

# Motor Insurance

## Supplementary Product Disclosure Statement (SPDS)

Preparation Date: 03/07/2010

## Important changes to your Motor Insurance Product Disclosure Statement and Policy Document

This SPDS:

- a. makes the following changes to your current Motor Insurance Product Disclosure Statement and Policy Document (PDS) and, where relevant, to any SPDS issued by us to you previously to the extent it has amended any of the following sections of the PDS. These changes apply from the effective date shown on your schedule;
- b. should be read together with your PDS and any previous SPDS issued by us to you. You should keep these documents in a safe place. Please contact us if you require a copy of any previous SPDS issued by us to you; and
- c. is issued by Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence No. 234708 of 2 Market Street Sydney NSW 2000.

### “If you have comprehensive cover” section changes

Under the section “**Policy options**” the following replaces the existing option “**2. Removal of basic excess for windscreen claims**”.

#### **2. Removal of basic excess for windscreen claims**

When the current schedule shows that the removal of basic excess for windscreen claims option applies, if the windscreen or window glass in your vehicle is accidentally broken or damaged, we will not apply an excess to your claim.

This option only applies:

- a. to one claim in any one period of insurance; and
- b. if the broken windscreen or window glass is the only damage to your vehicle.

Your no claim bonus entitlement is not affected if your claim is only for the cost of repairing or replacing the windscreen or window glass in your vehicle if it is accidentally broken or damaged.

The following replaces the existing section “**How you earn a no claim bonus**”.

#### **How you earn a no claim bonus**

For each claim free period of insurance, you will accumulate a discount off your next motor vehicle insurance premium up to a maximum amount. This maximum amount will vary according to the State or Territory in which your vehicle is garaged/kept. Any no claim bonus entitlement you hold with another insurance company is transferable. You may be required to provide documentary evidence of your current no claim bonus entitlement.

Premiums are calculated prior to a no claim bonus discount being applied. The premium for a policy may increase if affected by a claim, regardless of whether the no claim bonus discount amount is altered.

### “Making a claim” section changes

Under the section “**What happens after you make a claim**” the following replaces “**1. Excess**” sub section “**a. Basic excess**” only.

#### **a. Basic excess**

The basic excess is the first amount you must pay on each claim. The amount of the basic excess will be shown on the current schedule, next to the heading “Basic excess”. The “Basic excess” is comprised of the “Minimum basic excess”, the “Voluntary excess” and any policy “Imposed excess”.

- **Minimum basic excess**  
The minimum excess that is due on your policy risk for each claim. The amount of the minimum basic excess will be shown on the current schedule.

- Voluntary excess  
The voluntary excess forms part of the basic excess. Choosing a voluntary excess allows you to reduce your premium by selecting a higher basic excess. The voluntary excess you choose will be shown on the current schedule.
- Imposed excess  
The imposed excess forms part of the basic excess. An imposed excess may be applied to a policy risk due to underwriting criteria. Any imposed risk excess amount will be shown on the current schedule.

Under the section **“What happens after you make a claim”** in the section **“1. Excess”** the following sub section **“f. Driver excess”** is added as an additional excess.

**f. Driver excess**

When your current schedule shows there is a driver excess on the policy, then the driver excess will be applied to any claims which occur whilst the vehicle is being driven by the person listed. This excess is in addition to all other excesses applicable to your policy.

Under the section **“What happens after you make a claim”** in the section **“1. Excess”** the following replaces sub section **“When you do not have to pay an excess”**.

You will not have to pay any excess if:

- a. the driver of your vehicle at the time of the accident did not contribute to the cause of the accident; or
  - b. your vehicle was damaged while parked,
- and for both circumstances you provide us with:
- the name, address and licence number of each responsible party, and
  - the registration number of the other vehicle(s) involved in the accident; or
- c. the claimable loss is recoverable by us.

Nor will you have to pay any age (young driver), undeclared young driver, inexperienced driver or driver excess if you are claiming for any of the following:

- a. windscreen or window glass damage only;
- b. theft;
- c. hail, storm or flood damage;
- d. malicious damage; or
- e. damage to your vehicle while parked.

Under the section **“What happens after you make a claim”** the following replaces sub section **“4. Choice of repairer”**.

**4. Choice of repairer**

You have the right to choose any repairer from the Allianz Repairer Network to repair the damage to your vehicle. Before becoming a Network Repairer, applicants are assessed on their reputation to perform quality repairs, expertise of staff, repair turnaround times, workshop equipment and facilities, and location. Once part of the Network, the performance of repairers is regularly reviewed to maintain standards of service. You can be assured that we strive to achieve the best repair outcome for you by working closely with our Network Repairers. Of course you can elect to choose a non-Allianz Network Repairer instead. In both instances we will work closely with the repairer; however, we may require a second quotation from a repairer chosen by us. We will then choose (subject to any relevant policy limits) to:

- authorise the repairs at your repairer of choice;
- pay you the reasonable cost of repairing your vehicle; or
- move your vehicle to a repairer we both agree will repair your vehicle. In the instance that we both agree to move your vehicle we will provide you with a rental car for up to 3 days in addition to any other benefit provided under your policy.