

MOTOR TRADERS'  
ASSOCIATION OF NSW



# CHOICE OF REPAIRER INFORMATION DOCUMENT



Information provided is based on PDS's available as at 21 January 2021. As all PDS's are subject to change you should check the insurer's website to ensure that the information that you have is current prior to making any decision.

# SUNCORP GROUP

## AAMI

18/09/2020

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### Your repairs (We choose the repairer)

We will arrange the repairs to your car with one of our preferred repairers:

- if your car is not safe to drive, we will arrange to move your car to one of our preferred repairers or another facility of our choice;
- if your car is safe to drive, we will arrange a time with you to bring your car into one of our preferred repairers or another facility of our choice;
- we obtain quotes from our preferred repairers (where required) and select the most appropriate quote;
- we authorise the repairs based on the most appropriate quote and manage the repair process with the repairer

### If we don't authorise repairs

If we pay you the amount of the assessed quote we don't authorise repairs. You will not be entitled to the lifetime guarantee on repairs that we do not authorise

## APIA

15/05/2020

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### Repairing your vehicle and choosing a repairer

We will arrange the repair of your vehicle through one of our recommended certified repairers in a location convenient to you. If we are not able to find or locate a certified repairer in a location convenient to you, you may propose a repairer of your choice.

### If we arrange the repair of your car with one of our certified repairers

If your car is not safe to drive, We will arrange to move your car to our repairer's facility for quotation and completion of repairs. If your car is safe to drive, We will agree a time with you to take your car to the repairer's facility for quotation and completion of repairs.

### If the repairer is not our chosen Certified Repairer

If your car is not safe to drive, We will arrange to move your car to the proposed repairer for quoting. Once the quote is received, we will arrange an assessment by one of our Approved Assessors.

If your car is safe to drive, You may take the vehicle to your proposed repairer for a quote.

We will then arrange a time to complete an assessment. We may ask to inspect your vehicle if we need more information, and will agree a time and place to meet with you, at your home, work or another location agreed to by us.

### Authorising the repairs

We will authorise the repairs by your proposed repairer if we agree the quote is fair and reasonable, inclusive of all claim damage and will result in your car being repaired safely and in a cost effective manner.

If we consider your proposed repairer's quote is not correct, cost effective, or will not result in safe repairs to your vehicle or we are unable to reach a negotiated agreement with the proposed repairer, we will contact you to discuss the alternative steps. This may include moving your vehicle to a certified repairer of our choice for the repair.

### If we don't authorise repairs

If we do not authorise the repairs, we will pay you what it would have cost us to repair your car and the lifetime guarantee will not apply.

## Bingle

27/06/2017

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If we choose to repair or replace damaged parts of your car we'll always do so using our repairers.

## GIO

19/06/2018

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You can choose:

- to allow us to arrange the repair of your car; or
- your own repairer.

If your car is not safe to drive, We will arrange to move your car to one of our preferred repairers or another facility of our choice.

If your car is safe to drive, We will arrange a time with you to bring your car into one of our preferred repairers or another facility of our choice.

If you allow us to arrange the repairs

- we obtain quotes from our preferred repairers (where available) and select the most appropriate quote;
- we authorise the repairs based on the most appropriate quote and manage the repair process with the repairer;
- you will be kept informed of the progress of the repairs and we will advise you when your car is ready for collection.

If you choose your own repairer, which may include one of our own preferred repairers:

- after you obtain a quote from your repairer, we will arrange a time with you to drive your car (if it is safe to do so), or you must let us move it, to one of our preferred repairers or another facility of our choice;
- we will authorise the repairs if we agree your repairer's quote is reasonable and will result in your car being repaired safely and in a cost effective manner.

If we don't authorise repairs, will pay you what it would have cost us to repair your car and you will not be entitled to the lifetime guarantee. The amount it would have cost us to repair is determined by a quote from a repairer we choose.

# SUNCORP GROUP

## Shannons

18/03/2020

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You can choose:

- to allow us to arrange the repair of your car; or
- your own repairer.

If your car is not safe to drive, We will arrange to move your car to one of our preferred repairers or another facility of our choice, or

- we will arrange to take your vehicle to a repairer or another facility of your choice.

If your car is safe to drive, We will arrange a time with you to bring your car into one of our preferred repairers or another facility of our choice or

- you can arrange to take your vehicle to your own preferred repairers.

If you allow us to arrange the repairs

- we obtain quotes from our preferred repairers (where available) and select the most appropriate quote;
- we authorise the repairs based on the most appropriate quote and manage the repair process with the repairer;
- you will be kept informed of the progress of the repairs and we will advise you when your car is ready for collection.

If you choose your own repairer, which may include one of our own preferred repairers:

- after you obtain a quote from your repairer, we will arrange a time with you to drive your car (if it is safe to do so), or you must let us move it, to one of our preferred repairers or another facility of our choice;
- we will authorise the repairs if we agree your repairer's quote is reasonable and will result in your car being repaired safely and in a cost effective manner.

If we don't authorise repairs we will pay you what it would have cost us to repair your car and you will not be entitled to the lifetime guarantee. The amount it would have cost us to repair is determined by a quote from a repairer we choose.

## Suncorp Insurance

19/06/2018

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[Parts Policy: 34](#)

You can choose:

- to allow us to arrange the repair of your car; or
- your own repairer.

If your car is not safe to drive, We will arrange to move your car to one of our preferred repairers or another facility of our choice.

If your car is safe to drive, We will arrange a time with you to bring your car into one of our preferred repairers or another facility of our choice.

If you allow us to arrange the repairs

- we obtain quotes from our preferred repairers (where available) and select the most appropriate quote;
- we authorise the repairs based on the most appropriate quote and manage the repair process with the repairer;
- you will be kept informed of the progress of the repairs and we will advise you when your car is ready for collection.

If you choose your own repairer, which may include one of our own preferred repairers:

- after you obtain a quote from your repairer, we will arrange a time with you to drive your car (if it is safe to do so), or you must let us move it, to one of our preferred repairers or another facility of our choice;
- we will authorise the repairs if we agree your repairer's quote is reasonable and will result in your car being repaired safely and in a cost effective manner.

If we don't authorise repairs, will pay you what it would have cost us to repair your car and you will not be entitled to the lifetime guarantee. The amount it would have cost us to repair is determined by a quote from a repairer we choose.

## VERO

08/07/2010

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If we accept your claim and decide your vehicle can be economically repaired, we will arrange the repairs with a recommended repairer if one is available, or alternatively you can choose your own repairer and arrange repairs with them.

Where we are able to provide you with access to one of our recommended repairers, we will offer you a choice of those available in your area. However, we may only be able to nominate one recommended repairer if there are no others available. Where we are unable to provide you with access to one of our recommended repairers, we will require you to choose your own repairer.

If we authorise repairs with a recommended repairer or your own repairer we will:

- authorise the repair of your vehicle to its condition immediately before the event,
- authorise only the use of manufacturer's approved parts if your vehicle is under warranty, but not when the date of loss is within an extended warranty period or for windscreen replacement,
- authorise only the use of new genuine parts or genuine parts which are consistent with the age or condition of your vehicle, and
- guarantee the quality of materials and workmanship in respect of the repairs for the life of the vehicle.

For windscreen repairs or replacement, we will replace the damaged windscreen or window glass, with glass which may not be produced by the original manufacturer but which will meet Australian Design Rules. Any repairer we authorise to repair your vehicle may sub-contract some of the repairs to a person of their choice. This will usually occur when the repairer is unable to perform the repairs itself.

If you choose your own repairer and we do not authorise repairs, we:

- will pay an amount equal to the reasonable repair costs; and
- will not provide any guarantee for the quality of materials and workmanship in respect of the repairs. "reasonable repair costs" means an amount that takes into account:
  - your repairer's quote after having been adjusted or reduced by an experienced motor vehicle assessor we appoint, and
  - a quote we may choose to obtain from one of our recommended repairers.

# IAL GROUP

<p><b>CGU</b> Rev18 05/19 06/2019</p> <p><a href="#">Page No: 34</a> <a href="#">Parts Policy: 38</a></p>	<p><b>If we decide your vehicle should be repaired, we can help you find a repairer who is part of our partner network, or you can choose your own repairer</b></p> <p><b>Our network of repairers</b> We have an extensive network of partner repairers across Australia who meet our high quality standards. If you choose a repairer that is part of our network of repairers to fix your vehicle, then we'll manage the whole repair process for you – with minimal fuss – so you don't have to worry. We'll also provide a lifetime guarantee on the workmanship of these repairs we authorise (see Repair guarantee).</p> <p>If you choose your own repairer, you must:</p> <ul style="list-style-type: none"><li>• choose a repairer that has all necessary licenses and authorisations required by law, and</li><li>• obtain our authorisation for the repairs and quoted cost before these repairs are commenced.</li></ul> <p>We may require you to provide an alternative quote from a repairer of our choice for the repair of your vehicle.</p> <p>We will decide whether to authorise and pay for the fair and reasonable costs of repairs, or decide whether to pay you the fair and reasonable cost to repair your vehicle.</p>
<p><b>Coles</b> 12/2018</p> <p><a href="#">Page No: 8</a> <a href="#">Parts Policy: 8</a></p>	<p>If you make a claim and we agree to repair your car, we will choose a repairer who is part of our National Partner Repair Network and organise for them to complete the repairs. The most we will pay is the cost of repairs as determined by our assessor, or quoted by our repairer. Because the repairs will be authorised and completed by our partner repairers, we will guarantee the workmanship and materials of these repairs for the life of your car.</p>
<p><b>NRMA</b> <b>(Motor Insurance)</b> 06/2020</p> <p><a href="#">Page No: 25 &amp; 70</a> <a href="#">Parts Policy: 72</a></p>	<p>You can add the 'Any Repairer' option to your policy for an extra premium. If you have added this option, it will be shown on your current Certificate of Insurance and applies during the policy period.</p> <p><b>Any Repairer Option:</b> If an incident we cover causes loss or damage to your vehicle, we will arrange for an NRMA Partner Repairer to fix your vehicle – see page 70. However, if you have added this option, you may use any licensed repairer of your choice, which may be an NRMA Partner Repairer – see page 70.</p>
<p><b>NRMA (Veteran, Vintage &amp; Classic)</b> 06/2020</p> <p><a href="#">Page No: 51</a> <a href="#">Parts Policy: 52</a></p>	<p>You can choose any repairer you like to fix your vehicle as long as they have the necessary licenses to do the repairs.</p>
<p><b>RACV</b> 05/2019</p> <p><a href="#">Page No: 15 &amp; 31</a> <a href="#">Parts Policy: 32</a></p>	<p>If we agree to pay your claim as a result of an incident, we will arrange for an RACV Partner Repairer to fix your vehicle – see page 31. However, if you have chosen this option you may use any licensed repairer of your choice, including an RACV Partner Repairer – see page 31.</p> <p>If you are entitled to choose your own repairer to fix your vehicle you must:</p> <ul style="list-style-type: none"><li>• choose a repairer that has all necessary licences and authorisations required by law provide us with a quote for repairs allow us to inspect your vehicle before authorising repairs. We will tell you where you need to take your vehicle or have your vehicle towed.</li></ul> <p>we will:</p> <ul style="list-style-type: none"><li>• choose the most suitable repair method for the type of damage to your vehicle and decide whether to authorise and pay for the fair and reasonable costs of repairs, or decide whether to pay you the fair and reasonable cost to repair your vehicle as determined by us.</li></ul> <p>In determining the fair and reasonable cost, we may consider several factors, including quotes from RACV Partner Repairers, our nominated repair methods for type of damage to your vehicle and reports from our assessors.</p>
<p><b>SGIC</b> 06/2020</p> <p><a href="#">Page No: 74</a> <a href="#">Parts Policy: 75</a></p>	<p>You can choose any repairer you like to fix your vehicle as long as they have the necessary licences to do the repairs.</p> <p>Once you've chosen a repairer, we will tell you where to take your vehicle or arrange for it to be towed to the repairer.</p>
<p><b>SGIO</b> 06/2020</p> <p><a href="#">Page No: 74</a> <a href="#">Parts Policy: 75</a></p>	<p>You can choose any repairer you like to fix your vehicle as long as they have the necessary licences to do the repairs.</p> <p>Once you've chosen a repairer, we will tell you where to take your vehicle or arrange for it to be towed to the repairer.</p>
<p><b>Swann Insurance</b> 05/2020</p> <p><a href="#">Page No: 9</a> <a href="#">Parts Policy: 9</a></p>	<p>To have your Vehicle repaired:</p> <ul style="list-style-type: none"><li>• we may ask you to get a quotation from a vehicle repairer whom we may nominate.</li><li>• we will decide which repairer is to repair your Vehicle.</li></ul> <p>Parts used in repairing your Vehicle will be compatible with the age and condition of your Vehicle and may be:</p> <ul style="list-style-type: none"><li>• manufactured by other than the Vehicle manufacturer, or</li><li>• recycled.</li></ul>
<p><b>WFI</b> Rev 11/18 05/2020</p> <p><a href="#">Page No: 46</a> <a href="#">Parts Policy: 46</a></p>	<p>You may choose Your own repairer, but if you do, We may require You to provide two quotes for the repair of Your vehicle, including one from a repairer of our choice.</p> <p>If your vehicle is at your chosen repairer and we want to obtain an alternative quote for repairs, we may arrange to move your vehicle to another repairer at our expense.</p>

# CHALLENGERS GROUP

## Aioi (Toyota)

10/2020

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For your convenience we will choose the repairer, authorise the repairs and manage the entire quote and repair process for you. We may obtain two independent competitive quotations from repairers we have chosen (where available) and select the most complete and competitive quote. If you wish, you can choose a repairer to provide one of the quotes. If we consider your repairer's quote to not be competitive and/or complete, or we do not believe that the repairs to your vehicle would be completed to a satisfactory standard, we reserve the right to authorise repairs to be carried out by a repairer nominated by us.

## Auto/General Budget Direct

11/2018

[Part B Page No: 3](#)  
[Parts Policy: 22](#)

This optional benefit is only available with "Comprehensive" cover and applies only if shown as included on your Insurance Certificate. If you have purchased this option, you may choose to nominate your preferred repairer.

In this case, we will:

- require you to provide us with a quotation for the repairs to the car from your preferred repairer, determine the most suitable method of repairs based on the damage to the car, review the quotation to ensure:
  - it is competitive, based on the reasonable cost to repair the car, as determined by us, and that the repairs will be completed to what we consider a satisfactory standard, and decide whether or not to authorise repairs.

However, if we consider a repairer's quotation is not competitive, or that the repairs would not be completed to a satisfactory standard, we may decide not to authorise repairs and to:

- have the car repaired by an alternative repairer chosen by us, or pay you the reasonable cost to satisfactorily repair the car, as determined by us.

## Hollards/ Woolworths

06/2019

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A qualified repairer appointed or approved by us will do the repairs. While you can arrange for a quote from a different repairer, we have the final say on who will do the repairs.

## Progressive

04/2020

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[Parts Policy: 21](#)

PD Insurance chooses the Repairer When we determine that the damage to your vehicle can be repaired, we will choose the repairer. When we authorise repairs, our obligation is to repair the vehicle, subject to the terms and conditions of the policy.

If we determine a Preferred Repairer is not available, we may request quotes from more than one repairer. If we obtain one quote and we are satisfied that it is reasonable, complete and competitive, we will choose the repairer based on that quote. If we obtain two or more quotes, we will choose the repairer based on the most reasonable, complete and competitive quote.

## Real Insurance

07/2019

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A qualified repairer appointed or approved by us will do the repairs. While you can arrange for a quote from a different repairer, we have the final say on who will do the repairs.

## Youi

07/2020

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If you have selected and paid for the Optional Cover: 'Choice of Repairer', you may choose any other repairer in addition to our network of smash repairers. We will determine the fair and reasonable cost of repairs, considering a number of factors.

We may require comparison quotes from an alternate repairer we choose. If you choose any other repairer, they must be appropriately licensed and authorised by law to conduct the required repairs.

## Zurich

05/2019

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[Parts Policy: 8](#)

You can choose a repairer, or we can recommend one for you. If we do not accept your choice of repairer, you must still cooperate with us to select another repairer that we both agree on.

# MOTERING GROUP

## RAA

10/2017

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RAA customers have the freedom to choose their own crash repairer. If your vehicle is safe to drive, take it to the repairer of your choice.

If we authorise repairs with your chosen repairer, the repairer will begin work and keep you informed along the way.

If for some reason your chosen repairer does not meet our standards for safety, quality, fairness, effectiveness and pricing, we will move your vehicle to another repairer or we will settle cash in lieu.

## RACWA

07/2014

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[Parts Policy: 25](#)

If we decide to repair your car we obtain competitive quotes from our approved repairer network. You can also ask a repairer of your choice to provide a quote. Whichever repairer we choose, we guarantee the quality of the workmanship and materials authorised by us for the life of your car, in addition to any other rights you may have. If you wish to make a claim on this guarantee, please contact us with details, including any costs you incur in making the claim.

# OTHER

## Allianz/TIO

Allianz  
23/01/2018  
TIO  
16/09/2018

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[TIO Page No: 31](#)  
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If we choose the option of repairing your vehicle, we will decide the best way of repairing any damage that exists. You have to get approval from us before starting any repairs on your vehicle.

### Choosing a repairer

Allianz can assist you in selecting a suitable repairer to repair the damage to your vehicle. You also have the right to choose your own repairer. In both instances we will work closely with the repairer to strive to achieve the best repair outcome for you, however we may require a second quotation from a repairer chosen by us.

We will then choose (subject to any relevant policy limits) to:

- authorise the repairs at your repairer of choice;
- pay you the reasonable cost of repairing your vehicle; or
- move your vehicle to a repairer we both agree will repair your vehicle.

In the instance that we both agree to move your vehicle we will provide you with a rental car for up to three days in addition to any other benefit provided under your policy. The maximum we will pay for the rental car is \$100 per day.

### Authorising repairs

Where you have Comprehensive cover you may only authorise emergency repairs as detailed under the "Emergency repairs" benefit (refer page 16 for details). You cannot authorise further repairs to your vehicle without our prior consent.

Before we make a decision regarding your claim and repairs to your vehicle, we may need to inspect your vehicle. A motor vehicle assessor will be appointed by us. We or our assessor will make the necessary arrangements with you.

## Commonwealth Bank

02/2017

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We will nominate one of our recommended repairers to provide us with a quote for the repairs. You can however, nominate your own repairer. If you nominate your own repairer, you will need to provide us with a quote from that repairer. We will then consider the quote for matters such as completeness, correct method of repair and competitiveness.

We will decide whether to authorise the repairs to your vehicle to be undertaken by:

- our recommended repairer; or
- your nominated repairer.

## QBE

05/05/2020

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(Page 11). When we repair your car under this policy we will normally use a QBE Accredited Smash Repairer or another licensed repairer we select. If you add this Choice of Repairer option to your policy, you can choose which licensed repairer will repair your car. See Page 18 to understand how this option works at claim time.

If you've added the Choice of Repairer option, and you choose to use it, you'll need to:

- get a quote from an appropriately licensed and equipped repairer of your choice;
- allow us to assess the quote and your car before we authorise repairs; and
- allow us to get a quote from another repairer if we need one.

Replacing damaged parts If your car was first registered:

- less than 3 years ago, we'll use genuine new parts when they are reasonably available.
- more than 3 years ago: for mechanical parts we'll only use genuine new or genuine reconditioned parts; for other parts we'll use genuine new parts, unless they are not reasonably available. If they're not available, we'll use genuine used parts.

Regardless of your car's age, we may use quality non-genuine parts for windscreen, sunroof, window glass, radiator or air conditioning repairs or replacements. When we use non-genuine parts they will:

- be consistent with the age and condition of your car;
- not affect the safety or structural integrity of your car; and
- comply with applicable Australian Design Rules. If a certain part isn't readily available, we'll pay you the last known price of that part.

You can still use a QBE Accredited Smash Repairer we recommend even if you've chosen this option. When you choose your repairer and we authorise the repairs, Our repair guarantee will apply as long as we manage those repairs to completion. If your car is safe to drive, you'll need to take it to your chosen repairer. If it's not safe to drive, we'll only pay what it would cost us to tow it to the repairer we would have otherwise arranged to repair your car.

# Is your insurer offering to cash settle you?



**Be aware that accepting a cash settlement may not always be the best solution as it may result in one or all of the following:**

1. Forfeiture of any additional rights or benefits such as 'Lifetime guarantees on repairs'.
2. The initial assessment and final offer to settle may not include all allowances that are necessary to fix the car.  
For example, where there is damage behind the obvious outer layer.
3. You must declare any cash settlements to other insurers when applying for insurance.
4. Cash settlement allows an insurer to pay a claim based on the cost of repair or replacement that may be achieved by the insurer but may not be reasonably achievable by the policy-holder.
5. Delays in repairs.

**What is the reason for cash settling? Is it fair and reasonable considering the obligations of both parties?**

**If you had a reasonable expectation that:**

- a) You could choose your own repairer,
- b) You are paying a premium for the genuine understanding that your car will be repaired (or replaced) in the event of an accident and all you need to pay is the excesses that apply OR
- c) In the event of a total loss the insurer may cash settle you a 'reasonable amount' (point 4),

it may be necessary to get advice or a second opinion before you accept an offer to cash settle your claim.

**It is important you consider the relevant Product Disclosure Statement (PDS) of your insurer.**

**Note:** The information provided on this page is general in nature only and does not constitute personal financial advice. The information has been prepared without taking into account your personal circumstances. Before acting on any information you should consider the appropriateness of the information having regard to your circumstances. Before making any decision, it is important for you to seek appropriate legal, tax, and other professional advice.

**For further information contact MTA NSW,  
by calling ☎ 9016 9000 or emailing ✉ [brenton.daniel@mtansw.com.au](mailto:brenton.daniel@mtansw.com.au)**













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