

# CAR CRAFT CERTIFICATE

Full Name:		Certificate Number:	
Email:		Mobile Phone:	
Vehicle Model:		Vehicle Make:	
Vehicle Registration:			
Limit of Certificate :	\$500	Date of Issue:	
Date of Expiry:			
Redeemable at:			

## TERMS AND CONDITIONS

### BENEFIT

If within 12 months of the date of issue on this Car Craft Excess Plus Certificate (Certificate) issued to You:

- You are required to pay or bear yourself a Covered Excess as the result of an At-Fault Collision in accordance with your comprehensive motor vehicle insurance; and
- You have all repairs in relation to that At-Fault Collision carried out by a Car Craft Accident Repair Centre; and
- The Covered Excess has been paid for in full, to either your comprehensive insurance company or to your Car Craft Accident Repair Centre.

Subject to approval once all required documents are received, We will reimburse You for the amount of the Covered Excess You have paid, up to the limit stated in this Certificate, subject to the other terms, conditions and exclusions contained in this Certificate.

You can only make one claim under this Certificate up to the maximum limit and once made no further benefits are payable. Once a maximum benefit is authorised the Certificate has no further benefit. You may seek to obtain another Certificate from your Car Craft Accident Repair Centre thereafter.

### GENERAL CONDITIONS APPLICABLE TO THIS CERTIFICATE

#### General Conditions

- A Certificate can only be issued by an authorised Car Craft Accident Repair Centre.
- Damage by weather and or while the motor vehicle is parked is not covered by this Certificate.
- Vehicles used for any business or commercial purposes are not covered by this Certificate.
- Accidental glass damage, including windscreen, side & rear windows (including, chips, cracks or scratches) are not covered by this Certificate.

#### No benefit is payable unless:

1. The Certificate holder is an individual person and is not a company or business with multiple vehicles.
2. The Certificate is valid at the time of the At-Fault Collision.
3. At the time of the At-Fault Collision:
  - a. Your comprehensive motor vehicle insurance policy was in force and:
    - i. Provided cover for the Covered Motor Vehicle involved in the collision; and
    - ii. Listed You as a named driver or an Authorised Driver;
  - b. You or the Authorised Driver (as relevant) were twenty-one (21) years of age or older and held a full Australian licence, excluding Provisional and Learner Licences;
4. An indemnity payment for the At-Fault Collision has been made by the insurer of your comprehensive motor vehicle insurance policy and we have received proof of this satisfactory to us; and
5. The finalised indemnity payment received by You under your comprehensive motor vehicle insurance policy includes a deduction of a Covered Excess.



## CLAIMING THE BENEFIT UNDER THIS CERTIFICATE

To claim a benefit under this Certificate, You must give to us:

1. This Certificate issued by the same Car Craft Accident Repair Centre the motor vehicle is being repaired at;
2. A copy of your comprehensive motor vehicle insurance policy detailing the Authorised Drivers (if listed) and any excess applied to the policy;
3. A copy of Your or Your Authorised Driver's Licence;
4. Claims Advice/Statement of Events from your comprehensive insurance company outlining:
  - a. The date of the At-Fault Collision while You or the Authorised Driver were in control of the nominated vehicle, that involved another vehicle/pedestrian/motorcycle/stationary object/cyclist or animal on a public road or private property in Australia, including:
    - i. The date the collision was reported to your comprehensive insurance company; and
    - ii. A description of the At-Fault Collision.
5. Copy of receipted excess payment by the insured owner from either your comprehensive insurance company or Car Craft Accident Repair Centre where your vehicle is being repaired;
6. A copy of the repair estimate by the Car Craft Accident Repair Centre noted on the Certificate;
7. A completed Car Craft Excess Plus Reimbursement Claim Form; and
8. The holder of the Certificate is required to send all documents to Xtreme Administration via an email to [claims@xtremeadministration.com.au](mailto:claims@xtremeadministration.com.au)

## PRIVACY NOTICE AND CONSENT

All information will be kept confidential, except if there is a legal obligation to disclose it. By accepting this Car Craft Plus Certificate, you consent to the following:

- Obtaining information from You and providing information to any third party who is able to assist in considering whether to accept Your claim and the value of Your claim.
- Conducting market or customer research, informing You about products or services or those of any of our associated, related entities or alliance partners. You can opt-out of this by emailing the administrator ([general@xtremeadministration.com.au](mailto:general@xtremeadministration.com.au)) or calling Us ((07) 3802 5597); and by submitting an application, You consent to us managing Your personal information in accordance with our privacy policy.

## DEFINITIONS

**At Fault Collision** means a collision:

1. Involving You or an Authorised Driver driving your Covered Motor Vehicle as defined; and
2. For which a Covered Excess is payable to your comprehensive motor vehicle insurance provider due to You, or an Authorised Driver being involved in an At-Fault Collision.
3. You or the Authorised Driver were in control of the Covered Motor Vehicle (Driving), that involved another vehicle/pedestrian/motorcycle/stationary object/cyclist or animal on a public road or private property in Australia.
4. The At-Fault Collision involves You or an accepted Authorised Driver over the age of 21 years old as noted on your insurance policy.
5. The At-Fault Collision requires You to pay an excess to your motor vehicle insurance provider or Car Craft Accident Repair Centre as noted on the Certificate.

**Covered Motor Vehicle** means a sedan, station wagon, hatchback, four-wheel drive (4WD), SUV or other passenger vehicle owned by the Certificate holder and that is identified on the Certificate by Make, Model and Registration number.

A Covered Motor Vehicle does not include;

- motorcycle, scooter or moped;
- mobile home, campervan, camper trailer, or any trailer;
- limousine, rental vehicle or loan vehicle;
- vehicle used for ridesharing purposes (Uber, Taxi etc);
- commercial vans, light trucks or bus;
- vehicle gross vehicle with a mass of more than 3.5 tonnes;
- vehicle load-carrying capacity of more than 1.5 tonnes; or
- vehicles that are manufactured to seat nine (9) or more occupants.

**Covered Excess** means the amount You must contribute towards the cost of your insurance claim for the At-Fault Collision, as specified under your comprehensive motor vehicle insurance policy, which provides cover for your Covered Motor Vehicle.

**Authorised Driver** means You or a covered driver as authorised on your comprehensive motor vehicle insurance.

**You** means the person this Certificate is issued to as named on this Certificate.

