

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 not to make a misrepresentation** 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

2011 Toyota Aurion

Budget Direct®

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

Policy number - 118877752 01 ?

Product	Gold Car Insurance Policy
Type of cover	Comprehensive
Period of insurance	
Start date	6 July 2022 2:57pm AEST
Expiry date	5 July 2023 11:59pm AEST
Policyholder(s)	Bikal Baral
Regular driver	Bikal Baral
Listed driver(s)	None
Excluded driver(s)	Any Household Member not listed above Any person under 21 years of age
Insured car	2011 Toyota Aurion At-X 4DR Sedan Semi Automatic Transmission 3.5 Multi-point injected Unleaded
Registration number	UNKNOWN
Car insured for	Market Value
Permitted use of car	Private and commuting
Usually parked at	26 Dumaresq St Dickson ACT 2602

Contact details ?

Contact number(s)	0451 005 028
Postal address	26 Dumaresq St Dickson ACT 2602
Email address	bikalbaral143@gmail.com

Policy options !

Optional benefits apply only if shown as included below

<input type="checkbox"/> Accident Hire Car	Not included
<input type="checkbox"/> No Claim Discount Protection	Not included
<input type="checkbox"/> Choice of Repairer	Not included
<input type="checkbox"/> Reduced Window Glass Excess	Not included

Excess(es) on claims !

A Basic Excess applies to every claim

Basic Excess (except window glass)	\$900
Window glass only	\$700

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:

<input type="checkbox"/> is under 21 years of age	Not covered
<input checked="" type="checkbox"/> is aged 21 to 24 years inclusive	\$500
<input checked="" type="checkbox"/> has not held a full Australian licence for two or more years	\$500
<input checked="" type="checkbox"/> is not listed as a driver on the policy	\$600

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: 1300 306 560
Claims Phone: 1300 139 591

Your premium

<div><div>Your premium</div><div>Refer to 'Your pay plan' section for your payment schedule</div></div> <div>!</div>					
Description	Amount	Emergency Services Levy	GST*	Stamp Duty	Total
Car premium	\$765.27	\$0.00	\$76.53	\$0.00	\$841.80
Instalment processing fee	\$64.80	\$0.00	\$6.48	\$0.00	\$71.28
Total amount payable					\$913.08

*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



- ⓘ 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 not to make a misrepresentation**.

The car

About the car



Usually parked at night	26 Dumaresq St, Dickson ACT 2602		
Method of parking	In a garage		
Condition	Good, no existing damage		
Finance type	None		
Kilometres/year	From 12,001 to 15,000 per year		
Registered owner(s)	Bikal Baral	Owner(s) date of birth	25/10/1998

Use of the car



How is the car used? **Private and commuting**

The car is NEVER used for any commercial use, including the following purposes:

- carrying passengers for payment (including taxis and/or ridesharing, e.g. Uber)
- making deliveries or carrying other people's goods for payment (whether as a contractor or otherwise)
- driving tuition for payment
- hiring the car out to other people

Factory options/non-standard accessories



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

No - none disclosed

Modifications to the car



Has the car been modified?

No - none disclosed

The drivers



Regular driver This is the person who drives the car most frequently:

Name	Bikal Baral		
Date of birth	25/10/1998	Gender	Male
Type of licence	Full licence – less than two years	No Claim Discount	5 years (Rating 1)

Excluded drivers



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 21 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?

No - 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?

No - 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?

No - 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?

No - 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.

No - 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?

No - none disclosed

Your pay plan

Your payment schedule



This table shows the payment arrangements to the Direct Debit Request (DDR), credit card payment authority or PayPal agreement 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 (incl. GST)	GST	Account	Status
20/07/2022	\$76.20	\$7.00	BSB 062174 Acct ****8857	To be lodged
20/08/2022	\$76.08	\$6.91	BSB 062174 Acct ****8857	To be lodged
20/09/2022	\$76.08	\$6.91	BSB 062174 Acct ****8857	To be lodged
20/10/2022	\$76.08	\$6.91	BSB 062174 Acct ****8857	To be lodged
20/11/2022	\$76.08	\$6.91	BSB 062174 Acct ****8857	To be lodged
20/12/2022	\$76.08	\$6.91	BSB 062174 Acct ****8857	To be lodged
20/01/2023	\$76.08	\$6.91	BSB 062174 Acct ****8857	To be lodged
20/02/2023	\$76.08	\$6.91	BSB 062174 Acct ****8857	To be lodged
20/03/2023	\$76.08	\$6.91	BSB 062174 Acct ****8857	To be lodged
20/04/2023	\$76.08	\$6.91	BSB 062174 Acct ****8857	To be lodged
20/05/2023	\$76.08	\$6.91	BSB 062174 Acct ****8857	To be lodged
20/06/2023	\$76.08	\$6.91	BSB 062174 Acct ****8857	To be lodged

For privacy and security reasons we encrypt part of your credit card or account number. If you believe the information could be incorrect please contact our Customer Service Department.