty, GST and levies if applicable. This amount does not include the additional Interest Charge payable by You if You choose to pay your Premium by instalments.

Purchase Price: The amount paid for the Off Road Bike as shown on your contract of sale, including:

- Dealer delivery fees; and
- Government taxes and charges.

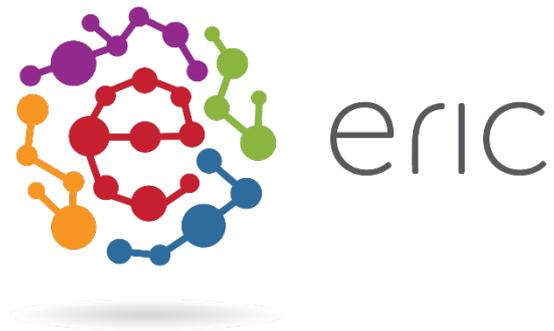
Total Amount Payable: your Premium and Interest Charges payable (if applicable) shown on your Policy Schedule.

Total Loss: If the damage sustained to your Off Road Bike in our opinion renders the Off Road Bike unsafe or uneconomical for us to repair when compared to the Market Value, or when your Off Road Bike has been stolen and not recovered.

We, us, and our: The issuer and insurer of the policy, Eric Insurance Limited ABN 18 009 129 793 AFSL 238 279

You and your: The insured person(s) named in the Policy Schedule, who must also be the owner of the Off Road Bike, or any person who has your Express or Implied Consent to be in control of the Off Road Bike. It also includes the Financier if the Off Road Bike is subject to a finance contract only to the extent of their interest in the Off Road Bike.





ericinsurance.com.au
1800 999 977

PO Box 9106
Scoresby Victoria 3179
ABN 18 009 129 793 AFS Licence No: 238279

Part B FINANCIAL SERVICES GUIDE

About this Financial Services Guide

This Financial Services Guide (FSG) is designed to assist you in deciding whether to use the financial services we provide. It explains the kinds of financial services we offer. It also contains general information about who we are, how we and our staff may be remunerated, and how to make a complaint.

The Product Disclosure Statement (PDS) (Part A of this document) contains information on the benefits and significant characteristics of this Eric insurance product and of the rights, terms and conditions attaching to the policy. It is aimed at assisting you to compare insurance products so that you can make an informed choice about whether to acquire the product.

This FSG was prepared on 15 July 2019.

Distribution of this FSG has been authorised by Eric.

Your questions	Our Answers
Who is providing the financial service?	The services described in this Financial Services Guide are provided by Eric Insurance Limited ABN 18 009 129 793 AFS License No: 238279 (Eric).
Who is Eric?	<p>Eric Insurance Limited is the APRA and ASIC regulated licensee. Whilst Eric is exempt from the need to have ASIC approved professional indemnity insurance, Eric holds adequate professional indemnity insurance. Its contact details are:</p> <p style="text-align: center;">Address: PO Box 9106 Scoresby, VIC 3179 Phone: 1300 489 685</p> <p>Eric is an Australian Financial Services Licensee which is authorised to deal in and provide general advice in relation to general and life insurance (limited to life consumer credit insurance only) products.</p> <p>Eric underwrites motor trade related insurances for wholesale and retail clients. Depending on the scope of their authorisation, Eric's authorised representatives can assist you with a wide range of general insurance products.</p>
What remuneration is payable in relation to the financial services we provide?	<p>You will be charged an agreed premium for the Product that you select, which will include relevant fees, taxes, duties and charges. Any such fee we charge is detailed in this FSG. We will calculate and inform you of the premium prior to purchasing the selected Product.</p> <p>Our staff who provide the authorised financial services are paid a salary for their services and may also receive bonuses based on the volume of sales of all financial products over a period. Eric may provide other benefits, such as profit-sharing arrangements, business related conferences, study trips or other functions. We (including our directors, staff and subcontractors) may also be eligible to qualify for other benefits such as awards or hospitality events. These are provided to us at no additional cost to you.</p> <p>If you require further details about any of the above remuneration, please ask us within a reasonable time after receiving this FSG.</p>
What products are we authorised to provide?	<p>We are authorised to provide general advice about Eric Car Insurance - Direct, Motorcycle Insurance - Direct, Motor Vehicle Tyre & Wheel Insurance - Direct, Motorcycle Tyre & Wheel Insurance - Direct, Motorcycle Warranty Insurance - Direct, and Warranty Insurance - Direct.</p> <p>These products may only be purchased through our website, www.ericinsurance.com.au.</p> <p>Further information on our Products is available through the PDS available on our website.</p>

General financial product advice

Any financial product advice we may provide to you will be of a general nature only and has not taken your personal needs, objectives or financial situation into account. We therefore recommend that you carefully read the Product Disclosure Statement and Policy documentation provided by Eric and any other information before making your decision.

Authorised financial services

We are authorised to do the following: Arrange for the application for, acquisition, issue, variation or disposal of the financial products listed in this FSG. We are authorised to provide general financial product advice (but not personal financial product advice) in relation to the financial products listed in this FSG.

Emergency Services Levy explained for our customers in New South Wales. From 1 July 2017 you will no longer pay for the Emergency Services Levy as part of your insurance premium. This fee will be replaced by the Emergency Services Property Levy. Eric Insurance will continue to collect the ESL until this date to ensure we meet our obligations to the New South Wales government. Please see www.ericinsurance.com.au/support for more information

What happens if you have a complaint or dispute?

Eric is committed to providing a great range of products and services to our customers. Eric is a signatory to the General Insurance Code of Practice and follows the complaints process outlined in the Code. Please talk to us using the details set out below if at any time we have not satisfied your expectations. Most times we will be able to resolve your concerns upon initial contact.

Post: PO Box 9106, Scoresby VIC 3179

Phone: 1800 999 977

Web: www.ericinsurance.com.au

Email: info@ericinsurance.com.au

If we are unable to resolve your concern, please ask to speak to our Customer Resolution Leader (CRL) who will register your complaint and conduct an initial review of the matter and provide a recommendation to you.

If at this point the CRL recommendation has not resolved your complaint to your satisfaction, you may wish to request a final internal review by Eric's Internal Dispute Resolution (IDR) Committee. Our dispute resolution procedure is free of charge to you.

A dispute can be referred to the Australian Financial Complaints Authority (AFCA). It provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms. Their contact details are:

Phone: 1800 931 768 Post:

GPO Box 3, Melbourne, Victoria 3001

Web: www.afca.org.au

What compensation arrangements apply?

Please see the Compensation Arrangements and Financial Claims Scheme section of the PDS (Part A of this document) for information on Eric's compensation arrangements.

How is my personal information dealt with?

We are committed to ensuring the privacy and security of your personal information. We adhere to the Privacy terms set out in the "Privacy" section of the PDS (Part A of this document).

Where can you find further information?

If you require further information or would like to give us instructions, you can contact us on the number provided on the previous page of this document.