

Q&A

Introducing QBE

An exciting new chapter in General Insurance



Following a comprehensive review of our insurance services, Ian Berry Insurance is excited to announce that it has appointed QBE Insurance (Australia) as our new provider of General Insurance.

Why has Ian Berry decided to partner with QBE?

This exciting new partnership agreement will give Ian Berry customers access to improved benefits, competitive pricing and a convenient claims service for the complete range of general insurance, including home, motor, boat, caravan, motorcycle, travel and landlord.

Who is QBE?

QBE has been providing peace of mind to Australians and overseas clients for more than 120 years.

QBE Insurance is Australia's largest international insurance and reinsurance group and one of the top 25 in the world. QBE operate in all key insurance markets with offices in 45 countries staffed by around 13,000 team members.

In addition to this, QBE have been named NIBA General Insurer of the year for the past 8 years (National Insurance Brokers Association).

What benefits do I receive for insuring with QBE?

As an Ian Berry customer you have access to a new and customised product range and great benefits such as:

- > **Best of Both Policies Guarantee** - effective for the first 12 months
- > **View and manage your insurance online** with QBE's enhanced technology
- > **Lodge your claim 24/7** with QBE's prompt and efficient local claims service.
- > **4 year new car replacement** option available for Motor policies
- > **Gap Finance Cover** available for Motor policies
- > **No Claim Bonus** available for Home policies
- > **Multi Policy Discount** - save on Home and Motor policies for the life of the policy, not just the first 12 months*
- > **Safe and secure insurance** with QBE

More questions and answers over the page...

5 MINUTE QUICK QUOTE
PHONE 1300 292 100

Q. I already have a CGU insurance policy with Ian Berry. How do I switch it to QBE?

A. Switching to QBE is easy - and you could **win \$1,000!**[^]

You will receive an Offer to Insure from QBE when your policy is due for renewal

You will then need to complete these steps prior to your policy expiry date to ensure that you continue to be fully protected. By doing so, you'll also automatically go in to the draw to **win \$1,000!**[^]

- 1. Carefully review the Product Disclosure Statement (PDS)** to ensure that the new product's features and benefits suit your needs.
- 2. Check your Offer of Insurance** for your new policy to make sure all details are correct. If there is anything you need to update, please contact us immediately.
- 3. Arrange payment** - Call us on 1300 292 100 or complete and return the enclosed Payment Slip using the Reply Paid Envelope provided before the policy expiry date (no stamp required).

Q. What if I have more than one insurance policies?

A. If you have multiple CGU insurance policies with Ian Berry, we will write to you when each one is due for renewal and invite you to insure with QBE.

Every time you renew or purchase a new insurance policy with QBE, you will go in to a monthly draw to **win \$1,000.**[^]

Q. Can I cancel all my policies now and insure with QBE?

A. Yes - you can choose to move your policies from CGU to QBE at any time. You do not have to wait until renewal time to enjoy the benefits of being QBE insured, such as Multi Policy Discounts* and the chance to **win \$1,000.**[^]

Q. How will my policy terms and conditions change if I switch to QBE?

A. If you transfer to QBE and need to make a claim in the first 12 months, QBE will apply the '**Best of Both Policies Guarantee**'. This means that they will apply the terms and conditions of whichever policy provides better cover, your current CGU insurance policy, or your new QBE policy. After the first 12 months, your cover will be according to the terms and conditions of the QBE policy.

Q. Will my premium increase if I switch to QBE?

A. In the first year, your Premium for your Home insurance policies will not change - you will pay the same amount as you did last year. This does not include any increase in government charges, and may differ if you have made a significant change to your insurance, or have suffered an at-fault claim.

Motor policy premiums will increase marginally by 7.5% compared to the current CGU premiums, which is less than the average of the rate increases imposed by CGU over the last 3 years. Of course the premiums charged by both QBE and CGU vary according to individual circumstances.

Ongoing annual premium increases will be capped to ensure the product remains competitively priced.

Q. With CGU my direct debits were deducted on the 28th of each month. Can this be changed?

A. CGU only had one date for every customer that the direct debit could be deducted. With QBE, you can select your preferred date for the direct debit to come out. On conversion, we will continue to deduct your premiums on the last day of the month, but remember you now have the option to select the date that best suits you.

Q. What happens if I don't want to transfer to QBE?

A. While Ian Berry customers have access to a range of features and benefits with QBE, the choice is always yours as to who you insure with. If you do not wish to insure with QBE you will need to let us know by calling 1300 292 100 before your current policy expires.

**If you have any questions, please contact one of our
Insurance Specialists on 1300 292 100.**

*Conditions apply. Terms, conditions and acceptance criteria apply. Cover limits apply as set out in the policy wording. This material does not take into account your personal needs, objectives and financial circumstances and you should consider whether it is appropriate for you. Please read the Product Disclosure Statement to decide if a product is right for you. Insurance issued by QBE Insurance (Australia) Limited ABN 78 003 191 035 AFS Licence 239545.

^Entry is open to Ian Berry customers, aged 18 and over who reside in South Australia or Northern Territory. License number is T09/1977 (SA & NT). The Promoters are: Ian Berry Insurance (Ian Berry) – 17-23 Carrington Street, Adelaide SA 5000, Ian Berry Insurance Services (Ian Berry) – 17-23 Carrington Street, Adelaide SA 5000, QBE Insurance (Australia) Limited (QBE) – Level 2, 82 Pitt Street, Sydney NSW 2000. The promotion commences 1 October 2009 and finishes on 30 September, 2010. Total prize value is \$12,000 – twelve (12) x \$1,000.00 prizes. The monthly draw will be conducted on the dates shown in the Terms and Conditions at Ian Berry, 17-23 Carrington Street, Adelaide SA 5000, at 11am. Winners will be notified by phone and mail within 7 working days of the draw. Visit your local branch or logon to policecu.com.au for full Terms and Conditions.