



## Motor Fleet Insurance – Flare Cars - Powered by Spark – New Drivers

**The Insured:** Spark Leasing P/L t/as Flare Cars - Powered by Spark - Combined Novated Fleet Program and Novated Lease Drivers as Declared including any subsidiary companies.

**Period of Insurance:** From: 30 June 2022 at 4pm  
To: 30 June 2023 at 4pm

**Interest Insured:** Registered motor vehicles as listed and declared.

### Excesses

---

#### 1. Basic

Standard	\$600
Prestige/European	\$1,000
High Performance (including WRX)	\$1,000
Vehicles over \$100,000	1% of Sum Insured

#### 2. Additional Excesses

Under 21 (or less than 2 years driving experience)	\$1,000
Drivers between the ages of 21 and 25	\$800
Off-Road Excess – all excesses are doubled if your vehicle is damaged whilst driven on any beach or off any public road (excluding driveways) on land not belonging to you	Double Excess
Multiple Claimant Excess – see below	\$300
Australian drivers license held for less than 2 years	\$800

These excesses are cumulative

### LIMIT OF LIABILITY

---

**Motor Comprehensive:** Market Value at time of loss  
New Business: Max sum insured **\$150,000**  
**Subject to referral over \$100,000**

**Liability:** \$20,000,000



Armada Insurance Plus Motor Fleet Policy - V6 – 1 January 2022, Policy Wording which contains the following: -

**ADDITIONAL BENEFITS: LOSS OR DAMAGE**

- Completion of journey costs maximum limit \$ 2,000
- Keys and Locks up to \$ 2,500
- Faultless excess – Third Party to be clearly identified (see excess outline above)
- Hire Car costs following Theft & Accident \$100 per day \$2,500 AOL
- Gap Cover Unlimited
- One excess free Windscreen (or other glass) per policy period, then full excess shall apply thereafter Excess free glass does not apply to glass roof
- Personal property (nil excess) \$1,000 any one loss
- New replacement vehicle up to 24 months (from 1<sup>st</sup> registration)
- Driver Repatriation / Accommodation \$1,000
- Removal of Debris \$25,000
- Trailer Cover \$1,000
- Funeral Expenses \$5,000
- Fire Brigade / Emergency Services Cost \$10,000
- Tyre Replacement following accident New Replacement Value
- Emergency Repairs \$1,500
- Choice of Repairer
- Child seat or baby capsule
- Repair Guarantee
- CTP Gap Coverage

**Operation of some elements of the coverage:**

**Windscreens**

Preferred Windscreen repairer is **O’Brien’s** – however if **O’Brien’s** can’t respond or don’t have the correct windscreen size, alternative repairers are acceptable with Armada’s approval.

**Hire Car**

The underwriter requires that where an acceptable loan car from the repairer is available that this is taken. Otherwise, the preferred Hire Car Company is AVIS, however if AVIS cannot provide an appropriate vehicle the insured may then use another Hire Car Company. The general position is to hire a vehicle that is of a similar size to that which the insured currently drives. Approval from INSURANCE HOUSE is required before hire car can proceed.

**Clarification of Excess and “not at-fault”**

*The general application of the Excess is that where the underwriter can recover from the other driver, the insured can avoid paying the Excess. Some examples are provided:*

Insured Driver At Fault		Pays excess
Insured Driver Not At Fault	No third party (i.e. storm, animal etc)	Pays excess
	Third party uninsured	Pays excess – but may be recovered
	Third party insured	Does not pay excess
Not determination of fault or both parties contributed		Pays excess
Windscreen/Glass Only	First claim during the policy period	Nil Excess, thereafter standard Excess



### **When you will not have to pay an excess (from the Policy)**

You will not have to contribute any excess towards a claim, if:

- (a) you can satisfy us that the claim involves a collision with another vehicle and the collision which gave rise to the claim was **totally** the fault of the driver of another vehicle, and
- (b) you tell us the registration number of the other vehicle and the full name, licence number and address of the other driver, and phone number where available
- (c) the amount of your claim exceeds the applicable excesses under the Policy. We give this benefit only if we are allowed legally to recover the amount of any loss, including any applicable excesses from the responsible person.

If you live in a State or Territory where liability is apportioned in the courts or determined by the Barometer of Responsibility, you will qualify as 'faultless' if you are 20% or less to blame for any incident.

Where the driver of the other vehicle disputes who was at fault, you must pay any excess which applies but we will refund it if we are successful in establishing that the other driver was at fault.

In short:

- An excess is applied to every collision claim, the excess will be waived if full details of other party can be identified (drivers full name, address and phone number) and you are deemed not at fault.
- If liability can not be determined an excess will be applied
- If no other party is involved an excess will be applied

### **What you must not do after an accident**

In the event of an incident that may give rise to a claim, you must **not**:

- admit liability if an accident occurs which is likely to result in someone claiming against you
- make an offer, settlement, promise or payment
- incur any costs or expenses without our written consent, in respect of any right or claim which may be the subject of a claim by you against us under this Policy
- authorise repairs to your vehicle without our prior consent. You may however, authorise:
  - the fitting of an identical replacement windscreen or window glass
  - repairs up to \$1,000 (over and above any applicable excesses) if you are more than 200 kilometres from the normal nightly parked address and they are necessary to enable you to continue your journey.

### **Total Losses**

If your vehicle is declared a total loss the Policy ceases once the claim has been settled. In respect of the premium:

- Where the premium has been paid in full for the period of insurance there will be no refund of any premium, or
- Where the premium is paid by instalments, we are entitled to deduct from any claim paid or payable, the balance of the unpaid premium or instalments of premium.

