



MemberCare Motor Insure

Supplementary Product Disclosure Statement -1 July 2007

About this document

This is a Supplementary Product Disclosure Statement and should be read in conjunction with the MemberCare Motor Insure Product Disclosure Statement dated 1 February 2006. The following changes to the Product Disclosure Statement dated 1 February 2006 outlined in this document take effect from 1 July 2007.

Page 19 of your Product Disclosure Statement is amended as follows.

Section 2 - The Policy Wording

Cover Applicable to You

The table appearing on page 19 is amended to include after Section 2I - No Claim Bonus:

| SECTION OF POLICY | TYPE OF COVER | | |
|--------------------------------------|---------------|---|-----------------------------|
| | Comprehensive | Fire, Theft and Third Party Property Damage | Third Party Property Damage |
| 2J Hire Car after Accident Option | Optional | X | X |

Page 38 of your Disclosure Statement is amended as follows.

Insert Section 2J after Section 2I:

Section 2J - Hire Vehicle after Accident Option

Refer to "Cover Applicable to You", page 19, to see if this section is applicable to your policy.

You can elect to take the hire vehicle after an accident option when you complete your application or at any other time during the period of insurance. If you elect to take the hire vehicle after an accident option during the period of insurance, cover under the option will only commence from the time your policy schedule is noted to include the option.

If you have elected to take this option your policy schedule will be noted accordingly.

What we will pay for:

1. If during the period of insurance your vehicle is damaged as a result of an accident and we accept your claim, we will:
 - a. Reimburse the reasonable cost of hiring a similar vehicle; or
 - b. In the event a similar vehicle is not available for hire, reimburse your reasonable travel expenses.

What we won't pay for:



We will not pay for:

1. any amount in excess of \$65 per day if a similar vehicle is available for hire;
2. any amount in excess of \$35 per day if a similar vehicle is not available for hire;
3. any costs in excess of 15 days;
4. any costs arising before:
 - a. we have accepted your claim; and
 - b. we have approved the repair of your vehicle; and
 - c. you have made your vehicle available for repairs to be commenced;
5. any costs arising after your vehicle has been repaired;
6. any costs arising after we determine your vehicle is a total loss and we have paid you the agreed value of your vehicle;
7. the running costs of the hire vehicle fuel, hire deposits, insurance premiums and excesses, maintenance and any other extras related to the hire vehicle or hire agreement;
8. any loss or damage to a substitute vehicle;
9. events or circumstances detailed in Section 2F - Exclusions on pages 31-32.

END OF POLICY WORDING

Insurer: CUMIS Insurance Society Inc. This product(s) is issued by CUNA Mutual General Insurance, a business name owned by CUMIS Insurance Society Inc, ABN 72 000 562 121, AFSL No 245491 (Incorporated in the United States. The members of the Society have no liability).

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