switchcars

Comprehensive Insurance Guide

145 Welshpool Rd, Welshpool 6106

CLAIMS PROCESS

In case of an accident or theft, you must:

- Report the incident within 24 hours to SwitchCars via email.
- Complete the Accident/Theft form on our website: https://www.switchcars.com.au
- Do NOT leave the vehicle unattended until a tow/salvage arrives.
- Follow all instructions from SwitchCars staff to move the vehicle to a secure location.
- Take and submit photos of damage, surrounding area, and third-party vehicles.
- Exchange details with the third party and collect witness information.

Report to police if:

- Someone was injured.
- The other party fled or was intoxicated.
- The vehicle was stolen.
- You must cooperate in any legal case or insurance process that follows.

DAMAGE COVER

Damage Cover:

- Standard Damage Cover is included in your subscription.
- You are indemnified for theft, third-party loss, and damage to the vehicle, provided:
  - You are not in breach of the agreement.
  - The Damage Excess is paid.

Excess Amounts:
- Standard excess: $2,000
- Ages 21–25: + $1,000 extra
- With Liability Protection: Reduced to $1,000
- Rideshare plans: $5,000 excess

If your damage or theft claim is processed and:
- The cost is below the excess; you will pay only that lower amount.
- The cost is above the excess; you pay the fixed excess amount, and insurance covers the rest.
- You are not at fault, and the other party's insurer accepts liability; your excess will be refunded.

Damage Cover Exclusions:

No insurance (Damage Cover) applies in the following situations:
- Major Breach of the agreement (e.g., driving drunk, off-road, or unauthorised use).
- Use by a non-authorised driver.
- Underbody damage — due to reckless driving.
- Overhead damage — hitting signs, structures, or overhanging trees.
- Water immersion — entering floodwaters, rivers, or beaches.
- Accessories — lost GPS, keys, remotes.
- Personal property loss — items left or stolen from the vehicle.

RELEVANT INFORMATION

TYRES, WINDSCREENS, AND PUNCTURES:

- Not covered by insurance.
- You are responsible for all:
  - Tyre damage (punctures, sidewall, blowouts).
  - Windscreen chips or cracks.
- You must pay for repairs or replacements unless caused by a third party and are recoverable.

TOWING & REPAIRS:

- You must not authorise your own repairs or towing unless SwitchCars gives written approval.
- If authorised, keep original receipts and tax invoices for reimbursement.
- Reimbursement only applies if:
  - You've followed all instructions.
  - You are not in breach.
  - All invoices are provided.
  - Your account is not in arrears.
- Repairs due to breaches (underbody/overhead/water) may incur a 20% admin fee.

BREAKDOWNS & ROADSIDE ASSISTANCE:

- 24/7 roadside assistance is included for:
  - Mechanical faults not caused by the user.
- NOT covered (extra charges apply for):
  - Flat tyres or damaged wheels.
  - Flat battery from leaving lights on.
  - Incorrect fuel.
  - Lost or locked-in keys.
  - The vehicle has been unused for 3+ days, leading to battery drain.

You must:

- Contact the roadside provider listed with your car.
- Notify SwitchCars within 24 hours.

RELEVANT INFORMATION

VEHICLE SECURITY & THEFT:

If the vehicle is stolen, you must:

a. File a police report immediately and provide the report number.
b. Notify SwitchCars within 24 hours.
c. Complete the Accident/Theft form.
d. Continue to pay the subscription until:
   - Excess is paid
   - The vehicle is replaced or declared a total loss

Theft is not covered if:

- The keys were left inside the vehicle.
- The car was left unlocked.
- A major breach of the agreement occurred.

VEHICLE RETURN AFTER DAMAGE OR THEFT:

- Return must be scheduled and done in person.
- You must:
  - Sign the final Vehicle Condition Report
  - Pay for:
    - Any unapproved damage
    - Lost accessories
    - Reinstatement to original condition (fair wear & tear excluded)
    - Fuel (if not full)
    - Cleaning or deodorising, if required
- If stolen or declared a total loss:
  - Subscription for that vehicle ends.
  - You may be offered a new vehicle under a new agreement.

MAJOR BREACH CONSEQUENCES:

If you or any driver:

- Break any condition in Section 9 (e.g., unauthorised driving, reckless use, driving outside approved areas)
- Or fail to report an accident/theft as required

Then:

- No insurance cover applies
- You pay full damage cost, theft, and third-party loss
- Your subscription is terminated
- You may owe 21 days of subscription charges as a penalty