

Target Market Determination (TMD)

Cairns Car & 4WD Centre

About this document	This Target Market Determination (TMD) applies to the Cairns Car & 4WD Centre product. It outlines the target market that the product has been designed for. The document does not provide any advice, nor does it take into consideration a customer's needs, goals or financial situation. This document does not represent the terms and conditions of the warranty. The customer must refer to the warranty document for the relevant cover terms, conditions and exclusions of the warranty while considering this product.
Issuer	The motor dealer that sold you the vehicle as indicated on the warranty schedule
Effective Date	October 5 th 2021
Product description and key attributes	The Cairns Car & 4WD Centre warranty is designed to provide cover should a customer's vehicle suffer a mechanical breakdown or failure. • The repair costs for breakdown or failure to the components and parts that are listed up to the maximum claim limit • Additional benefits including accommodation, car hire and quality guarantee up to the maximum claim limit
Who is the product for?	• A person currently living in Australia • A person who is buying a new or used vehicle • A person who would like to purchase a warranty for their vehicle • A person who is willing and able to return their vehicle to the motor dealer for the vehicle servicing requirements • Vehicles that meet the roadworthy and registration requirements of the relevant state or territory • Vehicles that meet the qualification criteria dependent on the warranty level

Who is the product not for?	• A person currently living outside of Australia • A person who is not buying a new or used vehicle • A person who would not like to purchase a warranty for their vehicle • A person who is not willing or not able to return their vehicle to the motor dealer for the vehicle servicing requirements • Vehicles that do not meet the roadworthy and registration requirements of the relevant state or territory • Vehicles that do not meet the qualification criteria dependent on the warranty level
How should the product be distributed?	• The channels this product can be sold from are: – Motor dealer • This product can only be distributed by the motor dealer that sold the vehicle • This product can only be issued at the same time of the motor vehicle sale The requirements make it likely that the product is distributed to those within the target market.
When will the TMD be reviewed?	At the earlier of either: • Every 3 years (of the effective date or last review) • An event having occurred that would deem the current TMD no longer appropriate Events may include (but not limited to): • A change in the coverage or scope of the product • An identification of a systematic issue • A change in the distribution channels • A change in legislation • We have determined that a significant dealing has occurred • Customer or distributor feedback or complaints are significant A significant dealing would be based of a percentage of risk associated with number of customers who obtain the product and are not within the Target Market Determination, nature and extent of the inconsistency and monetary loss occurred to those who are not in the Target Market Determination.
Reporting and Monitoring	At the earlier of either: • Yearly • Within 10 days from when a significant dealing has been confirmed