



# Comprehensive Car Insurance

Product Disclosure Statement (PDS)



# Allianz cover: all the way from A to Z



## We love to help protect the things you love.

Take cars for example. Whether it's that unforgettable smell of a new car interior or the bond built on trust after endless kilometres together on the road, we get it. No matter if it's an EV (Electric Vehicle) or a traditional vehicle, our Comprehensive cover will help protect it. We pride ourselves on being reliable and aim to make every claim experience easy.

Preparation Date: 11/04/2023



## Allianz Australia

We're one of the country's largest general insurers, providing insurance cover to over 3 million people and businesses nationwide.

There's also more to us than insurance – we participate in community and sponsorship projects in Australia.

Allianz Australia Insurance Limited, ABN 15 000 122 850 AFS Licence No. 234708 is the issuer of Allianz Comprehensive Car Insurance.

## Allianz globally

We're part of the global Allianz Group, which provides insurance and financial products to over 100 million customers in more than 70 countries. Across Europe, Asia-Pacific, Africa and the Americas, the Allianz Group is always working to secure people's futures with high quality products, simple solutions and reliable care.



# Allianz Comprehensive Car Insurance: a snapshot

This visual is only a guide. This PDS has more information about these benefits, including their full terms and conditions, limits, excesses and exclusions in the [What's covered?](#) and [What's not covered?](#) sections. You'll also find more information in your policy details document.

## What's covered?



**Any driver coverage**  
when anyone with your permission drives your car



**Transport**  
up to \$500 per incident



**Emergency repairs**  
up to \$500 per incident



**Towing and storage**  
reasonable costs



**Emergency accommodation**  
up to \$500 per incident



**Loss or damage to your car**  
(including theft)



**Choice of repairer**  
We'll help you find one, or you can choose your own



**Guarantee**  
on authorised repairs



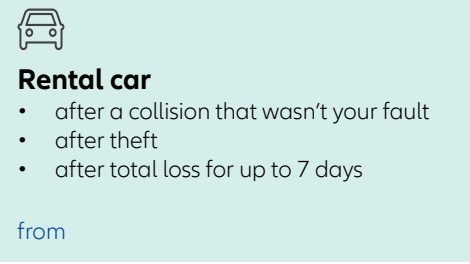
**Agreed value**  
amount that we'll cover your car for



**New car replacement after total loss**  
within 2 years of manufacture



**Personal belongings**  
up to \$500 per incident




**Rental car**


- after a collision that wasn't your fault
- after theft
- after total loss for up to 7 days

from


**Legal liability**  
for up to \$20 million  
(damage you cause to other people's cars or property)



**Baby capsules and child seats**  
up to \$500 per seat, per incident



**Key replacement and lock recoding after theft**  
up to \$1,000 per period of insurance



## What's not covered?

This is a summary only. For the complete list of exclusions and their full terms and conditions see [PAGE 22](#)

**Driver exclusions** ⊗

You won't be covered if the driver:

- is unlicensed to drive or isn't following the conditions of their licence
- exceeds the legal limit of alcohol in their blood or breath or is under the influence of any drugs
- refuses a drugs or alcohol test

**Car exclusions** ⊗

You won't be covered if:

- your car isn't registered in a state or territory
- the car is unroadworthy
- you fail to keep your car safe
- you or anyone acting with your consent, caused your car to be subjected to theft, conversion or misappropriation

**Usage exclusions** ⊗

You won't be covered if:

- your car is used to carry passengers for taxi or rideshare services
- the car is carrying more people than it's legally allowed to carry
- your car is used to deliver food or other goods for payment
- your car is used for illegal purposes

## What's optional?

**+ Removal of excess for windscreen damage only claims** – one full replacement and 2 repairs in each period of insurance

**+ Rental car after any covered incident** – until:

- your car is repaired, or
- we pay you for the cost of repairs, or
- your car is a total loss



# What's in this PDS?



## Contents

<b>About this document</b>	<b>8</b>
Do I really need to read this?	8
Updating this PDS	8
About your policy documents	9
What if you change your mind?	9
Have a question?	9
<b>What's covered?</b>	<b>10</b>
Your included cover and benefits	12
Your legal liability	20
Your optional benefits	21
<b>What's not covered?</b>	<b>22</b>
Driver exclusions	23
Car exclusions	24
Usage exclusions	24
Other exclusions	25
<b>Making a claim</b>	<b>26</b>
First things first – what you need to do	27
What happens next?	28
How we manage & settle claims where your car can be repaired	28
How we manage & settle claims where your car is a total loss	30
How we manage and settle liability claims	31
Understanding your excess	32
Other things you need to know when you claim	33
<b>How your insurance works</b>	<b>34</b>
Your responsibilities	35
Changes to your policy	36
Cancellation rights	37
Your premium	38
How to resolve a complaint	40
Privacy notice	41
GST notice	42
General Insurance Code of Practice	43
Financial Claims Scheme	43
Words you should know	44



## About this document

### Do I really need to read this?

Yes. We've made it as short and clear as we can. Your PDS includes information about:

- how Allianz Comprehensive Car Insurance works
- when you can claim and how to go about it
- your legal rights and obligations under this policy.

Some words have a special meaning when used in this PDS. See [Words you should know](#) on page 44. Knowing what these words mean when they appear will help you understand your policy.

Any information in this document doesn't take into account your objectives, financial situation or needs. Before choosing to buy Allianz Comprehensive Car Insurance, please consider this PDS to decide if it is right for you.

### Updating this PDS

We may need to update this PDS from time to time. When we do, we'll give you a new PDS, SPDS or another compliant document.

If the update is not materially adverse to you, we may tell you in a different way or just keep a record of any changes ourselves. You can contact us for a paper or electronic copy of the changes at any time and we'll send them to you at no charge.

## About your policy documents

Your policy is made up of this PDS, any Supplementary PDS (SPDS) that applies, your policy details document and any other document we tell you forms part of your policy. We will let you know what the other documents are when you take out your policy or when required or permitted by law. Together these documents describe the terms and conditions of your insurance and what you're covered for.

These documents will also apply when you renew your policy unless we tell you otherwise or we issue you with a new or updated PDS or SPDS. We'll send you a renewal policy details document at that time.

If there's more than one policy holder, anything that a policy holder does, says or doesn't tell us about will apply to all the policy holders.

### Receiving your policy documents

We'll send your policy and other related documents by email to an address you provide. The time they're sent from our data system will be treated as the time you receive them. If you want to receive these documents in another way please contact us.

It's your responsibility to make sure the email or postal address you've given to us is up to date. If you change either address, you need to let us know as soon as you reasonably can.

## What if you change your mind?

### Your cooling-off rights

A 21-day cooling off period applies to this insurance. So, if you decide you don't want this policy, you can cancel it up to 21 days from:

- the date we issue a new policy to you, or
- the start date of a renewed policy.

We'll refund your premium in full, as long as you:

- haven't made a claim, or
- don't need to make a claim.

We may deduct government taxes or duties from your refund.

### You can cancel your policy at any time


Circumstances change, life happens – we get it. That's why you can cancel your policy at any time by phoning us on **13 10 00**. See [Cancellation rights](#) on page 37.


## Have a question?

You're not alone. If you have a question about insurance, we'd love to hear from you.

### General enquiries


 [allianz.com.au](http://allianz.com.au)

 **13 10 00**

 GPO Box 9870 Melbourne VIC 3001

### Claims enquiries

 [allianz.com.au/claims](http://allianz.com.au/claims)

 **13 10 13**



## What's covered?

This section sets out the cover and benefits that apply to this insurance including limits and some of the key exclusions. Other general exclusions also apply – see [What's not covered?](#) on page 22.

Your included cover and benefits	<b>Loss or damage to your car (including theft)</b>	See page 12
	<b>Any driver coverage, when anyone with your permission drives your car</b>	See page 12
	<b>Agreed value</b>	See page 12
	<b>New car replacement after total loss within 2 years of manufacture</b>	See page 13
	<b>Rental car after a collision that wasn't your fault</b>	See page 14
	<b>Rental car after theft</b>	See page 15
	<b>Rental car after total loss, for up to 7 days</b>	See page 16
	<b>Emergency repairs, up to \$500 per incident</b>	See page 17
	<b>Towing and storage – reasonable costs</b>	See page 17
	<b>Transport, up to \$500 per incident</b>	See page 17
	<b>Emergency accommodation, up to \$500 per incident</b>	See page 18
	<b>Key replacement and lock recoding after theft, up to \$1,000 per period of insurance</b>	See page 18
	<b>Baby capsules and child seats, up to \$500 per seat, per incident</b>	See page 18
	<b>Personal belongings, up to \$500 per incident</b>	See page 18
	<b>Choice of repairer</b>	See page 19
<b>Guarantee on authorised repairs</b>	See page 19	
<b>Legal costs – reasonable costs</b>	See page 19	
<b>Temporary insurance on your replacement car</b>	See page 19	

---

Your legal liability	<b>Legal liability, (damage you cause to other people's cars or property), up to \$20 million</b>	See page 20
----------------------	---	-------------

---

Your optional benefits	<b>Removal of excess for windscreen damage only claims – one full replacement and 2 repairs in each period of insurance</b>	See page 21
	<b>Rental car after any covered incident</b>	See page 21



### There's more to know!

This table is only a guide. There is more information about the benefits, limits, excesses and exclusions in this section and in the [What's not covered?](#) section. You'll also find more information in your policy details document.

# Your included cover and benefits



## Loss or damage to your car (including theft)

You're covered for accidental loss or damage to your car caused by incidents that happen during your period of insurance, such as:

- collision
- accidental damage
- fire
- explosion
- malicious damage
- theft or attempted theft
- weather events

*Weather events can include cyclones, earthquakes, bushfires, storms, floods and hail.*

*Battery thermal runaway for EVs is covered under fire, provided there has been no deviation from manufacturer specification in relation to battery usage and charging.*



## Any driver coverage

You're covered under this policy when anyone with your permission drives, uses or is in charge of your car.



Driver related exclusions apply – see [What's not covered?](#) on page 22.



## Agreed value

When you take out your policy, we'll agree on an amount with you that we'll cover your car for. We call this the agreed value.

It's up to you to decide how much cover you need. As a guide, it should be enough to replace your car if a covered incident happened and your car couldn't be repaired.

### You will also need to factor in:

- any modifications, options or accessories that have been made or added to the car
- wall charger, charging cable and charging accessories including wall mount for EVs
- GST
- registration and any CTP insurance
- on-road costs like stamp duty, dealer delivery, dealer warranty costs or transfer fees.

You can always find the agreed value in your policy details document.

You'll need to check if your agreed value is appropriate at renewal.



## New car replacement after total loss within 2 years of manufacture

If your car is a total loss, and no more than 2 years have passed since the manufacture year shown in your policy details document, you can choose what you'd like us to do.

### Choice 1. Agreed value

You can choose for us to pay you the agreed value as shown in your policy details document. This allows you to shop for a different car or use the money in another way.

### Choice 2. New replacement car

If you choose this option, we'll replace your car with a new car of the same make, model, engine size, features and paint type, including any modifications and accessories.

On-road costs like stamp duty, dealer charges and the new car's registration (not exceeding 12 months) are included.

Where your car is financed, you must take reasonable steps to obtain written consent from your financier for us to replace the car.

If there is no suitable replacement car available in Australia, we'll pay you the agreed value.

*For example, a car with the manufacture year shown as 2024 in a policy details document is eligible for a new car replacement in 2024, 2025 and 2026.*

*To be sure, check your policy details document. If the new car replacement after total loss benefit is shown, then the benefit will apply for that period of insurance.*



Whether we pay you the agreed value or replace your car, we can arrange a rental car for up to 7 days while a replacement car is being organised. See [Rental car after total loss](#) on page 16.





## Rental car after a collision that wasn't your fault

If your car is in a collision and you weren't at fault, we'll arrange a rental car to help keep you moving.

### Here's how it works

- We'll arrange a rental car of a similar size and type to your car. If we can't get you one, we'll pay you a travel allowance of \$50 a day, for as long as we would have given you the rental car.
- We'll also pay up to \$2,000 in total for any insurance excess or security bond for your rental car.

### You'll get a rental car until...

- the damage is repaired and your car returned to you, or
- we pay you the repair cost, or
- where your car is a total loss, we either pay you the agreed value or agree to replace your new car. You'll then be entitled to the [Rental car after total loss](#) benefit for up to 7 days. See page 16 for details.



#### What's a not-at-fault collision?

A not-at-fault collision is one where:

- the collision was caused by someone else
- you can provide the name and residential address or phone number of the other person who caused the collision, or any other information that would reasonably allow us to identify the person so that we can exercise our rights of recovery, and
- you don't have to pay your excess, see [Understanding your excess](#) on page 32.



You should always call us for approval before arranging a rental car. If you don't, we will pay for expenses up to the amount we would have authorised had you asked us first. We will not arrange a rental car for you if your car is safe to drive or it's not at a repairer. We won't pay for any other costs related to the rental car such as your own fuel, charging, tolls, traffic fines, optional extras, accidental loss or damage resulting from your use of any rental car arranged with or without our approval.



## Rental car after theft

If your car is stolen, we'll arrange a rental car to help get you back on the road.



### Here's how it works

- We'll arrange a rental car of a similar size and type to your car. If we can't get you one, we'll pay you a travel allowance of \$50 a day, for as long as we would have given you the rental car.
- We'll also pay up to \$2,000 in total for any insurance excess or security bond for your rental car.

### You'll get a rental car until...

- your car is found damaged, the damage is repaired and your car is returned to you, or
- your car is found undamaged, you've been told where your car is and you've collected it, or
- where your car is a total loss, we either pay you the agreed value or agree to replace your new car. You'll then be entitled to the [Rental car after total loss](#) benefit for up to 7 days. See page 16 for details.



You should always call us for approval before arranging a rental car. If you don't, we will pay for expenses up to the amount we would have authorised had you asked us first. We will not arrange a rental car for you if your car is safe to drive or it's not at a repairer. We won't pay for any other costs related to the rental car such as your own fuel, charging, tolls, traffic fines, optional extras, accidental loss or damage resulting from your use of any rental car arranged with or without our approval.





## Rental car after total loss

### Up to 7 days

If your car is a total loss, we can arrange a rental car for up to 7 days to help you out while you find your next car.

#### Here's how it works

#### You'll get a rental car for...

- We'll arrange a rental car of a similar size and type to your car. If we can't get you one, we'll pay you a travel allowance of \$50 a day, for as long as we would have given you the rental car.
- We'll also pay up to \$2,000 in total for any insurance excess or security bond for your rental car.
- up to 7 days after your car is a total loss and we pay you the agreed value or agree to provide you with a new replacement car under the [New car replacement after total loss within 2 years of manufacture](#) benefit. See page 13 for details.



If you're eligible for other rental car benefits under this policy (including the optional [Rental car after any covered incident](#) on page 21), the Rental car after total loss is provided in addition to those benefits.



You should always call us for approval before arranging a rental car. If you don't, we will pay for expenses up to the amount we would have authorised had you asked us first. We will not arrange a rental car for you if your car is safe to drive or it's not at a repairer. We won't pay for any other costs related to the rental car such as your own fuel, charging, tolls, traffic fines, optional extras, accidental loss or damage resulting from your use of any rental car arranged with or without our approval.



## Transport

### Up to \$500 per incident

We'll reimburse you for the costs of travelling:

- to or from the repairer or rental car provider
- from the scene of the accident to your next destination if your car isn't drivable
- to the location of your stolen car, if it's found.

**But only** if you can show us your receipts or provide other reasonable proof of the travel, if we ask.

*Transport could include buses, ferries, trains, taxis or rideshare services like Uber.*



## Emergency repairs

### Up to \$500 per incident

We'll reimburse the costs of any emergency repairs that are needed so you can arrange to drive your car home safely or to a repairer after a covered incident.

**But only** if you can show us your receipts or provide other reasonable proof for any emergency repairs, if we ask.

*As an example, an emergency repair could include fixing a broken headlight, so your car is safe to drive after a car accident.*



## Towing and storage

### Reasonable costs

After a covered incident, we'll pay to move your car to the nearest repairer, place of safety or another place we agree to, such as a holding facility. We'll also pay any reasonable storage costs at the agreed location.

*We'll pay to tow your car from anywhere in Australia - wherever the covered incident occurs.*



### Emergency accommodation

Up to \$500 per incident

We'll pay your extra accommodation costs if you're more than 100km from home and your car isn't drivable after a covered incident.

*Extra accommodation is in addition to any pre-booked accommodation where you can no longer stay or need to stay longer than planned.*



### Key replacement and lock recoding after theft

Up to \$1,000 in a period of insurance

We'll pay for key replacement and lock recoding if your car key is stolen and you've reported the theft to the police.

**Except if** the key was stolen by someone you gave the key to, or someone you live with.



**No excess applies** if you're only claiming for this benefit.



### Baby capsules and child seats

Up to \$500 per seat, per incident

We'll pay to replace any damaged or stolen child seat or baby capsule in your car after a covered incident.

**Except if** the car itself isn't damaged or stolen.



### Personal belongings

Up to \$500 per incident

We'll pay to replace personal belongings in your car if they're lost, stolen or damaged because of a covered incident.

**Except if:**

- the personal belongings are cash, credit cards, cheques, firearms, tools or other items related to a business
- your car is left unlocked when your belongings are stolen, or
- the car itself isn't damaged or stolen.

*Personal belongings include items designed to be worn or carried, such as clothing and portable electronic items like mobile phones and laptops. Baby capsules and child seats are not considered personal belongings.*



### Choice of repairer

We'll help you find a repairer, or you can choose your own.

If you choose your own, we may need a second quote from another repairer chosen by us just to make sure the quote you've received is reasonable.

See [How we manage and settle claims where your car can be repaired](#) on page 28 for more information.



### Guarantee on authorised repairs

We guarantee materials and workmanship on repairs we authorise, for as long as you own or lease your car.

See [How we manage and settle claims where your car can be repaired](#) on page 28 for more information.



### Legal costs

Reasonable costs

We'll pay for reasonable legal costs and expenses from any court proceedings due to a liability claim under this policy.

**Except:**

- for legal costs relating to criminal or traffic enforcement proceedings, or
- if the claim is excluded – see [What's not covered?](#) on page 22.

You should always call us for approval before you incur legal costs and expenses. If you don't, we'll pay for costs and expenses up to the amount we would have authorised had you asked us first. Legal costs are in addition to the cover for your legal liability – see [Legal liability](#) on page 20.



### Temporary insurance cover on your replacement car

If you sell your car, or give it away and replace it with another one, we'll cover your replacement car under your existing car insurance policy for up to 14 days on the same terms, except that the agreed value on your replacement car will be the amount you paid for it, as shown on your receipt, not taking into account any trade-in value or other credits. This temporary insurance cover starts on the date you receive the replacement car.

# Your legal liability

We'll cover your liability to pay for the loss or damage you cause to someone else's car or property while using your car.

This cover also applies to the liability of:

- any person who is driving, using or in charge of your car with your permission, and
- a passenger travelling in your car or who is getting into or out of your car with your permission.

**You're covered** for up to \$20 million in legal liability from any one incident. This cover applies when:

- you damage someone else's car or property while using your car, in an accident that's partly or totally your fault
- you're driving a substitute car if yours is being repaired or serviced, or if it's not drivable because of a mechanical breakdown
- the damage is caused by a trailer or caravan towed by your car.

### Except if:

- you damage your own property or the property of your spouse or de facto partner
- the car is unregistered, and this causes, gives rise, or is in any way connected with the liability
- the claim arises from death or bodily injury, or
- the claim is excluded – see [What's not covered?](#) on page 22.



# Your optional benefits



For added reassurance, you can choose to add these optional benefits at an extra cost.



**Removal of excess for windscreen damage only claims** – one full replacement and 2 repairs in each period of insurance

You won't have to pay the excess on a claim to replace or repair your windscreen, window glass or sunroof if that's the only damage to your car. With this option you can make one claim for full replacement and 2 claims for repairs in each period of insurance.



### Rental car after any covered incident

As standard, this policy provides you with a rental car after a theft, a not-at-fault collision or a total loss.

By adding this optional benefit, you'll also receive a rental car after covered incidents such as weather events or a collision that is your fault.

#### Here's how it works

- We'll arrange a rental car of a similar size and type to your car. If we can't get you one, we'll pay you a travel allowance of \$50 a day, for as long as we would have given you the rental car.
- We'll also pay up to \$2,000 in total for any insurance excess or security bond for your rental car.

#### You'll get a rental car until...

- the damage is repaired and your car returned to you, or
- we pay you the repair cost, or
- where your car is a total loss, we either pay you the agreed value or agree to replace your new car. You'll then be entitled to the [Rental car after total loss](#) benefit for up to 7 days. See page 16 for details.



You should always call us for approval before you arrange a rental car. If you don't, we will pay for expenses up to the amount we would have authorised had you asked us first. We will not arrange a rental car for you if your car is safe to drive or it's not at a repairer. We won't pay for any other costs related to the rental car such as your own fuel, charging, tolls, traffic fines, optional extras, accidental loss or damage resulting from your use of any rental car arranged with or without our approval.



## What's not covered?

There are circumstances when we won't provide cover under your policy – these are called general exclusions.

This section sets out the general exclusions that apply to all cover and benefits under your policy. We will accept a claim if it's clear that none of the general exclusions in this section or anything set out as an exception – see [What's covered?](#) on page 10 – caused, gave rise to, or is in any way connected with, the loss, damage or liability.



### Driver exclusions

**There is no cover if you or anyone you permit to drive, use or be in charge of your car:**

- is unlicensed to drive your car or isn't following the conditions of their licence
- exceeds the legal limit of alcohol in their blood or breath in the state where an accident happened or is under the influence of any drugs
- refuses a test to determine their level of drugs or alcohol in their blood or breath,

and this causes, gives rise to, or is in any way connected with the loss, damage or liability.



If you're not the driver or the person in charge of your car when an incident connected to the above exclusions occurs and you have no reason to suspect that any of the above exclusions applied to the driver, we'll cover the damage to your own car but not any costs related to damage caused to other people's cars or property. We may also recover the cost of your car's damage from the driver or the person in charge of your car at the time.





## Car exclusions

### There is no cover if:

- your car isn't registered in a state or territory at the time of the incident
- the car is unroadworthy – for example, if your car has unrepaired damage, rust, mechanical or other damage that makes it unsafe to drive, or it's not in a condition to meet the registration requirements in a state or territory
- you, anyone listed in your policy details document, or someone acting with your consent:
  - failed to take reasonable steps to keep your car safe and to prevent loss, including but not limited to, taking the keys out of the ignition or car when no-one is in the car – see [Your responsibilities](#) on page 35, or
  - caused your car to be subjected to any deliberate, malicious or criminal act such as reckless driving, theft, conversion or misappropriation,

and this causes, gives rise to, or is in any way connected with the loss, damage or liability.



## Usage exclusions

### There is no cover if:

- your car is used to carry passengers for hire, fare or reward – for example, for taxi or rideshare services
- the car is carrying more people or a bigger load than it's designed for or legally allowed to carry
- your car is used to deliver food or other goods for payment
- your car is used in a car sport or a time trial, or you test it for one
- the car is used for driver education at more than 100km/hour
- your car is used in an experiment, to run a test or trial, for demonstration purposes
- your car is used for illegal purposes, including to carry or store explosives, flammable or combustible substances
- loss or damage results from illegal towing,

and this causes, gives rise to, or is in any way connected with the loss, damage or liability.



## Other exclusions

### In addition, we won't pay a claim caused by, arising from, or in any way connected with:

- damage to your tyres caused by braking, road punctures, cuts or bursts
- loss to machinery, equipment, parts, accessories or other property that is a computer or computer technology which doesn't work how it's designed to, or breaks down due to a software virus
- pollutants or contaminants that escape from your car, such as and not limited to, fluids leaking from your car and the resultant damage to any surface
- incidents already insured by a policy entered into by a third party or by a policy required by law
- lawful seizure of your car (for example, if your car is towed and impounded by council or other authorised body)
- asbestos forming part of your car
- any consequential financial or non-financial loss, which means there is no cover for anything not described in the policy, such as and not limited to; loss of income, reduction of your car's working life, depreciation or lessening of your car's value, loss of profits, goodwill or business opportunity
- mechanical, structural, electronic or electrical failure resulting in a breakdown or failure of your vehicle or vehicle parts. Accidental loss or damage caused in addition or due to the breakdown or failure will be covered. For a definition of Accidental – see page 44
- loss or damage resulting from war, hostilities, warlike operations, rebellion, civil war, insurrection, military or usurped power, invasion by a foreign enemy or popular military uprising
- loss or damage caused by nuclear fuel or waste, nuclear weapons material, or the combustion of nuclear fuel (including the process of nuclear fission)
- any act, or any action to control, prevent, suppress, retaliate against or respond to any act of terrorism connected with biological, chemical, radioactive, nuclear pollution, contamination or explosion
- any insured incident where providing cover is prohibited by any law, sanction, prohibition, or restriction under United Nations resolutions or any other applicable trade or economic sanctions, laws or regulations
- incidents occurring outside Australia
- anything set out as an exception – see [What's covered?](#) on page 10
- wall charger, charging cable and charging accessories including wall mount for EVs that are not owned by the owner of the car insured on this policy.

### [Words you should know](#)





## Making a claim

This section explains our claims process including what you need to do and what will happen if you need to claim.

## First things first – what you need to do

### 1. Get organised – after an incident

The first thing to do is make yourself and your car safe.

Don't drive your car if it's unsafe or not drivable – we can arrange to have it towed and get you to where you need to be, see the [Towing and storage](#) benefit on page 17 and [Transport](#) benefit on page 17.

If your car requires immediate road-side repairs so you can drive home safely or to a repairer after a covered incident, you're covered for emergency repairs up to \$500, see the [Emergency repairs](#) benefit on page 17.

At the scene of the accident, take photos if you can, and make note of as much information as possible, including:

- date and time of the accident
- scene of the incident including surroundings
- damage to your car and other vehicles including any property damage
- other driver's licence details
- other driver's contact phone number or address, and
- any witness contact details.

This information helps us understand what happened and is important if someone else has a different version of events.

If you need to contact the police, do it as soon as you reasonably can. You'll need to report the incident to the police if your car is stolen.

### 2. Get in touch – lodging a claim

We need to know about the incident as soon as it's reasonably possible for you to tell us. You should always call us for approval before going ahead with any repairs your car may need, except [Emergency repairs](#) – see page 17. If you don't, we will pay for repairs to the amount we would have authorised had you asked us first.



Lodge your claim 24/7 at [allianz.com.au/claims](https://allianz.com.au/claims) or call us on **13 10 13**

### 3. Get ready to assist

You'll need to assist us with your claim in any way we may reasonably require. This includes seeking and providing information to support your claim. Without this assistance we could reduce or refuse to pay your claim, to the extent your claim is affected by you not assisting us. If we have the right to recover any amount payable under this policy from any other person or persons held responsible for an incident, you must take all reasonable steps to co-operate with us in any action we may take.



## What happens next?

If your claim is covered by this policy and your car is lost or damaged, we'll either:

### Arrange for repairs to your car (or pay for repairs)

If your car can be repaired, we'll either:

- arrange for repairs to be made to your car, or
- pay you the reasonable cost of repairing your car.

We will act reasonably in making this choice. For more information, see [How we manage and settle claims where your car can be repaired](#) on page 28.

### Settle your claim as a total loss

In the event of a total loss, we'll either:

- pay the agreed value (less any credit provider obligations), or
- replace your new car where the policy conditions are met – see [New car replacement after total loss within 2 years of manufacture](#) on page 13.

For more information, see [How we manage and settle claims where your car is a total loss](#) on page 30.

If your claim is covered by this policy and through the use of your car, other people's cars or property are damaged, we'll:

### Manage or settle liability claims made against you

We'll either pay for loss or damage caused by you or any person driving, using or in charge of your car with your permission, or defend you in legal proceedings - for more information, see [How we manage and settle liability claims](#) on page 31.

We will also:

- pay any other benefits that apply
- pay for any optional benefits you've chosen and paid for
- deduct any amounts that apply to the policy, such as an excess or unpaid premium.

## How we manage and settle claims where your car can be repaired

If the damage to your car is covered by this policy and can be repaired, here's what happens next.

### 1. Choosing a repairer

We'll help you find a repairer, or you can choose your own.

We aim to locate a repairer that is convenient to you and will work closely with the repairer to achieve the best repair outcome for you.

If you choose your own, we may need a second quote from another repairer chosen by us just to make sure the quote you've received is

reasonable. We may then decide to pay you the reasonable cost of repairing your car rather than arranging for the repair - see [3. Decision to repair or pay the reasonable cost of repair](#) on page 29.

Where we both agree on a repairer, you can take your car to them. If it's undrivable or at a holding facility, we'll tow it to the repairer for you.

## 2. Assessment and quotes

Before going ahead with any repairs, we'll need to assess your car. We will act reasonably during this assessment.

If any stripping of mechanical components is required to check for accidental damage:

- we agree to pay this cost up to your agreed value if components are stripped at our request
- you agree to pay this cost if components are stripped at your request and damage is found not to be related to the claim.

## 3. Decision to repair or pay the reasonable cost of repair

Rather than arrange to repair your car, we may choose to pay you the reasonable cost of repair. For example, where we are not satisfied with a repairer you choose. We will act reasonably in making this choice. This cost is determined by several factors, including quotes from your chosen repairer or other repairers.

## 4. Repairs

Here are some of the things you need to know when we agree to arrange repairs for your car.



### Parts used

First, we'll try to repair the part. If we can't, we'll use new, recycled or reconditioned parts that meet the requirements of Australian Design Rules (ADR). For any spare part, extra or accessory, we'll pay up to the maker's last list price in Australia – plus a reasonable charge for fitting.

If we can't source any part, spare part, extra or accessory, we'll pay you up to the maker's last list price in Australia – plus a reasonable charge for fitting.



### Guarantees on repairs

We guarantee materials and workmanship on repairs we authorise, for as long as you own or lease your car.



### Unrepaired damage

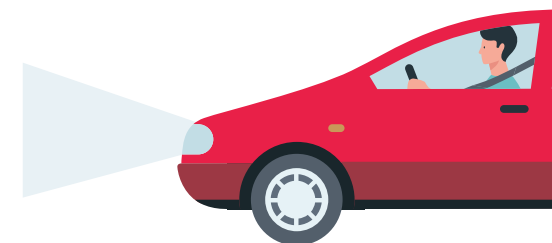
If your car had any unrepaired damage before the covered incident occurred, we may need to repair it along with the damage from the covered incident.

In this case, you may need to help pay for the repair costs. Before we ask you to contribute and authorise the repairs, we will always explain why, tell you how much it will be, and let you know how to pay it.



### Undamaged areas

We do not repair undamaged areas of your car to give it a uniform appearance. For example, we will not pay to respray undamaged areas on other parts of your car.



## How we manage and settle claims where your car is a total loss

Your car is a total loss if:

- it wouldn't be cost-effective to fix the damage to your car
- your car is so badly damaged that it is unrepairable, or
- your car is stolen and not found within 14 days of the theft being reported to police.

It's not considered cost-effective to fix the damage to your car where the repair costs plus the value of the car in its damaged state (the salvage or wreck) are likely to be more than the agreed value.

If your claim is covered by this policy and your car is a total loss, we'll either:

### Pay an amount based on the agreed value

We'll pay the agreed value shown in your policy details document, less:

- your excess
- any unpaid premium or monthly instalment payments that cover the rest of your period of insurance for the policy, and
- the value of your damaged car and property only if we agree you can keep it – see [Keeping your car and property](#) below.

If we pay out your claim as a total loss, your policy comes to an end. We won't refund any premium you've paid, as we have fulfilled our contract with you.

### Replace your car

If we settle your claim as a total loss and the policy conditions are met to replace your new car – see [New car replacement after total loss within 2 years of manufacture](#) on page 13, your policy will continue for the replacement car until its expiry date.

Before we replace the car, you'll need to pay:

- your excess, and
- the value of your damaged car and property, only if we agree you can keep it – see [Keeping your car and property](#) below.

## Keeping your car and property

We generally keep your car in the event of a total loss but, if you or your finance provider ask us to keep the wreck, we will act reasonably in deciding whether you can keep it.

If we agree to let you keep the wreck, we'll either:

- deduct its estimated salvage value before we pay out your claim, or
- ask you to pay it to us before we replace your car.

## How we manage and settle liability claims

If a claim is made against you where the use of your car causes loss or damage to someone else's car or property and the claim is covered by this policy, we'll act reasonably in either;

- settling the claim against you by paying for damages, or
- defending you, or representing you at any legal proceedings.

Whatever we decide to do, we'll take your interests into consideration and will keep you informed if you ask us to. It's also important that you provide reasonable assistance when we need it, even after the claim is settled.

This also applies to liability claims made against any person who is driving, using or in charge of your car with your permission.



## The most we'll pay for damage, total loss or liability

The most we'll pay is:

- the agreed value of your car (including settling credit provider obligations)
- the maximum value of any other benefits that apply to your policy
- up to \$20 million to cover the cost of legal liability claims made against you, arising from an incident.



## Understanding your excess

When making a claim, you'll need to pay an amount towards the cost of the claim. This is your contribution to each claim and is called an excess. Your policy details document will show 2 excess amounts: a Basic excess and an Under 25 Driver excess. We may deduct your excess from a settlement payment we make to you or you may need to pay it if your car needs to be repaired or replaced.

Excess	What it is	When you have to pay it
Basic excess	<p>An amount that applies to each claim you make, including weather event claims – see the <a href="#">When you have to pay it</a> column to the right for more information.</p> <p>We use factors such as the type of car being covered, where you live and our assessment of your driving and claims history to set a range for this excess.</p> <p>You can increase or decrease your excess within the given range to an amount that suits you when you take out your policy or by asking us to change it.</p>	<p>Each time you make a claim, except where:</p> <ul style="list-style-type: none"> <li>the damage was the fault of a person other than the driver of your car (having regard to the state or territory road rules that apply), and</li> <li>you can provide us with this person's name and residential address or phone number or any other information that would reasonably allow us to identify the person so that we can exercise our rights of recovery.</li> </ul>
Under 25 Driver excess	<p>An amount added to the Basic excess if the driver of your car is under 25 at the time an incident occurs.</p> <p>A higher Under 25 Driver excess applies when there are no drivers aged under 25 listed in your policy details document. You can reduce this amount by listing the youngest under 25 driver who uses your car in your policy details document.</p> <p>If you do this, the amount of the reduction will be based on factors such as our assessment of their driving and claim history, and the type of car being covered.</p> <p><b>Important:</b> While listing the youngest under 25 driver of your car on your policy will reduce this excess, it's also likely to increase your premium.</p>	<p>Each time you make a claim, and the driver of your car is under 25 when the incident occurs, except where:</p> <ul style="list-style-type: none"> <li>the driver: <ul style="list-style-type: none"> <li>- stole or illegally used your car</li> <li>- had been paid by you to repair, service or test your car</li> <li>- was an attendant at a carpark, or</li> <li>- was a learner driver supervised by the holder of a full unrestricted Australian driver's licence 25 years of age or over</li> </ul> </li> </ul> <p>OR</p> <ul style="list-style-type: none"> <li>you're claiming for: <ul style="list-style-type: none"> <li>- windscreen or window glass damage only</li> <li>- theft</li> <li>- hail, storm, cyclone, bushfire or flood damage</li> <li>- malicious damage, or</li> <li>- damage to your car while parked.</li> </ul> </li> </ul>



If there's a dispute over who's at fault, we will still proceed to repair your car or settle your claim as a total loss – see [What happens next?](#) on page 28. If the excess is applied and another person is later found to be at fault, we'll refund this excess.

## Other things you need to know when you claim

### Credit providers' rights

You need to tell us if you have a lease or hire purchase agreement on your car, or if you've used the car as security for a loan.

We'll treat the car as being under a finance arrangement, and any statement, act, or omission or claim by you as being from the credit provider. We may recover any payment either in your name or the credit provider's name.

If we need to pay your credit provider following a claim, we'll first deduct any excess and deductions that apply. We'll then pay them the lowest amount out of:

- the agreed value
- the cost of repairing your car
- the balance they're owed under the finance arrangement

You will receive any remaining balance.

If the credit provider is entitled to the salvage of your car, we'll deduct the estimated sale value from their payment.



### Payments to the credit provider

If we pay your credit provider, we're not obliged to pay you the amount due to them, as they are legally entitled to be paid first.

If we decide to settle your claim as a total loss, we'll check the appropriate securities register, such as the Personal Property Securities Register (PPSR) or similar, to see if there's any money owing on your car. If the amount you owe is more than the claim amount, you'll be responsible for paying the difference to your finance or credit provider.

We'll also contact the finance or credit provider to release the car from the register, so we can sell the car for salvage.

### Recovering money from another party

We'll act reasonably, having regard to your interests, in recovering any claim paid under this policy from another party and will keep you informed if you ask us. If we recover more than the amount we've paid you, we'll tell you and pay you the balance. Any excess you've paid will be refunded when we've recovered this amount.



## How your insurance works

When you buy insurance, there are things you need to know and things you need to do.

## Your responsibilities

### You're responsible for:

- deciding on the right type of cover for your situation, so make sure you read this PDS carefully
- meeting your policy's terms and conditions
- keeping your car well maintained and in a roadworthy condition
- ensuring your car is only used for the car usage specified in your policy details document
- making sure all the information you give as part of a claim document or statement, is honest and complete
- taking reasonable steps to prevent loss, theft or damage to your car. This includes but isn't limited to you, anyone listed in your policy details document or anyone acting with your consent:



Taking the keys out of the ignition or car when no-one is in the car



Accompanying anyone test driving the car or obtaining the name, address and licence number of a potential buyer before allowing them to test drive the car, when you're selling it



Locking all doors and windows when the car isn't attended



Moving your car from rising flood waters if it's safe to do so

### If you do not meet your responsibilities

We could reduce or refuse to pay your claim and/or cancel your policy to the extent your claim is affected by the responsibilities you didn't meet.

### How to renew your policy

- 1 We'll contact you at least 14 days before your policy expiry date about renewal.
- 2 If we offer you a renewal, we'll set out the terms including the new premium and excesses.
- 3 If you're paying by instalments and we agree to renew the policy, we'll deduct the instalments for the new policy from your previously nominated account unless you tell us otherwise. If you pay annually, you'll need to pay the renewal premium due by the renewal date to ensure you have cover from this date.
- 4 You should check that your cover, including your agreed value, is still appropriate for you.
- 5 If you don't want to take up the renewal offer or need to change the policy or the information listed, contact us before the renewal date.
- 6 Each renewal is a separate policy, not an extension of your previous policy. The 21-day cooling-off period applies on each renewal.

## Changes to your policy

If something changes after you've taken out your policy, it can affect your cover. So, if anything changes, you must let us know as soon as you reasonably can.

Contact us when:



You move house



You replace your car



You change the way you use your car (for example change to rideshare, carshare or change in type of business use)



You modify your car in a way that changes its value or performance



An under-25 driver starts or stops driving your car



The main driver, which is the person you've told us uses the car most of the time, changes



You notice anything listed in your policy details document is incorrect or changes



You change where you keep your car



The physical condition of your car changes



If you are convicted of any criminal act or have a claim refused, insurance declined or a special condition imposed by another insurer

## What we might need to do

When one or more of these things change, we may need to agree with you:

- on changes to your policy details document
- to alter the terms and conditions of your policy for your cover to continue
- on a revised premium or excess for your cover to continue - this could be more or less than your premium before the change.

We may cancel your policy or not offer to renew it if:

- we can't reach an agreement with you on altered terms and conditions or on the additional premium or excess you must pay, or
- we are no longer prepared to insure you because there has been a significant change to the risk of insuring your car.



### Why you need to let us know if things change

If you don't let us know about these changes and you need to claim, we could reduce or refuse to pay your claim, to the extent your claim is affected by the changes you didn't tell us about.

## Cancellation rights

### When **you** can cancel

You can cancel your policy whenever you want. Simply call us on **13 10 00**.

### When **we** can cancel

We can cancel your policy when the law allows us to do so, including if:

- we find out that you made a misrepresentation when you applied for, changed or renewed your insurance
- you don't comply with your policy's terms and conditions, including the terms of paying your premium
- you make any fraudulent claims.

If we cancel the policy, we'll give you at least 3 business days' notice in writing before the cancellation date, either:

- in person to you or your agent
- electronically
- by post to the address you've given us.

If you pay by monthly instalment and an instalment becomes overdue we may cancel your policy, see [Paying your premium](#) on page 39.

If the policy is cancelled either by you or us, we'll refund any premium covering the rest of the period of insurance, unless you've made a total loss claim under this policy and we've agreed to cover it.





### Discounts and entitlements

In some cases, discounts or entitlements may apply to your policy. These may be subject to rounding, and only apply where your calculated premium is greater than our minimum premium.

If you're eligible for more than one discount or entitlement, we'll apply them in a predetermined order to the premium before optional benefits are added and before taxes and government charges are applied.

## Your premium

The cost of your insurance policy is called a premium. You must pay us your premium on time.

You can find your premium for each period of insurance in your policy details document.

We'll calculate your premium based on our view of the likelihood of a claim being made during your period of insurance. To do this, we look at factors that have shown to be good indicators of the likelihood of claims being made.

These may include:

- the type of car you've insured, where you keep it and how you use it – for example, private use or business use
- the age and driving history of the main driver who is the person you've told us uses the car most of the time and the youngest under 25 driver you've told us is likely to use the car.



#### Want to know more?

Our [Premium, Excess, Discount and Options Guide](#) has more information about how we work out your premium, the excesses we apply to your policy and any discounts or other entitlements. You can download a copy at [allianz.com.au/car-docs](http://allianz.com.au/car-docs) or call us on **13 10 00** and we'll send you one at no charge.



## Paying your premium

You can choose to pay your premium annually or in monthly instalments by direct debit from a bank account or credit card you nominate.

Your policy details document shows the amount you need to pay and the due date for your annual premium or monthly instalments. If we finalise your claim as a total loss, we'll deduct any unpaid premium or monthly instalment payments that cover the rest of your period of insurance for the policy before we pay the claim.



#### It's important that you pay your premium on time

If you choose to pay annually and we don't receive your payment on time, we may cancel your policy and not accept any claims, see [Cancellation rights](#) on page 37.

If you choose to pay by instalments and an instalment becomes overdue, we will notify you and we will try to deduct the overdue amount with your next regular payment. If the next attempt to deduct the outstanding amount fails, we will cancel your policy for non-payment. We will send you notice of the cancellation which will be effective 21 days from the date on the notice.

## Assigning your rights

You're not allowed to assign any benefits, rights or obligations under your policy unless we have agreed to do so. We will not unreasonably withhold our agreement.

## Appointing a representative

You can appoint a representative or someone to manage your policy or claim – however, we'll need to agree to this. We will not unreasonably withhold our agreement.

## Governing law clause

Your policy is governed by the law of the Australian state or territory where your car is kept.



## How to resolve a complaint

### STEP 1



#### Talk to us: call 13 10 00

If you are dissatisfied with our service in any way, please contact us and we will attempt to resolve the matter in accordance with our internal dispute resolution procedures.

### STEP 2



If we do not make a decision within the period that we tell you we will respond, we will tell you about your right to lodge a complaint with an external dispute resolution scheme.

If you are not happy with our response, you can refer your complaint to AFCA subject to its terms of reference. AFCA provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms.

#### AFCA's contact details are:

The Australian Financial Complaints Authority

Online: [afca.org.au](http://afca.org.au)

Phone: 1800 931 678

Email: [info@afca.org.au](mailto:info@afca.org.au)

Mail: GPO Box 3 Melbourne VIC 3001

For more information on how we handle complaints go to [allianz.com.au](http://allianz.com.au) or to request a copy of our procedures, call us on 13 10 00.

## Privacy notice

This document sets out how we use, collect and disclose personal information about you. It replaces any information about privacy in the insurance documentation we have previously provided to you. You can find more information in our Privacy Policy available at [allianz.com.au](http://allianz.com.au).

At Allianz, we give priority to protecting the privacy of your personal information. We do this by handling personal information in a responsible manner and in accordance with the *Privacy Act 1988 (Cth)*.

### How we collect your personal information

We usually collect your personal information from you or your agents. We may also collect it from our agents and service providers; other insurers and insurance reference bureaus; people who are involved in a claim or assist us in investigating or processing claims, including third parties claiming under your policy, witnesses and medical practitioners; third parties who may be arranging insurance cover for a group that you are a part of; law enforcement, dispute resolution, statutory and regulatory bodies; marketing lists and industry databases; and publicly available sources.

### Why we collect your personal information

We collect your personal information to enable us to provide our products and services, including to process and settle claims; make offers of products and services provided by us, our related companies, brokers, intermediaries, business partners and others that we have an association with that may interest you; and conduct market

or customer research to determine those products or services that may suit you.

You can choose not to receive product or service offerings from us (including product or service offerings from us on behalf of our brokers, intermediaries and/or our business partners) or our related companies by calling the Allianz Direct Marketing Privacy Service Line on 1300 360 529, EST 8am to 6pm Monday to Friday, or going to our website's privacy section at [allianz.com.au](http://allianz.com.au).

If you do not provide your personal information we require, we may not be able to provide you with our services, including settlement of claims.

### Who we disclose your personal information to

We may disclose your personal information to others with whom we have business arrangements for the purposes listed in the paragraph above or to enable them to offer their products and services to you.

These parties may include insurers, intermediaries, reinsurers, insurance reference bureaus, related companies, our advisers, persons involved in claims, external claims data collectors and verifiers, parties that we have an insurance scheme in place with under which you purchased your policy (such as a financier or motor vehicle manufacturer and/or dealer). Disclosure may also be made to government, law enforcement, dispute resolution, statutory or regulatory bodies, or as required by law.

### Disclosure overseas

Your personal information may be disclosed to other companies in the Allianz

Group, business partners, reinsurers and service providers that may be located in Australia or overseas. The countries this information may be disclosed to will vary from time to time, but may include Canada, Germany, New Zealand, United Kingdom, United States of America and other countries where the Allianz Group has a presence or engages subcontractors.

We regularly review the security of our systems used for sending personal information overseas. Any information disclosed may only be used for the purposes of collection detailed above and system administration.

### Access to your personal information and complaints

You may ask for access to the personal information we hold about you and seek correction by calling 1300 360 529 EST 8am–6pm, Monday to Friday.

Our Privacy Policy contains details about how you may make a complaint about a breach of the privacy principles contained in the *Privacy Act 1988 (Cth)* and how we deal with complaints. Our Privacy Policy is available at [allianz.com.au](http://allianz.com.au).

### Telephone call recording

We may record incoming and/or outgoing telephone calls for training or verification purposes. Where we have recorded a telephone call, we can provide you with a copy at your request, where it is reasonable to do so.

### Your consent

By providing us with personal information, you and any other person you provide personal information for consent to these uses and disclosures until you tell us otherwise. If you wish to withdraw your consent, including for such things as receiving information on products and offers by us or persons we have an association with, please contact us.

### GST notice

Any dollar amounts shown in this PDS and in your policy details document include GST, unless otherwise stated. This includes your agreed value, benefit limits, liability limits, and optional benefit limits.

### Businesses registered for GST

If you are registered for GST, or register for GST after commencement of your policy, you need to tell us:

- your Australian Business Number (ABN), and
- the percentage of the GST paid on any premiums, which you have claimed or are entitled to claim as an Input Tax Credit (ITC).

### Claims settlements – amounts we will pay

Your GST registration status may have an impact on the amount that we will pay you to settle a claim.

If you are entitled to an ITC for the GST incurred on costs which you are liable for, relevant to your claim (such as services to repair a damaged item insured under the policy), we will reduce any payment to you by that ITC entitlement. Any claim settlement payments we make to third parties will also be reduced by their ITC entitlement. This is the case – even where we've stated the settlement amount will include GST. This includes amounts for services or replacement goods not authorised by us, for example, if you ask a repairer to fix your car without our authority.

The policy does not provide any cover for any GST that you may be liable for as a result of understating or failing to provide your ITC entitlement, nor any fine, penalty or charge for incorrectly accounting for GST on claims settlements received.

## General Insurance Code of Practice

The General Insurance Code of Practice was developed by the Insurance Council of Australia to further raise standards of practice and service across the insurance industry.

The Code Governance Committee (CGC) is an independent body that monitors and enforces insurers' compliance with the Code.

You can obtain more information on the Code of Practice and how it assists you by contacting us on **13 10 00**.

For more information on the Code Governance Committee (CGC) go to [insurancecode.org.au](http://insurancecode.org.au).

## Financial Claims Scheme

In the unlikely event we were to become insolvent and could not meet our obligations under the policy, a person entitled to claim may be entitled to payment under the Financial Claims Scheme. Access to the Scheme is subject to eligibility criteria. You can find out more at [fcs.gov.au](http://fcs.gov.au).



## Words you should know

Some words have a special meaning when used in your policy. Knowing what these words mean when they appear will help you understand your policy.

Word	Meaning
accident, accidental	A sudden, violent, external, unusual and identifiable specific event which is unexpected and unintended by the insured person.
agreed value	The amount we agree with you to insure your car for during the period of insurance shown in your policy details document.
business use	When shown in your policy details document, means your car is used in the way described to earn an income. It also includes the use of your car for personal purposes but does not include rideshare or carshare.
car	The registered car shown in your policy details document including its: <ul style="list-style-type: none"> <li>• standard tools, modifications and accessories as supplied by the manufacturer;</li> <li>• fitted or non-standard extras, modifications and accessories; and</li> <li>• Wall charger and charging cables for EVs owned by you.</li> </ul>
carshare	Your car being used as a rental for a fee, often for short periods of time such as through a carshare company's booking service. This use is not covered by this policy.
excess	The amount you pay as a contribution to a claim made under your policy.
flood	The covering of normally dry land by water that's escaped or been released from the normal confines of a: <ul style="list-style-type: none"> <li>• natural water course (regardless if it has been modified) such as a lake, river, creek, or</li> <li>• reservoir, canal or dam.</li> </ul>
incident	A single event or series of related events.
period of insurance	The time you're insured for, as stated in your policy details document. Each time you renew your policy, you will start a new contract with a new period of insurance.
policy	Your contract taken out with us, that explains all the terms and conditions of your insurance. It is made up of this PDS, any Supplementary PDS (SPDS) that applies, your policy details document and any other document we tell you forms part of your policy when you take out your policy or when required or permitted by law.

Word	Meaning
policy details document	One of the documents you receive when you take out insurance that forms part of your policy. While other policy documents can be general in nature, your policy details document is specific to you. It shows: <ul style="list-style-type: none"> <li>• your policy number</li> <li>• the details of your cover</li> <li>• the period of insurance</li> <li>• any optional cover you have</li> <li>• any excess you must pay.</li> </ul> The most recent policy details document applies if it has been updated during the period of insurance. You should read your policy details document in conjunction with all your other policy documents.
private use	When shown in your policy details document, means use of your car for personal purposes, including driving to and from work. It does not include business use, rideshare or carshare.
rideshare	Your car being used to transport people for a fee, such as through a rideshare company's booking app. This use is not covered by this policy.
substitute car	A car similar to yours that has been hired or borrowed because your car: <ul style="list-style-type: none"> <li>• is being repaired or serviced</li> <li>• isn't drivable because of a mechanical breakdown.</li> </ul>
total loss	When the car insured under the policy: <ul style="list-style-type: none"> <li>• is so badly damaged that it is unreparable</li> <li>• it wouldn't be cost-effective to fix the damage, or</li> <li>• hasn't been found within 14 days of its theft being reported to police.</li> </ul>
we, our or us	Allianz Australia Insurance Limited, ABN 15 000 122 850 AFS Licence No. 234708
you or your	The person(s) named in the policy details document as the policy holder.







Have questions or changes?

We'd love to help.



Call us on **13 10 00** or



visit us online at [allianz.com.au](https://www.allianz.com.au).

