



SUPPLEMENTARY PRODUCT DISCLOSURE STATEMENT – DAWES DRIVING INSTRUCTOR’S MOTOR VEHICLE INSURANCE

This is a Supplementary Product Disclosure Statement (SPDS) that supplements and amends the following Product Disclosure Statement (PDS) underwritten by Allianz Australia Insurance Limited (ABN 15 000 122 850, AFSL 234708) ('Allianz'):

- Dawes Driving Instructor’s Motor Vehicle Insurance PDS - ALLDAW DI 1021 dated 5 October 2021

This SPDS is issued by Allianz and must be read together with the above Dawes Driving Instructor’s Motor Vehicle Insurance PDS and any other SPDS that we give you which updates or amends the PDS. This SPDS is effective for all policies first entered into or renewing on 12 September 2022.

You should keep these documents in a safe place. Please contact us if you require a copy of any previous PDS/SPDS issued by us to you.

PDS Amendments

No Claim Bonus (NCB)/Rating level

In the Important Information Section, under the heading 'Cost of the Policy & Paying for the Insurance' on page 11 of the PDS, the entire section titled 'No Claim Bonus (NCB)/Rating Level' is deleted:

No Claim Bonus (NCB)/Rating level

A discount is provided to reward good drivers. To provide this discount, we consider your recent driving and incident history combined with the NCB or Rating level granted by us or your current insurer. The amount of the discount varies with the number of claim-free years of driving you have accumulated. We use the youngest driver covered by the policy to establish the discount applicable.

The following shows the NCB structure:

Rating 1 / 60%

Rating 2 / 50%

Rating 3 / 40%

Rating 4 / 30%

Rating 5 / 20%

Rating 6 / 0%

Your previous and current claims history is used in determining the NCB provided in calculating your premium and is shown in your schedule.

Your NCB may be reduced by two ratings depending on type of claim upon renewal. Your NCB may be increased each claim-free year by ONE rating until a maximum of Rating 1 / 60% is reached.

Your NCB will not be reduced in the case of not at fault claims where your claim is recoverable and you are not at fault.

Other than as set out above, all other policy terms, conditions, limits and exclusions remain unchanged.

SPDS prepared on 16 August 2022

The contract of insurance is arranged by Dawes Underwriting Australia Pty Ltd trading as Dawes Motor Insurance (ABN 18 050 289 506, AR No. 342982) ('Dawes'), an Authorised Representative of SGUAS Pty Ltd (ABN 15 096 726 895, AFSL 234437) ('SGUAS') who in turn acts under binding authority as agent for the insurer of the product, Allianz Australia Insurance Limited (ABN 15 000 122 850, AFSL 234708) ('Allianz').