



Mr Siva Reddy  
3 Tarwin Pl  
CRANBOURNE EAST VIC 3977

12th November 2013

## We're glad you are joining us

Dear Mr Reddy,

Welcome to Allianz. Thank you for taking out car insurance with us. Just complete your premium payment of \$832.49 by 04/12/2013 to start enjoying the full range of cover available. We offer various payment options, including an easy pay-by-the-month instalment plan\*. You will find our convenient payment options overleaf.

### You'll be OK, with Allianz

Did you know over 2 million Australians have their insurance with Allianz, making us one of the largest general insurers in Australia? We're also part of the worldwide Allianz Group that provides financial solutions to over 75 million customers in about 70 countries. Now that you're a part of Allianz, you can rest assured that we'll provide you with a world of protection.

### Take full advantage right now

We offer a range of great value insurances to protect your home, investment property, travel plans, small business and can even help protect your financial future with Allianz Life Insurance! To find out more about other ways we can help, simply visit [allianz.com.au](http://allianz.com.au) or call one of our friendly consultants on 13 1000.

### Please check your details

Once you have completed payment, the policy schedule and Product Disclosure Statement (PDS) enclosed will become your current policy and tax invoice. These, and any other document that we tell you form part of your policy, contain all the terms and conditions of your cover. Please read through and check that all your details are accurate. If your details are not correct, please call 13 1000 and advise us of any changes required. Also please read the Duty of Disclosure requirements set out in the PDS.

Your Allianz Motor Vehicle Insurance policy now includes **accidental death cover of \$25,000 at no extra cost**. The terms, conditions and exclusions of this cover are contained in the Supplementary PDS which is enclosed with the letter.

### If you need anything, just ask

If you need to make a claim, you can call us on 13 1000 or visit [allianzclaims.com.au](http://allianzclaims.com.au) to notify us of your claim 24 hours a day, 7 days a week. To ask a question about this policy or payment options, call our Customer Service Centre on 13 1000. Our consultants are always happy to help. I look forward to being in touch with you again soon.

Yours sincerely,



Niran Peiris  
Managing Director  
Allianz Australia Limited

### Your Allianz Car Insurance Policy at a glance

**POLICY NUMBER:**  
13-0317537-DVC

**VEHICLE REGISTRATION:**  
ROZ011

**PERIOD OF INSURANCE:**  
Effective Date: 13/11/2013  
Expiry Date: 13/11/2014

**ANNUAL PREMIUM**  
\$832.49

\* Premiums payable by instalments may be subject to minor adjustments (upwards or downwards) due to rounding and financial institution transaction fees may apply.

Insurance is issued by Allianz Australia Insurance Limited. ABN 15 000 122 850, AFS Licence No. 234708 and Allianz Australia Life Insurance Limited ABN 27 076 033 782, AFS License no. 296559. Any advice here does not take into consideration your objectives, financial situation or needs, which you should consider before acting on any information provided here. You should read and consider the Product Disclosure Statement before deciding whether to acquire any product mentioned here.

From time to time, we may send you information or offers on other Allianz products which may be relevant or of interest to you. If you don't want to receive this information or offers, please call us on 1800 000 284.

Mr Siva Reddy  
3 Tarwin Pl  
CRANBOURNE EAST VIC 3977

Please pay by

4 December 2013

Total Premium Due

\$832.49

Policy Number

13-0317537-DVC

## Car Insurance: Your New Policy

This document should be used in conjunction with your original tax invoice for GST purposes.  
**Methods of payment**

Allianz offers a range of simple and convenient payment options.



### Online

For convenient payment online, just visit [allianz.com.au](http://allianz.com.au) and have your Visa or MasterCard handy. Your biller reference number is 1613 0002 8925 75.



### By Phone

For payment by Visa, Mastercard, or American Express Card please call 1300 368 808. This service is available 24 hours a day, 7 days a week. Your pay-by-phone reference number is 1613 0002 8925 75.



in person  
at any post office

### At Australia Post

Pay at any Australia Post outlet using the POSTbillpay service. Simply present this page at any Australia Post outlet and pay by cash, cheque or EFTPOS. Australia Post will provide you with a receipt for your records.



### By BPAY

**Biller code: 116517 Ref: 1613 0002 8925 75**  
Contact your bank, credit union or building society to make this payment from your Cheque, Savings or Credit Card Account.

## Premium Details

|                             |                 |
|-----------------------------|-----------------|
| Basic Premium               | \$688.01        |
| Fire Services Levy          | \$0.00          |
| Stamp Duty                  | \$75.68         |
| GST                         | \$68.80         |
| Other Charges               | \$0.00          |
| <b>Total Annual Premium</b> | <b>\$832.49</b> |

## Enquiries

**Address:** GPO Box 9870  
Melbourne VIC 3001  
**Telephone:** 13 1000  
**Web:** [www.allianz.com.au](http://www.allianz.com.au)

## Pay by the month

We offer a flexible pay by the month facility, call us on **13 1000** to see if you are eligible.<sup>^</sup>

<sup>^</sup>Premiums payable by instalments may be subject to minor adjustments (upwards or downwards) due to rounding and financial institution transaction fees may apply.

If you are registered for GST purposes, your Input Tax Credit entitlement is, or is based on, the GST amount shown above. Please note that, in accordance with the GST law relating to insurance premiums, the GST amount may be less than 1/11 of the total amount payable.

## Payment Slip

**Issue Date: 12th November 2013**

**Policy Number: 13-0317537-DVC**

**Insured: Mr Siva Reddy, Mrs Bharathi Narayaynan**



**Biller Code: 116517**  
**Ref: 1613 0002 8925 75**

Please pay by

4 December 2013

Total Premium Due

\$832.49



in person  
at any post office



130317537DVC >

## Motor Insurance New Business Schedule

### Important Information

Thank you for choosing to insure with Allianz.

Your new cover is set out in this Schedule and the attached Policy Document (Product Disclosure Statement).

Before you proceed please check the information in this Schedule set out below and the Policy Document to ensure that the cover is appropriate for you.

This Schedule is based on information you have given us. It is important that you comply with your Duty of Disclosure. Please refer to the Policy Document that sets out your Duty. If you don't have a Policy Document please call us. If you do not comply with your Duty of Disclosure we may reduce or refuse to pay a claim and treat the policy as if it never existed.

If any information is incorrect or incomplete or you wish to confirm any transaction in relation to your policy please contact us on 13 1000.

We confirm that we have previously explained to you the reasons for collection and use of your personal information under the information handling guidelines of the Privacy Act 1988. We have received your consent to collect and use the information.

On receipt of your payment this Schedule will become your current Schedule and a tax invoice.

Please keep your current Schedule and Policy Document in a safe place.

**Policy Number** 13-0317537-DVC

### Policy Type

Allianz SureCover Plus Motor

### Insured

Mr Siva Reddy  
Mrs Bharathi Narayaynan  
Your current residential status is Owner  
Your current employment status is Full Time

### Type of Cover

Comprehensive Market Value  
Third Party Property Damage  
Limit of Liability \$20,000,000

### Goods & Services Tax (GST)

**Are you registered for GST** N

**Your ABN**

**Your Input Tax Credit (ITC) entitlement % on the GST component of the premium** 0%

**No Claim Bonus Entitlement** 65%

### Vehicle Details

2002 HOND CRV (4X4) MY02, 4D WAGON, MPFI, 2354, 2.4L, 4A, 4

### Vehicle Colour

White

### Period of Insurance

**Effective Date** 13/11/2013

**Expiry Date** 4pm on 13/11/2014

### Registration Number

ROZ011

**Insurer** Allianz Australia Insurance Limited

**AFS Licence No.** 234708

**ABN** 15 000 122 850

### Vehicle Usage

This vehicle is used for private use only.  
This vehicle travels approximately 400 - 1000km per week  
On average this vehicle is used for work or study travel 5 or more days per week

### Vehicle Garaging

Garage  
Cranbourne East VIC 3977

## Motor Insurance New Business Schedule

### Vehicle Accessories and Modifications Included in Your Vehicle Sum Insured

There are no vehicle accessories or modifications listed on this policy.

### Nominated Drivers

Siva Reddy

Date of Birth 23/11/1969

Licence Year 1997

Bharathi Narayanan

Date of Birth 09/06/1973

Licence Year 2009

### Declined Drivers

There are no declined drivers listed.

### Policy Options

Protected no claim bonus

Restricted driver - no cover available to any driver under 30 years of age

### The following accidents and claims have been used to calculate your premium

Siva Reddy 1 At fault accident

Bharathi Narayanan 1 Not at fault accident

### Excess applicable to claims

**Basic excess:** \$750

Your Basic excess consists of:

Minimum basic excess: \$750

Voluntary excess: \$0

Imposed excess: \$0

### The following excesses apply (where applicable) in addition to the Basic and Driver excesses\*:

Inexperienced driver excess \$500

\*For more information please refer to your PDS, section "What happens after you make a claim"

### Premium Details

Basic Premium \$688.01

Emergency and/or

Fire Services Levies \$0.00

Stamp Duty \$75.68

GST \$68.80

Total Annual Premium \$832.49

Minimum premiums may apply. Any discounts/entitlements only apply to the extent any minimum premium is not reached. If you are eligible for more than one, we also apply each of them in a predetermined order to the premium (excluding taxes and government charges) as reduced by any prior applied discounts/entitlements.

If you are registered for GST purposes, your Input Tax Credit entitlement is, or is based on, the GST amount shown above. Please note that, in accordance with the GST law relating to insurance premiums, the GST amount may be less than 1/11 of the total amount payable.

### Additional Conditions And Endorsements Applying To The Policy

The following condition(s) and/or endorsement(s) apply to this insurance. Where applicable, they will replace any terms, conditions or exclusions contained in the Policy Document.

#### TERRORISM EXCLUSION

This policy does not cover loss, damage, liability, injury, illness, death, cost or expense arising directly or indirectly out of or in any way connected with:

- any act of terrorism arising directly or indirectly out of or in any way connected with biological, chemical, radioactive, or nuclear pollution or contamination or explosion; or
- any act of controlling, preventing, suppressing, retaliating against, or responding to any act referred to in (a) above.

An act of terrorism includes, but is not limited to, any act, preparation in respect of action or threat of action, designed to:

- influence a government or any political division within it for any purpose, and/or
- influence or intimidate the public or any section of the public with the intention of advancing a political, religious, ideological or similar purpose.

## Motor Insurance New Business Schedule

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### ABSOLUTE ASBESTOS EXCLUSION

We will not cover your legal liability for claims arising directly or indirectly out of or in any way connected with the existence, at any time, of asbestos.

### FINANCIAL CLAIMS SCHEME

In the unlikely event Allianz Australia Insurance Limited were to become insolvent and could not meet its obligations under this 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 and for more information see APRA website at <http://www.apra.gov.au> and the APRA hotline on 1300 55 88 49.

Your Allianz Motor Vehicle Insurance policy now includes **accidental death cover of \$25,000 at no extra cost**. The terms, conditions and exclusions of this cover are contained in the Supplementary PDS which is enclosed.

## Record Of Answers You Gave Us

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In answering any questions the law requires you to tell us anything known to you or the other Drivers and insureds and which a reasonable person would tell us. If you do not comply with this legal requirement we may refuse or reduce a claim and treat the policy as if it never existed.

Please review the details shown below and the accident and claims details on your schedule that you provided.

They form the basis for this insurance. If any information is incorrect or incomplete or you wish to confirm any transaction in relation to your policy please contact the Customer Service Centre on 13 1000.

### Vehicle Details

2002 HOND CRV (4X4) MY02, 4D WAGON,MPFI, 2354, 2.4L, 4A, 4

### Type of Cover

When asked which type of cover/level of insurance you required, you answered:  
Comprehensive Market Value

### Vehicle Condition

We asked you a number of questions about your vehicle condition. You answered that:

Your vehicle is registered, roadworthy and safe to drive.

Your vehicle is not damaged by rust or hail and has no unrepaired body or windscreen damage (excluding minor scratches and general wear and tear).

Have you or any driver had a claim refused and/or insurance declined or special conditions imposed on a motor vehicle policy in the last 5 years?

You answered NO

Have you or any driver been convicted or had any fines or penalties imposed for any alcohol or drug related driving offences or crime involving drugs, dishonesty, arson, theft, fraud or violence against any person or property in the last 5 years?

You answered NO

Have you or any driver been declared bankrupt and not been discharged for at least the last 12 months?

You answered NO

### Vehicle Accessories and Modifications

There are no vehicle accessories or modifications listed on this policy.

### Driver Details

Have you or any driver had a drivers licence cancelled, disqualified or suspended in the last 5 years?

You answered NO.

Details of all accidents and/or claims each driver has had in the last 3 years. You answered

|                    |   |                       |
|--------------------|---|-----------------------|
| Siva Reddy         | 1 | At fault accident     |
| Bharathi Narayanan | 1 | Not at fault accident |

## Your verbal Duty of Disclosure and Privacy Information

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When applying for insurance The Insurance Contracts Act 1984 requires you to give us honest and complete answers, tell us everything you know, and tell us everything that a reasonable person in the circumstances could be expected to tell us. This is referred to as your Duty of Disclosure. We will use your answers in deciding whether to insure you and anyone else to be insured under the policy, and on what terms. Different Duties of Disclosure apply when you renew the policy. Please refer to the Duty of Disclosure in the Product Disclosure Statement for full details. It is important that you understand that you are answering the questions for yourself and everyone else to whom the questions apply. If you do not comply with your Duty of Disclosure we may reduce or refuse your claim, or cancel the policy.

The Privacy Act 1988 requires us to tell you various things. We collect your personal information to decide whether to provide you with a quote or a policy, to set the terms and conditions of your policy, to compile data and to handle claims. If you do not provide it to us we may not be able to provide you with insurance. We may, for example, in handling claims, disclose your personal information to third parties such as other insurers, loss adjusters and agents, or other parties as required by law. Where you provide Allianz with personal information about other persons you must do so with their consent and inform them of this information. You can contact us to seek access to or revise your personal information.

# Motor Insurance

## Supplementary Product Disclosure Statement (SPDS)

Preparation Date: 26/11/2012

## 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.

### "Introduction" section changes

Under the section "**Words with special meanings**" the following replaces the existing option "**market value**".

"**market value**" means the cost to replace your vehicle with a vehicle of the same make, model, age and condition as your vehicle immediately prior to the loss or damage but excluding costs and charges for vehicle registration, compulsory third party insurance, stamp duty transfer, dealer warranty costs or transfer fees.

### "If you have comprehensive cover" section changes

Under the section "**Other benefits we will pay**" the following is now included.

#### **Compensation for accidental death**

The following definitions apply to this additional benefit:

"**accident**" means a sudden, violent, external, unusual and identifiable specific event which happens unexpectedly and is unintended by the insured person.

"**insured person**" means you, your spouse or de facto.

"**injury**" means a bodily injury caused solely by an accident while the insured person is driving, riding in, getting into or out of, loading or unloading your vehicle or a substitute vehicle:

- which occurs independently of any other cause or condition; and
- where both the accident and the bodily injury occur during the period of insurance

#### **Cover**

If an insured person suffers a defined injury that solely results in the insured persons death within 90 days of the injury we will pay you or your estate \$25,000.

We will not pay more than \$25,000 in any one period of insurance.

## **"Making a claim" section changes**

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

### **4. Choice of repairer**

Allianz can assist you in selecting a suitable repairer to repair the damage to your vehicle; however you also have the right to choose your own repairer. In both instances we will work closely with the repairer to strive to achieve the best repair outcome for you 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.

## **"Other information" section changes**

After the section **"Dispute resolution process - helping you solve any problems"** the following section **"Financial Claims Scheme"** is to be inserted.

### **Financial Claims Scheme**

In the unlikely event Allianz Australia Insurance Limited were to become insolvent and could not meet its obligations under this 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 and for more information see APRA website at <http://www.apra.gov.au> and the APRA hotline on 1300 55 88 49.