

# Cover Letter

## Important information

This *Cover Letter* becomes your **Insurance Contract** together with the most recent:

- *Product Disclosure Statement (Part A and Part B)*
- *Supplementary Product Disclosure Statement* (if applicable)
- *Insurance Certificate*
- *Your Declarations*

After reading the documents carefully, you should keep them in a safe place for future reference.

### What you need to do now



#### Please check the details


Please review all pages of your insurance policy documents carefully. In particular, you need to check all the details in the *Insurance Certificate* and *Your Declarations*. It's an important part of your Duty of Disclosure to tell us if any details are incorrect or need updating.

### What you need to know




#### How to read these documents

We've included icons to make it easier for you to read the documents.

- |   |                                       |   |                              |
|---|---------------------------------------|---|------------------------------|
|   | Important information                 |   | What you are covered for     |
|  | Check the information you've provided |  | What you are not covered for |

# Insurance Certificate

## 2005 Toyota Landcruiser Prado

 This is the information we have on our records. Please ensure the information is correct and meets all your current insurance cover needs.

### Policy number - 117853007 01

Product	Qantas Car Insurance Policy
Type of cover	Comprehensive
Period of insurance	From 15 November 2020 12:00 AM to 15 November 2021 4:00 PM AEST
Policyholder(s)	Grant Yule
Regular driver	Grant Yule
Listed driver(s)	None
Excluded driver(s)	Any Household Member not listed above Any person under 30 years of age
Amendment date	17 March 2021 11:14 AM AEST
Insured car	2005 Toyota Landcruiser Prado Gxl 5DR Wagon Automatic Transmission 3.0 Turbo Diesel
Registration number	103WWK
Car insured for	Market Value
Permitted use of car	Private and occasional business
Usually parked at	605/8 Holden Woolloongabba QLD 4102

### Contact details

Contact number(s)	0401 055 235
Postal address	605/8 Holden Woolloongabba QLD 4102
Email address	grantyule@hotmail.com





### Excess(es) on claims

A Basic Excess applies to every claim

Basic Excess (except window glass)	\$1,000
Window glass only	\$600

#### Additional excesses

All of the following amounts are added to the Basic Excess when the car is driven by a person who is not an excluded driver, but who:





 is under 21 years of age	Not covered
 is aged 21 to 24 years inclusive	Not covered
 has not held a full Australian licence for 2 or more years	\$500
 is not listed as a driver on the policy	\$600

### Roadside Assistance


 Roadside Assistance membership	Not added
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### Policy options

Optional benefits apply only if shown as included below

 Accident Hire Car	Not included
 No Claim Discount Protection	Not included
 Choice of Repairer	Not included
 Reduced Window Glass Excess	Not included

# Your premium

Your premium		Refer to 'Your pay plan' section for your payment schedule				
Description	Amount	Emergency Services Levy	GST*	Stamp Duty	Total	
Car premium	\$471.37	\$0.00	\$47.14	\$46.67	\$565.18	
Instalment processing fee	\$43.20	\$0.00	\$4.32	\$0.00	\$47.52	
Total amount payable					\$612.70	

\*In accordance with the GST law relating to insurance premiums, the GST amount may be less than 10% of the total amount payable.

# Your Declarations

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This is the information we have on our records, based on the questions we asked and the answers you gave us. Please check that the answers you provided still apply and contact us if anything has changed. This is an important part of your Duty of Disclosure.

## The car

### About the car

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Usually parked at night	605/8 Holden, Woolloongabba QLD 4102		
	Garage	Condition	Good, no existing damage
Finance type	None		
Kilometres/year	From 8001 to 10000 per year		
Registered owner(s)	Grant Yule	Owner(s) date of birth	29/04/1976

### Use of the car

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How is the car used? **Private and occasional business**

Will the car be used for carrying passengers for payment (including taxis and/or ridesharing, e.g. Uber), driving tuition for payment, or hiring the car out to other people? **No**

Will the car be used for making deliveries or carrying other people's goods for payment (whether as a contractor or otherwise)? **No**

### Factory options/non-standard accessories

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Are there any factory options and/or non-standard accessories fitted to the car?

- PAINT - METALLIC
- MISC - PARKING SENSORS/CAMERA
- ELECT - STEREO/ENTERTAINMENT SYSTEM
- MISC - ROOF RACK
- MISC - WINDOWS TINTED

- MISC - LONG RANGE TANK
- MECH - ELECTRIC BRAKES/TRAILER CONTROLS
- ELECT - CB/UHF RADIO
- MISC - TOW BAR / TOW PACK

### Modifications to the car

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Has the car been modified?

**None Disclosed**

## The drivers

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### Regular driver

This is the person who drives the car most frequently:

Name	Grant Yule		
Date of birth	29/04/1976	Gender	Male
Type of licence	Full Australian licence – two or more years	No Claim Discount	Rating 1 (5 years)

## Excluded drivers

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**Important:** This policy **does not cover** any loss, damage or liability arising from the use of the car by:

- ☒ any household member who is not listed on this policy
- ☒ anyone who is under 30 years of age

Driver(s) history

Driving charges



Within the last 3 years, were any alcohol or drug related driving charges or dangerous driving charges laid against any of the drivers?

None Disclosed

Demerit points and/or good behaviour bonds



Within the last 3 years, have any of the drivers reached the maximum demerit points allowed on their drivers licence or taken a good behaviour bond instead?

None Disclosed

Licence suspensions, cancellations and/or restrictions



Within the last 5 years, have any of the drivers been under a licence suspension or cancellation, or had any licence restriction imposed?

None Disclosed

Claims/loss history



Regardless of fault, have any of the drivers had any motor vehicle claims or any unclaimed accidents, thefts or losses during the last 5 years?

None Disclosed

Criminal offences



Have any of the drivers ever been convicted of a criminal offence?

**Important:** You **don't** have to tell us about convictions or offences that the law permits you **not to** disclose.

None Disclosed

Refused or cancelled insurance



In the last 5 years, has an insurance company cancelled or refused to renew the insurance of any of the drivers?

None Disclosed

# Your pay plan

## Your payment schedule



This table shows the payment arrangements to the Direct Debit Request (DDR) or credit card payment authority that you authorised to AGS (User ID: 142038) either over the telephone or the internet. If your payments are made by Direct Debit please also refer to the DDR Service Agreement.

Date (on or after)	Amount	GST	Account	Status
16/11/2020	\$51.15	\$4.38	MASTERCARD 5*****3952	Paid
16/12/2020	\$51.05	\$4.28	MASTERCARD 5*****3952	Paid
18/01/2021	\$51.05	\$4.28	MASTERCARD 5*****3952	Paid
16/02/2021	\$51.05	\$4.28	MASTERCARD 5*****3952	Paid
16/03/2021	\$51.05	\$4.28	MASTERCARD 5*****3952	Paid
16/04/2021	\$51.05	\$4.28	BSB 064145 Acct ****7069	To be lodged
16/05/2021	\$51.05	\$4.28	BSB 064145 Acct ****7069	To be lodged
16/06/2021	\$51.05	\$4.28	BSB 064145 Acct ****7069	To be lodged
16/07/2021	\$51.05	\$4.28	BSB 064145 Acct ****7069	To be lodged
16/08/2021	\$51.05	\$4.28	BSB 064145 Acct ****7069	To be lodged
16/09/2021	\$51.05	\$4.28	BSB 064145 Acct ****7069	To be lodged
16/10/2021	\$51.05	\$4.28	BSB 064145 Acct ****7069	To be lodged

For privacy and security reasons, we encrypt part of your payment details. If you believe the information could be incorrect please contact our Customer Service Department.

## Product issuer

Auto & General Insurance Company Limited  
ABN 42 111 586 353  
AFS Licence No 285571

## Managing agent

Auto & General Services Pty Ltd  
AFS Licence 241411  
Customer Services Phone: **13 49 60**  
Claims Phone: **13 49 60**