

BULLETIN

Body Repair Division



Reference No: BRD 22-17

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Known Insurance Brands Operating in the Victorian Motor Vehicle Insurance Body Repair Markets

Dear BRD Member,

Trying to keep abreast of changes occurring across motor vehicle insurance brands and knowing what is contained in PDS documents is impossible.

VACC now understand that there are as many as 104 different motor vehicle insurance brands operating in the Victorian motor vehicle insurance-body repairer markets.

It is unknown how many PDS each brand offers to consumers which impact on the body repairer small business, including choice of repairer and legitimate cost such as towing storage, sublet repairs etc.

VACC is calling on Government to mandate the need for each motor vehicle insurer to produce a key fact sheet for each PDS they offer in the market. These fact sheets will help consumers to identify their key body repair policy entitlements and whether they have a choice of repairer.

VACC through MTAA/AMBRA is also calling on the national voluntary Motor Vehicle Insurance & Repairers Code of Conduct (the Code) Administration Committee (CAC) to create a single landing page on the CAC website so all PDS are available to repairers from one single site.

Motorists can also go to this site to compare key fact sheets and PDS documents, so they know what to buy and what they are covered for (or not covered for) when they take out or renew their policy. Only the latest PDSs available in the market would be included.

The current situation is akin to consumers and small business body repairers bobbing for apples and never knowing what their entitlements are.

VACC says that if your insurer tells you that you are not entitled to repair work or legitimate costs compensation as per your entitlements explained in the national voluntary Code, you are encouraged to inform the insurer that the burden of proof lies with them to show you the PDS. They must point out the policy clauses they preclude payment or the policyholder from the entitlement.

The insurer also needs to prove this before the commercial transaction process as per the Code before estimation, repair and authorisation proceed to the next stage.

Members can save a copy of the list or print a hard copy by taking this link: [Known Insurance Brands Operating in the Victorian Motor Vehicle Insurance body repair markets](#)

Regards

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