



**TOYOTA INSURANCE**

*Here for you*

# FACTORY APPROVED EXTENDED WARRANTY INSURANCE

Policy and Product Disclosure Statement



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## ***Thank you for choosing Toyota Insurance***

We're here for you, providing reliable and effective protection for the important things in life – such as the vehicle you've purchased from your Authorised Toyota dealer.

This Toyota Insurance Factory Approved Extended Warranty policy has been designed to extend your warranty cover and give you complete peace of mind.

Please make sure you understand the cover this policy provides, including its limitations, and your obligations to:

- have your vehicle serviced in accordance with the requirements set out on page 6 of this document; and
- have any repairs under the policy duly authorised by the Administrator.

If there is anything you're unsure of, or to find out more about our insurance, warranty and finance products, simply call us on **137 200** or visit **[www.toyotainsurance.com.au](http://www.toyotainsurance.com.au)**

Whatever your warranty, insurance or financial needs, we're here for you.

## ***Product Disclosure Statement***

This Product Disclosure Statement is also your policy document. It provides information about the product we offer, the Toyota Insurance Factory Approved Extended Warranty policy, and it is designed to help you make an informed decision about this product. Please read this document carefully to make sure it provides you with the insurance cover you require. If you do not understand the protection this insurance provides, please contact us. Our contact details are provided on the last page of this document.

This Product Disclosure Statement was completed on the date shown on the last page of this document. We may issue a supplementary or replacement document if changes are made to your policy.

This Product Disclosure Statement and policy wording is an important document and should be retained by you in a safe place, (such as the glove box in your vehicle) along with the policy schedule which comprises the information you have given us and the individual details of your policy.



Toyota Insurance is a division of Aioi Insurance Co., Ltd ("Aioi")  
ABN 39 096 302 466, AFSL Number 254489  
Aioi is a member of the Toyota Group of Companies. The Insurer is Aioi.  
Toyota Extra Care is the Administrator of this product and a division of  
Toyota Finance Australia Limited ABN 48 002 435 181.

## Important Information

For full details of the policy cover, benefits and conditions, you must read the entire policy.

**See page**

<b>The privacy of your personal information</b>	We are committed to protecting the privacy of your personal information. That commitment is reflected in our compliance with the National Privacy Principles.	6
<b>Your promise to us</b>	You must provide, honest, correct and complete answers to the specific questions we ask to enable us to decide whether to insure you or pay your claim.	6
<b>Vehicle servicing requirement</b>	You are required to have your vehicle serviced in accordance with the maintenance recommendations of Toyota as detailed in your owner's documentation in order to remain entitled to claim under this policy.	6
<b>Approval for repairs</b>	All repairs under this policy require the express approval of the Administrator.	7
<b>What is not covered</b>	You need to be aware of the risks that you are not covered for under this policy. Please carefully read the Section "What is not covered".	13
<b>Making a claim</b>	Please contact the Administrator as soon as possible by calling the number listed on the last page of this document.	15
<b>GST</b>	The amounts covered under this policy include GST, unless expressed otherwise. Any amounts we pay will include GST.	16
<b>How we calculate your premium</b>	When we calculate your premium for insuring your vehicle we consider many factors. These include: the type of vehicle, how long you wish to cover your vehicle for, the frequency that claims occur and the average repair costs of your vehicle. Any government taxes and charges are included in the premium we quote.	
<b>21 Day "Cooling Off" period</b>	You will receive a full refund if you cancel your policy within 21 days of its purchase date, provided you have not lodged a claim. You may also cancel your policy at other times.	17
<b>Paying for your insurance</b>	To be covered by this policy, your premium must be paid on or before the date we require payment.	
<b>Our Service Commitment to you</b>	<p>We're committed to providing you with the highest standard of service. If you're ever dissatisfied with the outcome of any of your dealings with us, we invite you to use our internal dispute resolution service.</p> <p>If you don't agree with our final internal decision, you can appeal to the Insurance Ombudsman Service Ltd (IOS), an external independent dispute resolution scheme, of which we are a member.</p> <p>There is no charge to you for either service.</p>	18

## Key Features and Benefits

The table below summarises the cover, additional benefits and optional covers available, depending on the cover option you have selected. **This table is a guide only. For a full explanation of the cover available please carefully read each section of this document.**

Features and Benefits	See Page
Australia wide cover	6
Genuine factory approval	6
Extends the manufacturer's new vehicle warranty, except for those items referred to in "What is not covered"	9 & 13
Replacement or repair of Toyota components defective in material or workmanship (subject to the policy conditions)	9
Limit on cost of repairs up to the market value of the vehicle	9
Extensive range of cover options available	10
Protects Toyota genuine parts and accessories fitted within the Toyota new vehicle warranty	12
Policy may be transferred to a new owner if you sell your vehicle (subject to the policy conditions)	17
<b>Additional Benefits</b>	
Payment of reasonable towing expenses	11
Reimbursement of personal expenses	11
Quality repair guarantee	11
Consumable items replaced due to repair of a covered component which fails	11

## Your Policy

Your policy consists of:

- this policy document; and
- your most recent policy schedule comprising the notices we give you from time to time, which show the particular details and current status of your policy.

We will send you an updated policy schedule whenever you inform us of a change in this information or these details, which may also contain variations to the terms of your policy.

### **Our agreement with you**

We will pay the reasonable cost of either repairing or replacing any Toyota components, which are found to be defective in materials or workmanship under normal use and operation in Australia, subject to:

- the event occurring during the period of insurance cover you have selected as detailed in your policy schedule;
- the terms, conditions and limits as detailed in this document;
- the vehicle having been serviced and maintained in accordance with Toyota's recommendations;
- the claim being authorised by the Administrator;
- the premium being paid; and
- the event occurring in Australia.

### **The privacy of your personal information**

We are committed to protecting the privacy of your personal information. That commitment is reflected in our compliance with the National Privacy Principles.

We will, with your help, keep your personal information accurate, complete and up-to-date. Personal information includes your name, address, age, occupation, insurance profile or driving record. We collect this information for the purposes of communicating with customers, setting premiums appropriately, assessing and paying claims, compiling statistics and providing products and services.

We will provide your personal information to a third party if required by law. If necessary, we may also disclose your personal information to a third party when processing a claim, confirming information, administering this policy and where customer research is conducted by us or on our behalf. Third parties include Toyota Financial Services, Toyota Extra Care, other insurance companies, claims assessors, the insurance reference bureau, consumer research organisations, the Insurance Ombudsman Service Limited, and finance companies (only if noted on your policy documents).

In order to keep you informed of special offers, including new products and services, we may share your personal information with the person who arranged this policy for you and the Toyota Group of companies. If you do not wish to receive this information you may contact us by calling the number listed on the last page of this document.

For further information, please visit our website [www.toyotainsurance.com.au](http://www.toyotainsurance.com.au) or call us on the number listed on the last page of this document for a copy of our privacy policy.

### **Your promise to us**

When we agree to insure you or vary your policy, or to pay your claim, our decision relies on the accuracy of the information you give us. You must provide honest, correct and complete answers to the questions we ask you.

It is important that you tell us immediately of any changes that have occurred since your policy started, and if any of the information shown on any notices you may receive from us from time to time is incorrect or incomplete.

If the information you provide us is not honest, correct and complete, we may reduce or deny any claim you make, cancel your policy or treat your policy as never having begun.

### **Genuine factory approval**

Your Toyota Insurance Factory Approved Extended Warranty policy is approved by Toyota Motor Corporation Australia Limited ABN 64 009 686 097 and distributed by Toyota Insurance, a division of Aioi.

### **Vehicle servicing requirement**

The vehicle must be maintained by regular servicing and maintenance (including fluid and lubricant levels) in accordance with the manufacturer's recommendations which are detailed in the owner's documentation belonging to your vehicle. If you fail to do this we may refuse any claim you may make and cease cover under this policy.

We recommend you have your vehicle serviced by the Selling dealer, an Authorised Toyota dealer, or a licensed motor vehicle repairer. You should keep evidence of how and where your vehicle has been serviced by ensuring the service maintenance coupons contained in your owner's documentation are completed, as it will help to minimise any delay in processing any claim you may make.

# Approval for Repairs

All repairs made under this policy require the express approval of the Administrator, who can be contacted on the number printed on the back cover of this booklet. Apart from selling and issuing this policy, your Selling dealer is not authorised to act as the agent for us or the Administrator or to bind any party to any arrangement with you.

If your vehicle fails and needs to be repaired outside the Administrator's normal office hours and cannot be approved before repairs are carried out, you must contact the Administrator as soon as possible after they re-open if you want to claim for the repairs under this policy.

Some of the words or phrases in this policy have specific meanings. These words and their meanings follow:

**Additional benefits**

means the additional benefits under this policy which are described in the section entitled "Additional benefits".

**Administrator**

means Toyota Extra Care, a division of Toyota Finance Australia Limited ABN 48 002 435 181.

**Authorised repairer**

means a repairer recommended or approved by the Administrator.

**Authorised Toyota Dealer**

means a dealer appointed by Toyota to sell for and on behalf of Toyota, new Toyota vehicles.

**Dealer statutory warranty**

means the warranty required by law to be provided by the dealer at the time you purchased the vehicle.

**Fails, failed or failure**

means the inability of any covered component to satisfactorily perform its intended function, but excludes reduction in operating performance due to wear and tear consistent with its age and distance travelled.

**Market Value**

means our determination of the value of your vehicle immediately prior to the event that leads to a claim under this policy. Our determination will take into account such things as your vehicle's age, condition and kilometres travelled.

**Owner's documentation**

means the owner's manual and warranty and service book provided by Toyota in relation to the vehicle.

**Policy schedule**

means the most recent of your policy schedule or any other notices we may give you from time to time that show the particular details and current status of your policy.

**Repair, Replace or Replacement**

means to make good, to an acceptable working condition, using parts of a like kind and quality. Parts used to repair your vehicle may be genuine new or guaranteed reconditioned. Where genuine parts are not available in Australia or where non-genuine parts have been fitted after purchase, replacement parts will be of a similar type and quality to those used in your vehicle, taking into account its age and distance travelled.

**Selling dealer**

means the Authorised Toyota Dealer who sold you the vehicle and this policy.

**Toyota**

means Toyota Motor Corporation Australia Limited ABN 64 009 686 097.

**Toyota component**

means any component or part of the vehicle including components authorised and marketed by Toyota as accessories, provided such accessories are fitted at the time the vehicle first entered service as a new vehicle and includes any Toyota genuine accessories fitted after vehicle delivery, but within the Toyota new vehicle warranty.

**Toyota new vehicle warranty**

means the vehicle warranty set out in the owner's documentation supplied with the vehicle.

**Vehicle**

means the vehicle manufactured and/or marketed by Toyota and described in the policy schedule.

**We, our or us**

means Aioi Insurance Co., Ltd ("Aioi") ABN 39 096 302 466 AFSL Number 254489.

**You or Your**

means the person or persons named as the insured on the current policy schedule.

# What is covered

We will pay the reasonable cost to repair or replace any Toyota components found to be defective in materials or workmanship under normal operation and use in Australia, with the exception of any item listed under "What is not covered".

If we approve your claim, we may choose, at our option, to pay the reasonable cost of either repairing or replacing those Toyota components. Replacement parts will be of similar type and quality to the other Toyota components of your vehicle, taking into account its age, condition and distance travelled.

The most we will pay for repairing or replacing Toyota components during the period of insurance cover is limited to the market value of the vehicle as at the date of the repair.

## Cover options

This Toyota Insurance Factory Approved Extended Warranty policy offers a range of cover options to enable you to choose the period you wish to insure for, limited by both time and odometer reading.

Cover only applies for claims that occur during the period of insurance cover you have selected, and that is shown on your policy schedule, except for the additional benefits shown below which specifically state they also extend cover to the Toyota new vehicle warranty period.

Cover Option	Period of insurance cover
1	12 months to max. 100,000 km
2	24 months to max. 100,000 km
3	36 months to max. 100,000 km
4	12 months to max. 150,000 km
5	24 months to max. 150,000 km
6	36 months to max. 150,000 km

**Your policy coverage will start on the commencement date, which is the later of:**

1. the date of issue as stated in your policy schedule; or
2. the date that the Dealer statutory warranty expires; or
3. the date that the Toyota new vehicle warranty expires.

**Your policy will cease, as described in the policy schedule, on the earlier of:**

1. the date on which the term of the policy (in months) has elapsed from the commencement date; or
2. if you have chosen the "To max. 100,000 km Plan", the date the vehicle has travelled 100,000 kilometres since new; or
3. if you have chosen the "To max. 150,000 km Plan", the date the vehicle has travelled 150,000 kilometres since new.

**Your Toyota Insurance Factory Approved Extended Warranty policy provides you with a number of other helpful benefits:**

**1. Towing expenses**

We will pay for the reasonable costs you incur in towing your vehicle to the nearest Authorised Toyota dealer or licensed motor vehicle repairer should towing be required for the purpose of carrying out an approved repair.

You must also ask the Authorised Toyota dealer or licensed motor vehicle repairer to tell the Administrator if you had your vehicle towed, so that they can authorise your claim for towing expenses or any personal expenses payable under the following clause.

**2. Personal expenses**

We will, during the period of insurance cover, reimburse up to \$100 per day towards any costs you pay for hiring a vehicle and/or overnight accommodation, provided:

- i. the failure occurs more than 200 kilometres from your usual place of residence and the approved repairs to your vehicle cannot be completed on the same day; or
- ii. the amount of labour time required to complete the approved repairs exceeds eight (8) hours.

The most we will pay for such personal expenses during the period of insurance cover is \$300.

**3. Quality Repair Guarantee**

If your vehicle suffers a failure during the period of insurance cover, then any authorised repairs effected under this policy will be covered for the remaining period of the policy.

**4. Consumable items**

Any items that require periodic replacement as part of normal vehicle maintenance are not covered by this policy (refer to "What is not covered").

We will however pay to replace any consumable items if required due to the repair of a failure covered by this policy.

# Toyota Genuine Parts

Every Toyota genuine part and accessory is designed and constructed to original manufacturer's specifications for maximum performance, longevity and perfect fit. All Toyota genuine parts and accessories are warranted for the balance of the Toyota new vehicle warranty or carry a 12 month unlimited kilometre Toyota warranty, whichever is the greater.

Any Toyota genuine parts or accessories fitted during the Toyota new vehicle warranty are covered for the period of insurance cover.

**You need to be aware of the risks that you are not covered for under this policy.**

**Your Toyota Insurance Factory Approved Extended Warranty policy does not cover the following items:**

- Consumable items that have a limited working life, including those recommended for regular replacement within owner's documentation, including but not limited to:
  - batteries;
  - globes;
  - filters;
  - hoses; or
  - brake pads and linings,

unless these items are found to be defective in materials or workmanship or fail in circumstances referred to in clause 4 of Additional benefits above.

- The costs of normal maintenance or service. This includes adjustments to your vehicle that are part of the scheduled servicing recommended by Toyota as described in the owner's documentation;
- Any vehicle adjustments or replacements necessary to maintain roadworthiness, insurance or registration unless they result from defective Toyota components or faulty workmanship in Toyota components;
- Superficial damage, such as cosmetic or surface corrosion from stone chips or scratches in the paint;
- Any consequential loss, expense or damage, including loss of time or convenience, or a reduction in the value of your vehicle;
- Repairs to or replacement of components (including Toyota components) covered by any other warranty or guarantee, including:
  - Dealer statutory warranty;
  - Toyota new vehicle warranty;
  - Toyota recall campaigns; or
  - a repairer's warranty or guarantee.
- Any Toyota component that fails outside the period of insurance cover; or
- Wheels, tyres, paintwork, panel and bodywork and their components, components made of glass, any decorative or trim components, weather strips and seals, cup holders and ashtrays.

**Your Toyota Insurance Factory Approved Extended Warranty policy does not cover parts that fail because:**

- you have neglected to properly maintain and service your vehicle;
- your vehicle has been fitted with non-genuine parts, not made or supplied by Toyota;
- your vehicle has been modified from Toyota factory specifications (for example, conversion to LPG operation, addition of a turbocharger, or installation of oversize pistons or valves) unless the modifications are Toyota approved and installed;
- of acts of nature (for example, bushfire, earthquake, thunderstorm, hail, flood);
- your vehicle is vandalised, abused, raced or used in any other competition; or
- of corrosion, electrolysis or rust.

**Your Toyota Insurance Factory Approved Extended Warranty policy does not cover the failure of any Toyota components where your vehicle is being used or has been used in circumstances other than normal operating conditions, for example:**

- as a rental vehicle;
- as a taxi;
- as a driving school vehicle;
- as a courier vehicle or for mail delivery;
- as a police, security or emergency vehicle; or
- on mining sites.

# When we may refuse a claim

Your policy is designed to protect you against Toyota components which fail under normal operation and use.

Accordingly we may refuse a claim if you:

- fail to service your vehicle in accordance with your service requirements set out on page 6 of this document;
- fail to take reasonable care to protect and maintain your vehicle;
- (or anyone using your vehicle or acting with your consent) intentionally damage your vehicle causing component failure;
- do not follow the requirements for "Making a claim"; or
- make or attempt to make a fraudulent claim.

## ***How to make a claim***

As soon as possible after a failure that you feel might be covered by this policy, you must:

- take reasonable steps to prevent further damage to your vehicle;
- take your vehicle to the Selling dealer or, if this is not possible, to the closest Authorised Toyota dealer or licensed motor vehicle repairer; and

Before any work is done to your vehicle, you must

- ask the Selling dealer, Authorised Toyota dealer or licensed motor vehicle repairer to read the Repairer Instructions at the rear of this booklet and to contact the Administrator for claim authorisation.

A claim form can be obtained by:

- downloading one from **[www.toyotainsurance.com.au](http://www.toyotainsurance.com.au)**;
- emailing **[insurance@toyota.com.au](mailto:insurance@toyota.com.au)**; or
- calling **137 200**.

## ***What you must not do***

Do not have your vehicle repaired, nor authorise repairs, unless we have expressly approved repairs by the Authorised repairer.

## ***Goods and services tax (GST)***

If you are registered for GST, you are required to tell us your entitlement to any input tax credits on the premium you pay us.

Where we make a payment under this insurance for the acquisition of goods and services or other supply, we will reduce the amount of the payment by the amount of any input tax credit that you are, or will be or would have been, entitled to under GST legislation, whether or not that acquisition is actually made. Where we make a payment under this insurance to an individual rather than payment for the acquisition of goods, services or other supply, we will reduce the amount of the payment by the amount of any input tax credit that you would have been entitled to had the payment been applied to acquire such goods, services or other supply.

## ***Cancelling your policy***

### **21 day "Cooling Off" period**

If you cancel your policy within 21 days of its purchase date you will receive a full refund, provided you have not lodged a claim. To cancel your policy in this way, simply write to or email the Administrator.

### **Cancellation after 21 days**

#### **By you**

You may also cancel this policy at any time after 21 days of its purchase date by writing to the Administrator. We will refund the balance of premium in respect of any unexpired period of insurance less any processing charge to cover our reasonable administrative and transaction costs.

#### **By us**

We can only cancel your policy by giving you written notice in accordance with relevant Insurance Law. If we do this, we will refund the balance of premium in respect of any unexpired period of insurance less any processing charge to cover our reasonable administrative and transaction costs.

## ***Transferability***

Only you are entitled to make a claim or receive a benefit from this policy. At our sole discretion, we may permit transfer of the policy to a new owner if you sell the vehicle.

**To request transfer please contact the Administrator on 137 200 and advise them that you wish to transfer this policy to the new owner of the vehicle.**

A transfer form can be obtained by:

- downloading one from **[www.toyotainsurance.com.au](http://www.toyotainsurance.com.au)**;
- emailing **[insurancetoyota.com.au](mailto:insurancetoyota.com.au)**; or
- calling **137 200**.

If we accept the transfer, a new policy schedule will be forwarded to the new owner. Transfer will not be accepted if the vehicle is sold to or through a motor dealer or trader.

## General Insurance Code of Practice

Toyota Insurance proudly supports and complies with the General Insurance Code of Practice ("Code").

The objectives of the Code are:

- a) to promote better, more informed relations between insurers and their customers;
- b) to improve consumer confidence in the general insurance industry;
- c) to provide better mechanisms for the resolution of complaints and disputes between insurers and their customers; and
- d) to commit insurers and the professionals they rely upon to higher standards of customer service.

You can obtain more information about the Code by contacting us or the person who arranged this insurance for you.

## How to tell us when you are not satisfied, for whatever reason

### Talk to us first

We're committed to providing you with the highest standard of service. If you are not satisfied with the service you have received, please contact us by writing, emailing or calling the number on the last page of this document. You will be immediately referred to a person who has the authority to deal with your concern.

### Our Consumer Advocate

If the matter is not resolved to your satisfaction, you can ring, write to or email our Consumer Advocate. Our Consumer Advocate has the authority to act independently in dealing with your concern and will contact you within 5 business days of receiving your contact. You will be sent a final decision in writing within 15 business days of your contact if we have all the necessary information to make that decision.

### If our internal process has not worked for you

If you disagree with the decision of our Consumer Advocate, you can appeal to the Insurance Ombudsman Service (IOS). We will help you do this.

The IOS is an independent external dispute resolution scheme and there is no charge for this service, however you must contact the IOS within 3 months of receiving our final decision.

Any decision made by our Consumer Advocate or the IOS is binding on us, however you are not bound by their decision.

The Insurance Ombudsman Service can be contacted by:

Telephone: 1300 780 808

Mail: Insurance Ombudsman Service Limited  
PO Box 561 Collins St West  
Melbourne VIC 8007

Fax: (03) 9621 2060

Email: [ios@insuranceombudsman.com.au](mailto:ios@insuranceombudsman.com.au)

Website: [www.insuranceombudsman.com.au](http://www.insuranceombudsman.com.au)

## **DO NOT COMMENCE REPAIRS UNLESS AUTHORISED BY THE ADMINISTRATOR**

**Please contact the Administrator on 137 200 and advise them that you wish to make a claim under the Toyota Insurance Factory Approved Extended Warranty policy.**

A claim form can be obtained by:

- downloading one from [www.toyotainsurance.com.au](http://www.toyotainsurance.com.au);
- emailing [insurance@toyota.com.au](mailto:insurance@toyota.com.au); or
- calling **137 200**.

If the claim is authorised, the Administrator will approve repairs and issue a repair authorisation number.

Once repairs are completed, the Authorised repairer must forward a tax invoice to the address below for payment. Tax invoices must be addressed to the Administrator and include the following information:

1. Repair authorisation number;
2. Vehicle registration number;
3. Customer's name in full (include ABN if a company);
4. Odometer reading;
5. Breakdown of repair costs, detailing parts, labour and GST content;
6. Copies of any sublet repair invoice (when requested);
7. Name, address and ABN of the Authorised repairer; and,
8. Date of issue.

## **DO NOT COMMENCE REPAIRS UNLESS AUTHORISED BY THE ADMINISTRATOR**

**Toyota Extra Care  
Locked Bag 980  
Milsons Point  
NSW 1565  
TEL: 137 200**

For information regarding any of our products  
call us on

 **137 200**

or email us on

**insurance@toyota.com.au**

or visit our website at

**www.toyotainsurance.com.au**

or if you have an enquiry about this policy,  
or wish to speak to our Consumer Advocate

 **1300 658 027**

 **(03) 9867 3640**

**consumeradvocate@aioi.com.au**

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**Toyota Insurance**  
PO Box 7212, Melbourne VIC 8004

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