



13 September 2021

Mr Apelu Ah-lam  
1 Katella Pl  
AIRDS NSW 2560



## Your insurance

Policy number  
**RI-S000911-CMP**

Vehicle details  
**Hsv Clubsport 2016  
ENL95M**

Monthly premium  
**\$345.65**

Your 12 month policy starts on  
**13 September 2021**

## You've made a great decision

Dear Apelu,

Thank you for choosing Westpac to arrange your motor insurance. You can look forward to quality cover and great service.

As you've chosen to pay by instalment, \$345.65 will be deducted from your MasterCard account every month.

Now we just need you to:

### 1. Please read your policy documentation

We want to ensure that you know exactly what you're covered for, so please read the following Product Disclosure Statement PDS(s), together with your Policy Schedule as these set out the terms and conditions of your cover; and

### 2. Check that the information we have on record is correct

Please ensure that everything is correct on your Policy Schedule and contact Westpac to make any changes. Please note your Duty of Disclosure, which is set out in your PDS(s).

Please also check whether the cover and sums insured you have nominated are appropriate.

As you've chosen to pay by credit card your policy will renew automatically upon expiry where we offer a renewal of this policy. Please tell us before the policy expiry date if you don't want to renew or wish to opt out of the automatic renewal process. Otherwise, we'll continue to deduct your monthly instalment from your MasterCard account.

### Any questions?

Please call Westpac on **1800 502 077**. We'll be happy to help you.

Kind regards,

Peter Dennis  
**Head of Product & Underwriting - General Insurance**

## Did you know..?

- ✓ You can choose your own repairer\*\*
- ✓ Your policy covers towing costs following an accident\*\*
- ✓ There are no extra costs if you pay monthly\*

Eligibility criteria apply.

# You can make a claim by calling 1800 502 077

This insurance is issued by Allianz Australia Insurance Limited (Allianz) ABN 15 000 122 850 AFSL 234708. Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714 distributes the insurance, but does not guarantee the insurance. This information does not take into account your personal circumstances. Policy terms, conditions and exclusions apply. Before making a decision, please consider the Product Disclosure Statement available by calling 1800 502 077. Any advice provided by Westpac Banking Corporation or its representatives is provided on behalf of Westpac Banking Corporation and not on behalf of Allianz. Allianz is not responsible for any such advice.

**\*\*You can choose your own repairer / Your policy covers your towing costs following an accident - Policy terms, conditions, limits and exclusions apply. See the Product Disclosure Statement for details.**

**\*There are no extra costs if you pay monthly - Premiums payable by instalments may be subject to minor adjustments (upwards or downwards) due to rounding and financial institution transaction fees may apply.**



# Your insurance policy schedule

## Policy number

RI-S000911-CMP

## Cover

<b>Insured</b>	Mr Apelu Ah-lam
Refer to your schedule for the period of insurance.	
<b>Registered for GST?</b>	No
<b>Intermediary</b>	Westpac Banking Corporation ABN 33 007 457 141 AFS Licence No. 233714
<b>Insurer</b>	Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence No. 234708

## Premium

<b>Base premium</b>	\$3,538.25
<b>Government charges</b>	
Emergency/Fire Services Levy	\$53.08
GST	\$359.13
Stamp duty	\$197.52
<b>Annual premium</b>	<b>\$4,147.98</b>
<b>Monthly premium</b>	<b>\$345.65</b>
(Subject to rounding; includes GST of \$29.92)	

# Your insurance premium breakdown



## Motor

Type of Cover	Base premium	Emergency / Fire Services Levy	GST	Stamp duty	Total
<b>2016 Hsv Clubsport R8 Lsa Gen F2 ENL95M</b>					
Comprehensive Agreed Value \$80,000	\$3,538.20	\$53.04	\$359.04	\$197.52	<b>\$4,147.80</b>

## Overall Total

<b>Total annual premium</b>	<b>\$3,538.20</b>	<b>\$53.04</b>	<b>\$359.04</b>	<b>\$197.52</b>	<b>\$4,147.80</b>
<b>Total monthly premium</b>					<b>\$345.65</b>

This document will be a Tax Invoice for GST when you make a payment.



# Your motor insurance policy schedule

## Insured vehicle

2016 Hsv Clubsport R8 Lsa Gen F2  
ENL95M

## Type of policy

Motor Insurance

## Policy number

RI-S000911-CMP

## Policy

### Period of insurance

Effective date	13 Sep 2021
Expiry date	4pm on 13 Sep 2022

### Insured status

Residential status	Other
Employment status	Full Time

### Interested party

Plenti finance pty ltd

### Safe Driver Discount

10%^

^Your base premium is discounted by this percentage but only to the extent any minimum premium is not reached. See the Important Information section for more details.

## Cover

Insured for	Comprehensive Agreed Value	\$80,000
	Third Party Property Damage	
	Limit of Liability	\$20,000,000

### Excess applicable to claims

<b>Your Basic excess</b>	<b>\$950</b>
--------------------------	--------------

### Other excesses applicable to claims

In some cases, you may have to pay one or more of the excesses set out below in addition to or instead of Your Basic excess. For details of when these other excesses will apply, please refer to the **Our excesses** section of the *Product Disclosure Statement (PDS)*.

Unnamed driver excess	\$2,500
-----------------------	---------

## Vehicle

### Details

2016 Hsv Clubsport R8 LSA, GEN F2, 4D  
SEDAN, SCMPFI, 6200, 6.2L, 6M, SV8

### Registration

Enl95m

### Where vehicle is kept

Overnight	Garage
Location	Airds NSW 2560
During the day	Garage

### Vehicle use

This vehicle is used for private use only  
This vehicle travels approximately up to  
10,000 km per year.

Years owned vehicle of similar power, style and performance	0 year
---	--------

## Drivers

MR Apelu Ah-lam	<b>DOB</b> 20/06/1971
Licence year	2000

Cameron Ahlam	<b>DOB</b> 19/11/1992
Licence year	2008

### Declined drivers

There are no declined drivers  
listed

# What you're insured for

See the PDS for the standard policy terms, conditions, limits and exclusions that apply. This should be read together with this Policy Schedule and any other document we tell you forms part of your policy.

	Covered?
Accidental loss or damage to your vehicle	✓
Damage to other people's property (legal liability)	✓
Child seat or baby capsules	✓
Emergency repairs	✓
Emergency accommodation and travelling expenses	✓
Lock re-keying / re-coding	✓
Personal items	✓
Rental car after theft	✓
Towing	✓
Trailer and caravan cover	✓
Transportation costs	✓

## Options

Named driver	✓
Rental car following an accident	✓
Removal of basic excess for windscreen claims	—
Tools of trade	—



# Your motor insurance policy schedule

---

## Important Information

*This following additional notice(s), condition(s) and/or endorsement(s) apply/ies to this insurance. Where applicable, they will replace any terms, conditions or exclusions contained in the relevant Product Disclosure Statement.*

### Minimum premiums apply

Minimum premiums may apply. Any discounts/entitlements may be subject to rounding and 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.

### Instalment Payments

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