Allianz

Car Insurance

Product Disclosure Statement (PDS)

Comprehensive | Comprehensive Essentials

Third Party Property Damage

Allianz cover: all the way from A to Z

We help secure your tomorrow - so you can concentrate on driving.

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 cover will help protect you.

We pride ourselves on being reliable and aim to make every claim experience easy.

Allianz Australia

We're one of the country's largest general insurers, providing insurance cover to millions of 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 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.

How to use this PDS

1. **Tab navigation (top of page):** Click on a tab to go to the start of that section of the PDS.
2. **Table of contents:** Click on a heading or page number to go to a section or page.
3. **Cover Comparison (page 8):** Click on an item to go to a specific cover.
4. **Your cover options:** Each cover (Comprehensive, Comprehensive Essentials & Third Party Property Damage) is colour coded for easy identification as to which cover the sections apply to.
   The cover you have chosen will be shown in your policy details document.

Comprehensive | Comprehensive Essentials | Third Party Property Damage

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Cover Comparison

✓ Covered
✗ Not covered
○ Optional
– Not applicable

C Comprehensive CE Comprehensive Essentials TP Third Party Property Damage

Cover and benefits	C	CE	TP
Loss or damage to your car (including theft)	✓	✓	✗
Legal liability, (damage you cause to other people's cars or property), **up to $20 million**	✓	✓	✓
Legal costs – **reasonable costs**	✓	✓	✓
Agreed value – amount that we'll cover your car for	✓	–	✗
Market value – amount that we'll cover your car for	–	✓	✗
Choice of repairer	✓	–	✗
Allianz allocated repairer	–	✓	✗
Guarantee on authorised repairs	✓	✓	✗
Emergency repairs, **up to $500 per incident**	✓	✗	✗
Towing and storage, **reasonable costs**	✓	✓	✗
Temporary insurance on your replacement car, **up to 14 days**	✓	✓	✓
New car replacement after total loss within 2 years of manufacture	✓	✗	✗
Rental car after a collision that wasn't your fault, **up to 30 days**	✓	✓	✗
Rental car after theft, **up to 30 days**	✓	✗	✗
Rental car after total loss, **up to 7 days**	✓	✗	✗

Cover and benefits	C	CE	TP
Transport, **up to $500 per incident**	✓	✗	✗
Emergency accommodation, **up to $500 per incident**	✓	✗	✗
Key replacement and lock recoding after theft, **up to $1,000 per period of insurance**	✓	✗	✗
Baby capsules and child seats, **up to $650 per seat per incident**	✓	✗	✗
Personal belongings, **up to $1,000 per incident**	✓	✗	✗
Disability modifications **up to your agreed value**	✓	✗	✗
Optional benefits	**C**	**CE**	**TP**
Removal of excess for windscreen damage only claims, **1 full replacement and 2 repairs in each period of insurance**	○	✗	✗
Rental car after any covered incident, **up to 30 days**	○	✗	✗

This page provides a visual guide only. 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.

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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 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 73. 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 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 will send your policy and other related documents by email to policy holders at the email addresses you provide. The time they are 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 is your responsibility to make sure the email or postal addresses you have given to us are up to date. If any email or postal addresses change, you need to let us know as soon as you reasonably can.

Policy holders must consent to Allianz collecting their email or postal addresses and agree to receive policy and other related documents in line with our Privacy Policy.

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 65.

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

13 10 00

GPO Box 9870 Melbourne VIC 3001

Claims enquiries

allianz.com.au/claims

13 10 13

Your Cover

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Your cover at a glance

Comprehensive

What we cover if Comprehensive is shown as your chosen cover on your policy details documents.

Agreed value
The cost to replace your car as agreed when you took out the cover or renewed.
Note: Your car is covered for an agreed value, not market value.

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

New car replacement
After total loss within 2 years of manufacture.

Rental car
- After a collision that wasn't your fault,
- after theft,
- after total loss.

Legal liability
Damage you cause to other peoples' cars or property, for up to $20M.

Accidental loss or damage to your car
Including theft.

Guarantee
On repairs we authorise.

Emergency repairs
Up to $500 per incident.

Legal costs
Reasonable costs.

Towing and storage
Reasonable costs.

Transport
Up to $500 per incident.

Emergency accommodation
Up to $500 per incident.

Key replacement and lock recoding
After theft, up to $1,000 per period of insurance.

Baby capsules and car seats
Up to $650 per seat, per incident.

Temporary insurance
On your replacement car, up to 14 days.

Personal belongings
Up to $1,000 per incident.

Disability modifications
Up to your agreed value.

What we don't cover

This is a summary only. For the complete list of exclusions and their full terms and conditions see page 42.

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
- is excluded under an age limit shown on your policy details document

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 payment (e.g., as a taxi), unless it's noted for rideshare use in your policy details document
- 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 , or
- a maximum of 30 days is reached

This page provides a visual guide only. 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.

Your cover at a glance

Comprehensive Essentials

What we cover if Comprehensive Essentials is shown as your chosen cover on your policy details documents.

Market value
The cost to replace your car based on its market value at the time of the incident
Note: Your car is covered at market value, not agreed value.

Allianz allocated repairer
We'll assign a repairer for you.
Note: Allianz will allocate you a repairer when you claim, you will not be able to choose your repairer.

Rental car up to 30 days
After a collision that wasn't your fault.

Legal liability
Damage you cause to other peoples' cars or property up to $20M.

Accidental loss or damage to your car
Including theft.

Guarantee
On repairs we authorise.

Legal costs
Reasonable costs.

Towing and storage
Reasonable costs.

Temporary insurance
On your replacement car, up to 14 days.

What we don't cover

This is a summary only. For the complete list of exclusions and their full terms and conditions see page 42.

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
- is excluded under an age limit shown on your policy details document

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 payment (e.g., as a taxi), unless it's noted for rideshare use in your policy details document
- 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

This page provides a visual guide only. 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.

Your cover at a glance

Third Party Property Damage

What we cover if Third Party Property Damage is shown as your chosen cover on your policy details documents.

Legal liability
Damage you cause to other peoples' cars or property up to $20M.

Legal costs
Reasonable costs.

Temporary insurance
On your replacement car, up to 14 days.

What we don't cover

This is a summary only. For the complete list of exclusions and their full terms and conditions see page 42.

Driver exclusions
You won't be covered if the driver:

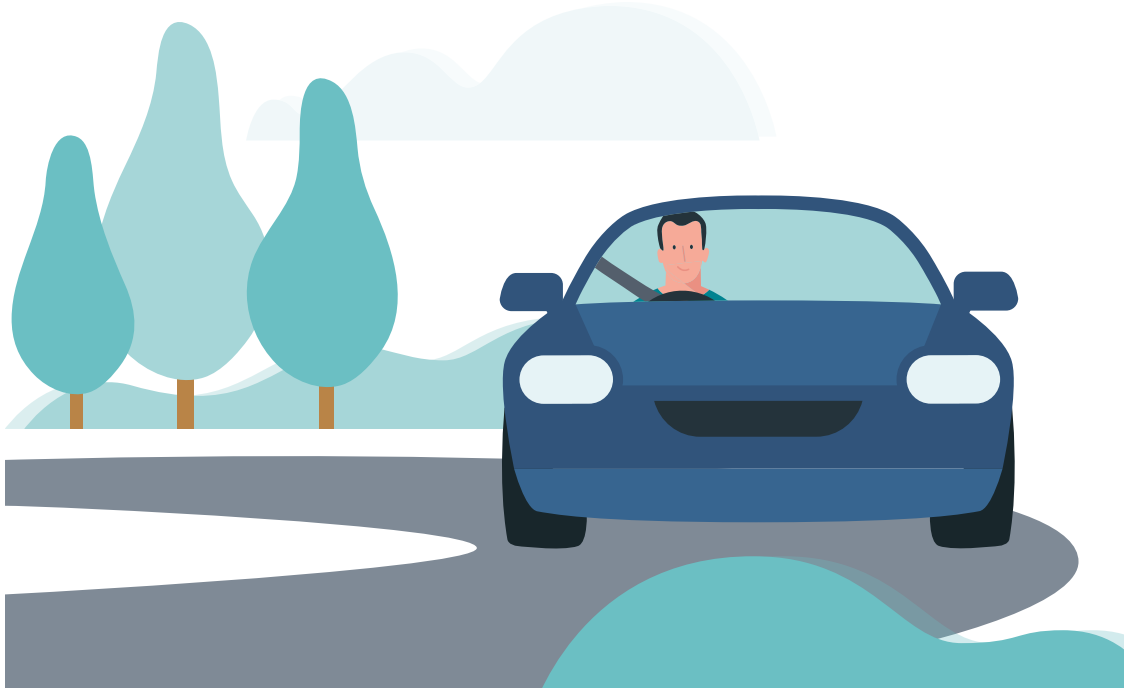
- is unlicensed to drive or isn't following the conditions of their licence
- exceeds the legal limit of alcohol in their blood or breath or is under the influence of any drugs
- refuses a drugs or alcohol test
- is excluded under an age limit shown on your policy details document

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 payment (e.g., as a taxi), unless it's noted for rideshare use in your policy details document
- 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



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What's covered – breakdown of cover

Your included cover and benefits

Loss or damage to your car (including theft)

Comprehensive | Comprehensive Essentials | ~~Third Party Property Damage~~

What we cover

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 (including thermal runaway)
- malicious damage
- theft or attempted theft
- weather events

What we don't cover

See page 42 for exclusions details.

More information

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.

We will however cover battery thermal runaway for EV's under fire if any deviation from the manufacturer specification did not cause or contribute to the thermal runaway.

Driver coverage

Comprehensive | Comprehensive Essentials | Third Party Property Damage

What we cover

You're covered under this policy when anyone with your permission drives, uses or is in charge of your car provided they meet any age limits or exclusions shown in your policy details documents.

What we don't cover

Driver and car usage exclusions apply. See page 42 for exclusions details.

Agreed value

Comprehensive | ~~Comprehensive Essentials~~ | ~~Third Party Property Damage~~

What we cover

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.

What we don't cover

See page 42 for full exclusions details.

More information

You'll need to check if your agreed value is appropriate at renewal.
Market value is only offered under our Comprehensive Essentials Car Insurance.

Market value

~~Comprehensive~~ | Comprehensive Essentials | ~~Third Party Property Damage~~

What we cover

Your car is covered up to its market value. This is the cost to replace your car with a car of the same make, model, age and condition as your vehicle immediately prior to the loss or damage.

The market value excludes costs and charges for registration, CTP insurance, stamp duty transfer, dealer warranty costs or transfer fees or dealer delivery.

Market value will also be determined having regard to industry standard guides, local market prices, your cars condition, options or accessories that have been made or added to the car, wall charger, charging cable and charging accessories including wall mount for EV's.

What we don't cover

See page 42 for full exclusions details.

More information

Agreed value is only offered under our Comprehensive Car Insurance.

New car replacement after total loss within 2 years of manufacture

Comprehensive | ~~Comprehensive Essentials~~ | ~~Third Party Property Damage~~

What we cover

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 where available in Australia. Where you have told us your car has disability modifications, we'll pay you the reasonable cost to have these replaced and fitted.

Where a new replacement car is not available, we will pay you the agreed value shown in your policy details document.

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

What we don't cover

See page 42 for full exclusions details.

More information

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 29.

Rental car after a collision that wasn't your fault

Comprehensive | Comprehensive Essentials | ~~Third Party Property Damage~~

What we cover

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 (not necessarily the same make) to your car through our provider depending on availability.

If we can't get you one, we'll pay you a travel allowance of $80 a day, for as long as we would have given you the rental car.

If your car has disability modifications that are required for your or your family's disability we'll increase the allowance to cover reasonable additional costs associated with daily travel required due to your disability.

Contact us for approval before you incur any costs above the $80 daily limit. Without approval first, we'll only pay up to the amount we would have authorised had you asked us first.

Limits

You'll get a rental car for up to 30 days. The rental car stops before the 30 day limit when:

- 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 market value, agreed value or agree to replace your new car.

If your car is getting repaired and there's a delay, we'll extend the rental car to the extent that we've caused or contributed to the delay.

What we don't cover

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.

See page 42 for full exclusions details.

More information

What's a not-at-fault collision?

A not-at-fault collision is one where:

- the collision was caused by someone else, and
- 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 57.

Collisions not meeting the above criteria such as damage by an animal or weather event do not classify as not-at-fault.

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.

Rental car after theft

Comprehensive | ~~Comprehensive Essentials~~ | ~~Third Party Property Damage~~

What we cover

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 (not necessarily the same make) to your car through our provider depending on availability. If we can't get you one, we'll pay you a travel allowance of $80 a day, for as long as we would have given you the rental car.

If your car has disability modifications that are required for your or your family's disability we'll increase the allowance to cover reasonable additional costs associated with daily travel required due to your disability. Contact us for approval before you incur any costs above the $80 daily limit. Without approval first, we'll only pay up to the amount we would have authorised had you asked us first.

Limits

You'll get a rental car for up to 30 days. The rental car stops before the 30 day limit when:

- 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 29 for details.

What we don't cover

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.

See page 42 for **exclusions details**.

More information

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.

Rental car after total loss

Comprehensive | ~~Comprehensive Essentials~~ | ~~Third Party Property Damage~~

What we cover

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:

We'll arrange a rental car of a similar size and type (not necessarily the same make) to your car through our provider depending on availability. If we can't get you one, we'll pay you a travel allowance of $80 a day, for as long as we would have given you the rental car.

If your car has disability modifications that are required for your or your family's disability we'll increase the allowance to cover reasonable additional costs associated with daily travel required due to your disability. Contact us for approval before you incur any costs above the $80 daily limit. Without approval first, we'll only pay up to the amount we would have authorised had you asked us first.

Limits

You'll get a rental car for 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 25 for details.

What we don't cover

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.

See page 42 for **exclusions details.**

More information

If you're eligible for other rental car benefits under this policy (including the optional **Rental car after any covered incident** on page 41), 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.

Emergency repairs

Comprehensive | ~~Comprehensive Essentials~~ | ~~Third Party Property Damage~~

What we cover

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.

Limits

Up to $500 per incident

What we don't cover

See page 42 for exclusions details.

More information

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

Comprehensive | Comprehensive Essentials | ~~Third Party Property Damage~~

What we cover

After a covered incident, we'll pay to move your car to the nearest 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.

Limits

Reasonable costs.

What we don't cover

See page 42 for exclusions details.

More information

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

Transport

Comprehensive | ~~Comprehensive Essentials~~ | ~~Third Party Property Damage~~

What we cover

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.

Limits

Up to $500 per incident.

What we don't cover

See page 42 for exclusions details.

More information

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

Emergency accommodation

Comprehensive ~~Comprehensive Essentials~~ ~~Third Party Property Damage~~.

What we cover

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.

Limits

Up to $500 per incident.

What we don't cover

See page 42 for exclusions details.

More information

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

Comprehensive ~~Comprehensive Essentials~~ ~~Third Party Property Damage~~.

What we cover

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

Limits

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

What we don't cover

There is no cover if the key was stolen by someone you gave the key to, or someone you live with, unless it was reasonable for you not to expect that person to steal the key. See page 42 for exclusions details.

More information

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

Baby capsules and child seats

Comprehensive ~~Comprehensive Essentials~~ ~~Third Party Property Damage~~.

What we cover

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

Limits

Up to $650 per seat, per incident.

What we don't cover

This cover doesn't apply if the car itself isn't damaged or stolen. See page 42 for exclusions details.

Personal belongings

Comprehensive | ~~Comprehensive Essentials~~ | ~~Third Party Property Damage~~

What we cover

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

Limits

Up to $1000 per incident.

What we don't cover

There is no cover under the following circumstances:

- 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.

See page 42 for exclusions details.

More information

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.

Guarantee on authorised repairs

Comprehensive | Comprehensive Essentials | ~~Third Party Property Damage~~

What we cover

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 52 for more information.

What we don't cover

See page 42 for exclusions details.

Disability modifications

Comprehensive | ~~Comprehensive Essentials~~ | ~~Third Party Property Damage~~

What we cover

When you take out your policy, you'll be able to increase the agreed value for your car, to cover the cost of repairing or replacing those modifications, if they're stolen or damaged because of a covered incident.

Limits

Up to your agreed value.

What we don't cover

See page 42 for exclusions details.

Legal costs

Comprehensive | Comprehensive Essentials | Third Party Property Damage

What we cover

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

Limits

Reasonable costs.

What we don't cover

We don't cover the following:

- legal costs relating to criminal or traffic enforcement proceedings, or
- if the claim is excluded – see What's not covered? on page 42.

See page 42 for exclusions details.

More information

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 38.

Temporary insurance cover on your replacement car

Comprehensive | Comprehensive Essentials | Third Party Property Damage

What we cover

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 in the case of Comprehensive or Comprehensive Essentials, the sum insured 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.

Limits

Up to 14 days.

What we don't cover

We do not cover both your previous car and replacement car at the same time.
At the time you sell or give away your car, cover on that car ends immediately

See page 42 for exclusions details.

Choice of repairer

Comprehensive | ~~Comprehensive Essentials~~ | ~~Third Party Property Damage~~.

What we cover

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 52 for more information.

Allocated repairer

~~Comprehensive~~ | Comprehensive Essentials | ~~Third Party Property Damage~~.

What we cover

We'll find and allocate a repairer to you who will fix your vehicle.

See How we manage and settle claims where your car can be repaired on page 52 for more information.

Your legal liability

Comprehensive | Comprehensive Essentials | Third Party Property Damage

What we cover

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.

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
- damage is caused by a trailer or caravan towed by your car

Limits

You're covered for up to $20 million in legal liability from any one incident.

What we don't cover

This cover does not apply when:

- 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 42.

See page 42 for **exclusions details**.

Your optional benefits

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

Optional - Removal of excess for windscreen damage only claims

Comprehensive ~~Comprehensive Essentials~~ ~~Third Party Property Damage~~

What we cover

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.

Limits

1 full replacement and 2 repairs in each period of insurance.

What we don't cover

See page 42 for exclusions details.

Optional - Rental car after any covered incident

Comprehensive ~~Comprehensive Essentials~~ ~~Third Party Property Damage~~

What we cover

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.

We'll arrange a rental car of a similar size and type (not necessarily the same make) to your car through our provider depending on availability.

If we can't get you one, we'll pay you a travel allowance of $80 a day, for as long as we would have given you the rental car.

If your car has disability modifications, we may increase the allowance to cover reasonable additional travel costs due to your disability.

Contact us for approval for any costs above the $80 daily limit. Without approval first, we'll only pay up to the amount we would have authorised.

Limits

Up to 30 days. The rental car stops before the 30 day limit when:

- 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 29 for details.

What we don't cover

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.

See page 42 for exclusions details.

More information

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.

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 22 – caused, gave rise to, or is in any way connected with, the loss, damage or liability.

Driver exclusions

Comprehensive | Comprehensive Essentials | Third Party Property Damage

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,
- is under any age limit appearing on your policy details documents,
- 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

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There is no cover:

- if your car isn't registered in a state or territory at the time of the incident,
- if 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,
- for theft of your car, where you, anyone listed in your policy details document, or someone acting with your consent failed to take reasonable steps to:
  - take the keys out of the ignition or car when the car is unattended,
  - or lock all doors and windows when the car is unattended,
- if 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 – see Your responsibilities on page 61, 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

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There is no cover if:

- your car is used to carry passengers for hire, fare or reward – for example, for taxi or rideshare services unless the use is noted as rideshare in your policy details documents,
- 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,
- your car is used 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

Comprehensive | Comprehensive Essentials | ~~Third Party Property Damage~~.

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 unless as a result of a collision
- 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

Comprehensive | Comprehensive Essentials | Third Party Property Damage

- 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
- loss or damage 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 under Comprehensive and Comprehensive Essentials. For a definition of Accidental – see page 73 Words you should know
- 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
- incidents occurring outside Australia
- anything set out as an exception – see What's covered? on page 22
- 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
- notwithstanding anything contained in this Policy to the contrary, we shall not be liable to provide any cover or benefit or pay any claim where the provision of cover or benefit or payment of claim would constitute a breach of any trade or economic sanction, embargo, prohibition or restriction imposed by any of the following: United Nations, United States of America, Australia, European Union, United Kingdom, or New Zealand, or any other applicable national trade or economic sanctions, laws or regulations. This clause shall apply where such geographical location, provision of goods, services or other reasons shall contravene such sanction, embargo, prohibition or restriction.

Claiming

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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

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The first thing to do is make yourself and your car safe. Don't drive your car if it's unsafe or not drivable

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.

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We can arrange to have it towed and get you to where you need to be, see the Towing and storage benefit on page 30.

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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 30.

2. Get in touch – lodging a claim

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Lodge your claim 24/7 at allianz.com.au/claims or call us on 13 10 13

We need to know about the incident as soon as it's reasonably possible for you to tell us.

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You should always call us for approval before going ahead with any repairs your car may need (excluding emergency repairs for Comprehensive only – see page 30.).

If you don't, we will pay for repairs to the amount we would have authorised had you asked us first.

3. Get ready to assist

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Third Party Property Damage

You will need to assist in any way we may reasonably require. This includes providing access at reasonable times and frequencies to your vehicle/property for assessment and providing information that we may reasonably require to support your claim, such as but not limited to:

- supplying all relevant information to the incident being claimed on;
- supplying relevant information that will assist in our recovery of costs from third parties;
- participating in an interview with one of our assessors or investigator;
- promptly providing any information, statements and evidence we need to investigate the claim such as:
  - phone and banking records;
  - copy of driving history
  - copy of your insurance claims history from previous insurer.

You need to provide reasonable assistance in procuring co-operation for the above information from third parties, such as an authorised person or any person who was driving the car with your permission at the time of the incident you are claiming for.

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?

Comprehensive | ~~Comprehensive Essentials~~ | ~~Third Party Property Damage~~

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)	Settle your claim as a total loss
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 52.	In the event of a total loss, we'll either: • pay the agreed value (less any excess or 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 25. For more information, see **How we manage and settle claims where your car is a total loss** on page 54.

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 56.

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.

The most we'll pay for damage or total loss of your car

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

What happens next?

~~Comprehensive~~ | Comprehensive Essentials | ~~Third Party Property Damage~~

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)	Settle your claim as a total loss
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 52.	In the event of a total loss, we'll: • pay the Market value (less any excess or credit provider obligations) For more information, see **How we manage and settle claims where your car is a total loss** on page 54.

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 56.

We will also:

- pay any other benefits that apply
- deduct any amounts that apply to the policy, such as an excess or unpaid premium.

The most we'll pay for damage or total loss of your car

The most we'll pay is:

- the market value of your car (including settling credit provider obligations)
- the maximum value of any other benefits that apply to your policy

What happens next?

~~Comprehensive~~ ~~Comprehensive Essentials~~ Third Party Property Damage

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 56.

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

Comprehensive ~~Comprehensive Essentials~~ ~~Third Party Property Damage~~.

We'll help you find a repairer, or you can choose your own. We will act reasonably when helping you find a repairer and 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 53. 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.

1. Allocating a repairer

~~Comprehensive~~ Comprehensive Essentials ~~Third Party Property Damage~~.

We'll find and allocate a repairer to you who will fix your vehicle.

We will act reasonably in finding and allocating a repairer and aim to allocate one that is convenient to you where possible. We will work closely with the repairer to achieve the best repair outcome for you.

2. Assessment and quotes

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Before going ahead with any repairs, we'll need to assess your car. We will conduct the assessment at reasonable times and frequencies and 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 for Comprehensive or market value for Comprehensive Essentials 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

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Rather than arrange to repair your car, we may choose to pay you the reasonable cost of repair. We will act reasonably in making this choice.

This cost is determined by several factors, including repairers and availability of parts.

4. Repairs

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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. For parts that are not repairable, 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. We will however make best efforts to repair the damaged areas using the nearest available equivalent to the original materials.

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

Comprehensive | Comprehensive Essentials | ~~Third Party Property Damage~~.

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, including all other costs associated with your claim such as but not limited to storage costs, plus the value of the car in its damaged state (the salvage or wreck) are likely to be more than the agreed or market 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 for Comprehensive, or market value for Comprehensive Essentials, 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 on page 56.

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

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

- your excess, and
- 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 on page 56
- A new policy will be required

If we replace your car or 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.

Keeping your car and property

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We generally keep your car in the event of a total loss but, if you or your finance provider ask us for you or them to keep the wreck (where safe to do so), 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 the estimated salvage value to us before we replace your car

How we manage and settle liability claims

Comprehensive | Comprehensive Essentials | Third Party Property Damage

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 your legal liability

We'll pay up to $20 million to cover the cost of legal liability claims made against you, or any person who is driving, using or in charge of your car with your permission, arising from an incident.

Understanding your excess

When you make a claim, we will tell you if you will 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 a Basic excess and may also show an Under 25 Driver excess. For Comprehensive and Comprehensive Essentials, we may deduct your excess from a settlement payment we make to you or you may need to pay the excess as a contribution to repair or replacement it if your car needs to be repaired or replaced.

Basic excess

What it is

An amount that applies to each claim you make, including but not limited to, animal damage, reversing into stationery object and weather event claims for Comprehensive and Comprehensive Essentials.

We use factors such as the type of car being covered, where you live and our assessment of your driving and claims history to determine this excess.

For Comprehensive, 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

When you have to pay it

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All claims except where:

- 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
- 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.

Third Party Property Damage

Each time you make a claim

Under 25 Driver excess

What it is

An amount added to the Basic excess if the driver of your car is under 25 at the time an incident occurs.

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.

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.

Important: 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.

> ! 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 50. If the excess is applied and another person is later found to be at fault, we'll refund this excess.

> ! The Under 25 Driver excess will not be applicable where your policy details documents state that a driver age limit applies for cover.

When you have to pay it

Comprehensive

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All claims where the driver of your car is under 25 when the incident occurs, except where:

- **Driver:**
  - stole or illegally used your car
  - had been paid by you to repair, service or test your car
  - was an attendant at a carpark, or
  - was a learner driver supervised by the holder of a full unrestricted Australian driver's licence 25 years of age or over.

OR

- **you're claiming for:**
  - windscreen or window glass damage only
  - theft
  - hail, storm, cyclone, bushfire or flood damage
  - malicious damage, or
  - damage to your car while parked.

Third Party Property Damage

All claims where the driver of your car is under 25 when the incident occurs, except where:

- **Driver:**
  - stole or illegally used your car
  - had been paid by you to repair, service or test your car
  - was an attendant at a carpark, or
  - was a learner driver supervised by the holder of a full unrestricted Australian driver's licence 25 years of age or over.

Other things you need to know when you claim

Comprehensive | Comprehensive Essentials | ~~Third Party Property Damage~~

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 or market value as noted on your policy details document
- 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 your claim is recoverable.

How Your Insurance Works

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

Your Duty to take reasonable care not to make a misrepresentation

Comprehensive | Comprehensive Essentials | Third Party Property Damage

You must take reasonable care not to make a misrepresentation to us. This responsibility applies until we issue you with a policy for the first time or agree to renew, extend, vary/change, or reinstate your policy.

You must answer our questions honestly, accurately and to the best of your knowledge. A misrepresentation includes a statement that is false, partially false, or which does not fairly reflect the truth. It is not misrepresentation if you do not answer a question or if your answer is obviously incomplete or irrelevant to the question asked.

The responsibility to take reasonable care not to make a misrepresentation applies to everyone who will be insured under the policy. If you are answering questions on behalf of anyone, we will treat your answers or representations as theirs.

Whether or not you have taken reasonable care not to make a misrepresentation is to be determined having regard to all relevant circumstances, including the type of insurance, who it is intended to be sold to, whether you are represented by a broker, your particular characteristics and circumstances we are aware of.

If you do not meet the above Duty, we may reject or not fully pay your claim and/or cancel your policy. If the misrepresentation was deliberate or reckless, this is an act of fraud, and we may treat your policy as if it never existed.

If our information or questions are unclear, you can contact us via the details on the back cover or visit www.allianz.com.au/misrepresentation

Your responsibilities

Comprehensive | Comprehensive Essentials | Third Party Property Damage

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
- meeting your Duty to take reasonable care not to make a misrepresentation obligations. See under the heading 'Your Duty to take reasonable care not to make a misrepresentation'.
- not behaving in a threatening or inappropriate way when engaging with our staff

- 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

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

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

If you do not meet your responsibilities

We can reduce or refuse to pay your claim to the extent your claim is affected by your actions, inactions or the responsibilities you didn't meet and/or cancel your policy when the law allows us to do so.

How to renew your policy

Comprehensive | Comprehensive Essentials | Third Party Property Damage

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. If we introduce a new factor that we haven't previously asked you about, it will appear as 'unknown' in your renewal offer which you can contact us to update. Providing this information may result in your premium increasing or decreasing, depending on how the factor applies to your circumstances. See Your Premium on page 66
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 with a new period of insurance, not an extension of your previous policy. The 21-day cooling-off period applies on each renewal.

Changes to your policy

Comprehensive | Comprehensive Essentials | Third Party Property Damage

If something changes after you've taken out your policy, it can affect your cover. So, if any of the below change, 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

You add or remove finance on your car

What we might need to do

Comprehensive | Comprehensive Essentials | Third Party Property Damage

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

Comprehensive | Comprehensive Essentials | Third Party Property Damage

When you can cancel	When we can cancel
You can cancel your policy whenever you want. Simply call us on **13 10 00**.	We can cancel your policy when the law allows us to do so, including if: • you failed to comply with your Duty to take reasonable care not to make a misrepresentation and 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 67.

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.

Your premium

Comprehensive | Comprehensive Essentials | Third Party Property Damage

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 who uses the car most of the time and the youngest under 25 driver you've told us is likely to use the car
- the driving history of any regular drivers who are people that will use the car once a week or more

When calculating your premium, we may also consider what you paid in your previous period of insurance and:

- apply increases or decreases based on what you previously paid, or
- limit any upwards and downwards movements in premium to what you previously paid.

These adjustments help us get the desired level of representation in particular customer segments, vehicles or regions.

We may change the factors we look at from time to time.

If we introduce a new factor that we haven't previously asked you about, it will appear as 'unknown' in your policy details document. For these unknown factors, we will make an assumption about how they apply to you, rather than basing the premium on specific information you've provided.

You can contact us at any time if you would like to update your details for any 'unknown' factors. We may also ask you about these factors when you contact us for other reasons such as making changes to your policy or at renewal. Providing this information may result in your premium increasing or decreasing, depending on how the factor applies to your circumstances.

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.

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 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.

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 65.

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 someone to represent you

You may nominate someone to represent you as an authorised person on your policy. This person is called a shared access contact. The shared access contact is authorised by you to manage your policy and holds the same authority as you to make changes, cancel and claim on your policy.

When answering any of our questions, you must take reasonable steps to ensure the shared access person has the appropriate authority and knowledge to do so. There are limited exceptions to this authority to protect your interests. This authority stays in place until you remove the shared access contact from the policy

You must ensure the shared access contact consents to Allianz collecting their email or postal address and agrees to receive policy and other related documents on your behalf, in line with our Privacy Policy.

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

Phone: **1800 931 678**

Email: info@afca.org.au

Mail: GPO Box 3 Melbourne VIC 3001

For more information on how we handle complaints go to **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.

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.

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.

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 benefit limits and liability 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 will be reduced by any ITCs that a third party is entitled to claim for the GST incurred on relevant claims costs. This is the case – even where we've stated the settlement amount will include GST. 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 paid by Allianz

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.

Phoning for assistance and confirmation of transactions

IIf you require further information about this insurance or wish to confirm a transaction, including a claim, please contact us. Alternatively, if you wish to automatically receive the confirmation of the transaction after it occurs (for example at the conclusion or settlement of the claim), please contact us.

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 apra.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.

Words	Meaning
accident, accidental	A sudden, violent, external, unusual and identifiable specific event which is unexpected and unintended by the insured person.
business use	When shown in your policy details document means your car is used in the way described to earn an income. It does not include rideshare or carshare.
car	The registered car shown in your policy details document including its: • standard tools, modifications and accessories as supplied by the manufacturer; and • fitted or non-standard extras, modifications and accessories; and • wall charger and charging cables for EVs owned by you.
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.

Words	Meaning
excess	The amount you pay as a contribution to a claim made under your policy or that is deducted from a settlement payment we make to you.
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.
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.
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: • your policy number • the details of your cover • the period of insurance • any optional cover you have • any excess you must pay. 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.

Words	Meaning
substitute car	A car similar to yours that has been hired or borrowed because your car: • is being repaired or serviced • isn't drivable because of a mechanical breakdown.
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.

Conduct of others

If you make a claim for loss or damage that isn't covered because of the actions of someone insured under your policy, we may still decide to help. In certain situations, we'll consider the circumstances and may offer support in a fair and reasonable way. This support could include making a payment to you, or repairing, replacing, or returning an item, even though we're not required to do so by law.

When making these decisions, we may take into account:

1. mental illness,
2. acts of violence or intimidation, and/or
3. situations where cover was changed or cancelled with malicious intent.

This clause doesn't apply to the liability section of the policy. It doesn't form part of the terms and conditions of your insurance and doesn't give any legal or contractual rights. Any assistance we may provide is entirely at our discretion.

Allianz

Have questions or changes?

We'd love to help.

Call us on **13 10 00** or

visit us online at allianz.com.au.