

IAG GROUP

NRMA Page 70	<p>If we choose to settle your claim by repairing your vehicle:</p> <ul style="list-style-type: none"> • see Option 1 on page 65 • then we decide the best way to repair the damage. <p>If you make a claim and we agree to repair your vehicle, we will arrange for an NRMA Partner Repairer to fix your vehicle or you may choose your own repairer to fix your vehicle if:</p> <ul style="list-style-type: none"> • you have Comprehensive Plus Insurance and you have added the 'Any Repairer' option – see page 25, or • you have Comprehensive Insurance and: – you have added the 'Any Repairer' option – see page 38, or – your vehicle is a motorcycle, or
SGIC Page 74	<p>If we agree to cover your claim, then we will:</p> <ul style="list-style-type: none"> • decide whether to repair your vehicle or pay you the reasonable cost of repairs or pay you the agreed value or market value that applies for it <p>Choosing a repairer You can choose any repairer you like to fix your vehicle as long as they have the necessary licences to do the repairs. 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>We are not responsible for making sure the repairer can complete the repairs when it suits you. Also, we don't cover any additional costs that may result if the repairer is delayed or has problems getting parts.</p>
CGU Page 34	<p>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.</p> <p>If you choose your own repairer, you must:</p> <ul style="list-style-type: none"> • choose a repairer that has all necessary licenses and authorisations by law, and • obtain our authorisation for the repairs and quoted cost before these repairs are commenced <p>We may require you to provide an alternative quote from a repairer of our choice for the repair of your vehicle.</p>
Swann Insurance Page 9	<p>Who Repairs Your Vehicle To have your Vehicle repaired:</p> <ul style="list-style-type: none"> • we may ask you to get a quotation from a vehicle repairer whom we may nominate. • we will decide which repairer is to repair your vehicle.
SGIO Page 74	<p>If we agree to cover your claim, then we will:</p> <ul style="list-style-type: none"> • decide whether to repair your vehicle or pay you the reasonable cost of repairs or pay you the agreed value or market value that applies for it <p>Choosing a repairer You can choose any repairer you like to fix your vehicle as long as they have the necessary licences to do the repairs. 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>We are not responsible for making sure the repairer can complete the repairs when it suits you. Also, we don't cover any additional costs that may result if the repairer is delayed or has problems getting parts.</p>
RACV Page 15 & 31	<p>Choosing a repairer 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 Or If you have Comprehensive Insurance and: - you have chosen the 'Any Repairer' option you may choose your own repairer to fix your vehicle,</p> <p>If you are entitled to choose your own repairer to fix your vehicle you must:</p> <ul style="list-style-type: none"> • 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. <p>Where we settle a claim we will:</p> <ul style="list-style-type: none"> • 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. 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.
Coles Comprehensive Page 52	<p>We have established a National Partner Repair Network. These repairers must meet our high selection standards of repair quality and service. Because you will use one of our partner repairers you do not need to shop around for quotes and we will guarantee the quality of the workmanship and materials used in the repair.</p>
Coles Comprehensive Plus Car Insurance Page 52	<p>If you have comprehensive plus Car Insurance We will choose to settle your claim through any of these ways:</p> <ul style="list-style-type: none"> • We can arrange for one of our partner repairers to repair your car or you can choose your own repairer • We can choose to pay you the reasonable cost to repair your car. • We determine the reasonable cost to repair the damage by looking at a range of factors which may include: <ul style="list-style-type: none"> • quotes from your nominated repairer and other repairers • reports from our assessors. • If you choose a repairer that is not a partner repairer, then we may choose to settle your claim by paying you the reasonable cost to repair your car rather than authorising repairs to it. • We may pay your claim as a total loss if we consider your vehicle to be a total loss or when we choose to do so. If we ask you, you must: <ul style="list-style-type: none"> • let us or our representatives inspect your car at any time at a place we choose • allow us to get quotations from any repairer or supplier. <p>If we need to move your car to do this, we will pay for it.</p>
WFI Page 46	<p>Our Repair Policy When You use one of Our partnered repairers You do not need to shop around for quotes and We will guarantee the quality of the workmanship and materials used in the repair.</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>