



Third Party Property Damage (TPPD) Car Insurance

Product Disclosure Statement (PDS)



Allianz cover: all the way from A to Z



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

No one expects to be in a car accident, but sometimes it happens, no matter how careful you are. That's why our Third Party Property Damage cover helps protect you from the costs of accidentally damaging someone else's car or property. We pride ourselves on being reliable and aim to make every claim experience easy.

Preparation Date: 01/08/2021



Allianz Australia

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



We are an award winning general insurance company and we insure many of the top 200 BRW-listed companies. 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 TPPD Car Insurance.

Allianz globally

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



Allianz Third Party Property Damage Car Insurance: a snapshot

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

What's covered?

Legal liability

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

[PAGE 12](#) →



Legal costs

any reasonable legal costs and expenses from court proceedings

[PAGE 13](#) →

Any driver coverage

when anyone with your permission drives your car

[PAGE 13](#) →



Temporary insurance on your replacement car

for up to 14 days if you sell your current one

[PAGE 13](#) →

What's not covered?

This is a summary only. For the complete list of exclusions and their full terms and conditions see [PAGE 14](#)

Driver exclusions

You won't be covered if the driver:

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

Car exclusions

You won't be covered if:

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

Usage exclusions

You won't be covered if:

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





What's in this PDS?



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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 TPPD 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 32. 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 TPPD Car Insurance, please consider this PDS to decide if it is right for you.

Updating this PDS

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

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

About your policy documents

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

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

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

Receiving your policy documents

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

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

What if you change your mind?

Your cooling-off rights

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

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

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

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

We may deduct government taxes or duties from your refund.

You can cancel your policy at any time


Circumstances change, life happens – we get it. That's why you can cancel your policy at any time by phoning us on **13 10 00**. See [Cancellation rights](#) on page 25.


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**



What's covered?

This section sets out the cover and benefits that apply to this insurance including limits and some of the key exclusions. Other general exclusions also apply – see [What's not covered?](#) on page 14.

Your legal liability	Legal liability , (damage you cause to other people's cars or property), up to \$20 million	See page 12
Your included cover and benefits	Any driver coverage , when anyone with your permission drives your car	See page 13
	Legal costs – reasonable costs	See page 13
	Temporary insurance on your replacement car	See page 13



There's more to know!

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

Third Party Property Damage (TPPD) versus Compulsory Third Party (CTP)

If you sometimes confuse TPPD insurance and CTP, you're not alone. This product does not offer CTP cover.

Here's how they're different:

TPPD (this product)

Covers your liability to pay compensation for damage you cause to other people's cars or property while using your car, but not any personal injury to people.

CTP (not this product)

Covers your liability to pay compensation if you cause an injury to another person. It doesn't provide cover for any damage you cause to other people's cars or property while using your car.

Your legal liability

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

This cover also applies to the liability of:

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

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

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

Except if:

- you damage your own property or the property of your spouse or de facto partner
- the car is unregistered, and this causes, gives rise, or is in any way connected with the liability
- the claim arises from death or bodily injury, or
- the claim is excluded – see [What's not covered?](#) on page 14.



Your included cover and benefits



Any driver coverage

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



Driver related exclusions apply – see [What's not covered?](#) on page 14.



Legal costs

Reasonable costs

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

Except:

- for legal costs relating to criminal or traffic enforcement proceedings, or
- if the claim is excluded – see [What's not covered?](#) on page 14.

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 12.



Temporary insurance cover on your replacement car

If you sell your car, or give it away and replace it with another one, we'll cover your replacement car under your existing car insurance policy for up to 14 days on the same terms.

This temporary insurance cover starts on the date you receive the replacement car.





What's not covered?

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

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



Driver exclusions

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

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

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



Car exclusions

There is no cover if:

- your car isn't registered in a state or territory at the time of the incident
- the car is unroadworthy – for example, if your car has unrepaired damage, rust, mechanical or other damage that makes it unsafe to drive, or it's not in a condition to meet the registration requirements in a state or territory
- you, anyone listed in your policy details document, or someone acting with your consent, caused your car to be subjected to any deliberate, malicious or criminal act such as reckless driving, theft, conversion or misappropriation

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





Usage exclusions

There is no cover if:

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

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



Other exclusions

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

- pollutants or contaminants that escape from your car, such as and not limited to, fluids leaking from your car and the resultant damage to any surface
- incidents already insured by a policy entered into by a third party or by a policy required by law
- lawful seizure of your car (for example, if your car is towed and impounded by council or other authorised body)
- asbestos forming part of your car
- any consequential financial or non-financial loss, which means there is no cover for anything not described in the policy, such as and not limited to; loss of income, reduction of your car's working life, depreciation or lessening of your car's value, loss of profits, goodwill or business opportunity
- mechanical, structural, electronic or electrical failure.
- loss or damage resulting from war, hostilities, warlike operations, rebellion, civil war, insurrection, military or usurped power invasion by a foreign enemy or popular military uprising
- loss or damage caused by nuclear fuel or waste, nuclear weapons material, or the combustion of nuclear fuel (including the process of nuclear fission)
- any act, or any action to control, prevent, suppress, retaliate against or respond to any act of terrorism connected with biological, chemical, radioactive, nuclear pollution, contamination or explosion
- any insured incident where providing cover is prohibited by any law, sanction, prohibition, or restriction under United Nations resolutions or any other applicable trade or economic sanctions, laws or regulations
- incidents occurring outside Australia
- anything set out as an exception – see [What's covered?](#) on page 10.





Making a claim

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

First things first – what you need to do

1. Get organised – after an incident

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

Don't drive your car if it's unsafe or not drivable.

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.

2. Get in touch – lodging a claim

If you were involved in an incident where there was damage to someone else's car or property, we need to know about the incident as soon as it's reasonably possible for you to tell us. You need to do this even if you're not sure whether you were at fault.



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

3. Get ready to assist

You'll need to assist us with your claim in any way we may reasonably require. This includes seeking and providing information to support your claim. Without this assistance, we could reduce or refuse to pay your claim, to the extent your claim is affected by you not assisting us.



Keep us informed!

It's really important to keep us informed about anything relating to the incident, like:

- demands for damages, settlement requests or compensation
- court actions.

If you don't, and this results in more costs to us, we may require you to pay the extra costs resulting from your delay in forwarding or failing to tell us about any of the demands you have received.

What happens next?

If your 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, arising from an incident.

Understanding your excess

When making a claim, you'll need to pay an amount towards the cost of the claim. This is your contribution to each claim and is called an excess. Your policy details document will show 2 excess amounts: a Basic excess and an Under 25 Driver excess.

Excess	What it is	When you have to pay it
Basic excess	<p>An amount that applies to each claim you make.</p> <p>We use factors such as the type of car being covered, where you live and our assessment of your driving and claims history to determine this excess.</p>	Each time you make a claim.
Under 25 Driver excess	<p>An amount added to the Basic excess if the driver of your car is under 25 at the time an incident occurs.</p> <p>A higher Under 25 Driver excess applies when there are no drivers aged under 25 listed in your policy details document. You can reduce this amount by listing the youngest under 25 driver who uses your car in your policy details document.</p> <p>If you do this, the amount of the reduction will be based on factors such as our assessment of their driving and claim history and the type of car being covered.</p> <p>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.</p>	<p>Each time you make a claim, and the driver of your car is under 25 when the incident occurs, except where:</p> <ul style="list-style-type: none"> • the driver: <ul style="list-style-type: none"> - 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.





How your insurance works

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

Your responsibilities

You're responsible for:

- deciding on the right type of cover for your situation, so make sure you read this PDS carefully
- meeting your policy's terms and conditions
- keeping your car well maintained and in a roadworthy condition
- ensuring your car is only used for the car usage specified in your policy details document
- making sure all the information you give us as part of a claim document or statement, is honest and complete.

If you do not meet your responsibilities

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

How to renew your policy

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



Changes to your policy

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

Contact us when:



You move house



You replace your car



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



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



An under-25 driver starts or stops driving your car



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



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



You change where you keep your car



The physical condition of your car changes



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

What we might need to do

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

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

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

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



Why you need to let us know if things change

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

Cancellation rights

When you can cancel

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

When we can cancel

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

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

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

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

If you pay by monthly instalment and an instalment becomes overdue we may cancel your policy, see [Paying your premium](#) on page 27.

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

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.



Want to know more?

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



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.



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 25.

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

Assigning your rights

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

Appointing a representative

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

Governing law clause

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



How to resolve a complaint

STEP 1



Talk to us: call 13 10 00

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

STEP 2



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

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

AFCA's contact details are:

The Australian Financial Complaints Authority

Online: afca.org.au

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

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.

Financial Claims Scheme

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



Words you should know

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

Word	Meaning
accident, accidental	A sudden, violent, external, unusual and identifiable specific event which is unexpected and unintended by the insured person.
business use	When shown in your policy details document means your car is used in the way described to earn an income. It also includes the use of your car for personal purposes but does not include rideshare or carshare.
car	The registered car shown in your policy details document including its: <ul style="list-style-type: none"> • standard tools, modifications and accessories as supplied by the manufacturer; and • fitted or non-standard extras, modifications and accessories.
carshare	Your car being used as a rental for a fee, often for short periods of time such as through a carshare company's booking service. This use is not covered by this policy.
excess	The amount you pay as a contribution to a claim made under your policy.
incident	A single event or series of related events.
period of insurance	The time you're insured for, as stated in your policy details document. Each time you renew your policy, you will start a new contract with a new period of insurance.
policy	Your contract taken out with us, that explains all the terms and conditions of your insurance. It is made up of this PDS, any Supplementary PDS (SPDS) that applies, your policy details document and any other document we tell you forms part of your policy when you take out your policy or when required or permitted by law.


Word	Meaning
policy details document	One of the documents you receive when you take out insurance that forms part of your policy. While other policy documents can be general in nature, your policy details document is specific to you. It shows: <ul style="list-style-type: none"> • your policy number • the details of your cover • the period of insurance • any optional cover you have • any excess you must pay. <p>The most recent policy details document applies if it has been updated during the period of insurance.</p> <p>You should read your policy details document in conjunction with all your other policy documents.</p>
private use	When shown in your policy details document means use of your car for personal purposes, including driving to and from work. It does not include business use, rideshare or carshare.
rideshare	Your car being used to transport people for a fee, such as through a rideshare company's booking app. This use is not covered by this policy.
substitute car	A car similar to yours that has been hired or borrowed because your car: <ul style="list-style-type: none"> • 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.






Have questions or changes?

We'd love to help.

 Call us on **13 10 00** or

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

