



Policy Renewal

MRS K SADANANDAN & MR KJ JAYARAMAN
7 PINWOOD AVE
RINGWOOD EAST VIC 3135



Car Insurance

Dear MRS K SADANANDAN & MR KJ JAYARAMAN,

It's coming up to renewal time for your AAMI Car Insurance. Your policy expires on 16 September 2021 at 11:59pm and we hope you'll stick with us for another year.

A new Product Disclosure Statement (PDS) applies to your policy on renewal. There are new and changed benefits, features, options, terms, conditions and exclusions. Please read the PDS for full details.

For more information about the new PDS please visit www.aami.com.au/pds-update

Your Certificate of Insurance showing policy details for the new period of insurance is enclosed.

It is important to review the information in your renewal Certificate carefully to ensure that the details remain correct and up to date – if the details on the right and throughout this document look good, just choose the most convenient way to pay from the options below.

Any questions? We're just a phone call away on 13 22 44.

For more information on choosing insurance and to better understand insurance visit the Australian Government website: www.moneysmart.gov.au

Take care,
The AAMI Team

Policy Number MPA014745816

Date of Issue 13 August 2021

Due Date 16 September 2021

Total Amount Payable **\$1,413.98**
You save more paying annually

Or Pay A Monthly Instalment Amount of \$142.56
Call us to arrange payment by instalments

Last Year's Annual Premium \$1,297.13

Change on last year *9.0%

*Why your premium may change

Each year your premium is likely to change even if your circumstances haven't.

Factors like the claims we experience, improved data and changes to business costs can have an impact. Changes to rewards, discounts or free coverage you received last year may now impact your premium.

For more information please visit www.aami.com.au/premium

REWARDS AND BENEFITS

Safe Driver Reward Status	Diamond
Safe Driver Rewards Credit	-\$142.64
Lifetime Rating One	

AAL Limited ABN 48 005 297 807 trading as AAMI.



Pay your Policy

Online visit aami.com.au/payments

AAMI Access App Download for free from your app store

Direct Debit Call 13 22 44
To arrange payment by instalments

Phone Call us at 1300 764 135

By Mail Send this slip with your cheque made payable to:
AAMI GPO Box 5356,
Sydney NSW 1176

Post Billpay
Pay in person at the post office
*4060 16092021 MPA014745816



Bill Code: 655902
Ref: 15348014745816

Contact your bank or financial institution to make this payment from your cheque, savings, debit, credit card or transaction account: More info: www.bpay.com.au



Total Amount Payable **\$1,413.98**

Due Date **16 September 2021**

Reference Number **15348014745816**

Once payment is made this document is a Tax Invoice for GST, enabling you to claim input tax credits if applicable to your business.

The premium comparison has been included to assist you in understanding the changes to your premium, including the impact of any taxes and charges. The premium shown includes any discounts and rewards.

Premium Details

2012 Toyota Kluger Grande (Fwd) Gsu40r My1 4d Wag

Comprehensive Car Insurance

	Last Year	This Year
Amount Covered	\$23,600	\$25,100
Base Premium	\$1,072.01	\$1,168.58
GST	\$107.20	\$116.86
Stamp Duty	\$117.92	\$128.54
Total Amount	\$1,297.13	\$1,413.98

The Total Premium payable for this year is \$1,413.98, which includes GST of \$116.86

If you are registered for GST purposes, your input tax credit entitlement or adjustment (whichever is applicable) is or is based on the GST amount shown above.

When referring to an amount from 'last year' on this notice

If you have made a change to your policy in the last 12 months, when we refer to an amount from last year, it may not be the amount you paid. To provide a more useful comparison, we are showing you an amount for your cover as of your most recent change. The amount from last year has been provided for comparison purposes only and should not be used for tax purposes.

WE'RE HERE FOR YOU

As one of Australia's largest insurers, we pride ourselves on making it easy to insure your property, your possessions, and your family's future.

While we can't promise you'll never have an incident, we're here to make life simpler if you do.

To thank you for being a part of what makes AAMI special, we'd like to take this opportunity to remind you that you have access to all the benefits of AAMI Lucky Club.

AAMI LUCKY CLUB

At AAMI, we offer eligible customers exclusive access to concerts, movies, and events with the AAMI Lucky Club.





Certificate of Insurance

Car Insurance

Contact us on 13 22 44 or visit aami.com.au/login to make any changes.

Thank you for being an AAMI Customer.

- Please have a read through the certificate of insurance to check all your policy details are correct and the amount of cover meets your needs.
- We do rely on you to honestly disclose all the correct details in regards to your policy.
- We'd like to let you know that you can easily manage this policy online. Simply visit aami.com.au/login to update your personal details, manage payments and view or update your policy details.
- If you'd like help with something you can't take care of online, give us a call on 13 22 44.

EXCESS DETAILS

You may be able to reduce your premium if you choose a higher excess.

Standard excess	\$650
Plus AAMI Flexi-Premiums® excess	\$0

Additional excesses

You will have to pay the following excesses in addition, if they apply to the circumstances of your claim

Age excess	
Drivers under 25 years, listed	\$400
Drivers under 25 years, unlisted	\$1,400
Inexperienced drivers excess	
Drivers 25 years and over and licensed under 2 years, listed	\$400
Drivers 25 years and over and licensed under 2 years, unlisted	\$1,400

OPTIONAL COVERS

If you've just enjoyed a year's free optional cover for your last period of insurance this will no longer be included free of charge. Unless you have told us otherwise, the option you had last year will be offered in this renewal and included in the premium amount payable.

The following options indicated with a ✓ will be included in your policy. Options indicated with a X have not been selected.

Windscreen and window glass cover	✓
Hire car after an event for unlimited days	X
AAMI Roadside Assist	X
Market Value	X



Date of Issue	13 August 2021
Policy Number	MPA014745816
✓ Policy Type	Comprehensive Car Insurance
✓ The Insured	Mrs Kavitha Sadanandan Mr Karthik Jayaraman
✓ Car Insured	2012 Toyota Kluger Grande (Fwd) Gsu40r My1 4d Wag 5 sp automatic, v6, 3456 cc
✓ Registration Number	ZGX764
✓ Amount Covered	\$25,100
✓ Period of Insurance	16 September 2021 to 16 September 2022
✓ Address Where Car Is Kept Overnight	7 Pinewood Ave, Ringwood East VIC 3135
✓ Address Where Car Is Kept During The Day on Weekdays	Please advise
✓ Legal Liability	\$20 million
Listed Drivers Details	
✓	<div>Name</div> <div>DOB</div> <div>Gender</div> <div>Karthik Jayaraman</div> <div>12 March 1976</div> <div>Male</div>
✓	<div>Name</div> <div>DOB</div> <div>Gender</div> <div>Kavitha Sadanandan</div> <div>3 May 1976</div> <div>Female</div>
✓	<div>Name</div> <div>DOB</div> <div>Gender</div> <div>Himanshum Dand</div> <div>27 April 1977</div> <div>Male</div>

You must tell us about everyone who will drive this car repeatedly. If you need to let someone else drive this car, who is not listed above, and who will not repeatedly drive it, we will cover them, subject to the terms of your policy (read your PDS).

WHAT YOU HAVE TOLD US

This document sets out the information that we have relied on to decide if we can insure you and on what terms. We may give you a copy of the information you have previously told us. If any of this information has changed, or is incorrect, please contact us.

The Car

- Your car is safe, undamaged, and in roadworthy condition.
- Please advise if your car is driven three or more weekdays, on average, during peak times.
- Please advise if your car is used to travel to work or study.
- Your car is used primarily for Private use.
- Your car is driven approximately 15,000 kilometres per year.
- Your car is under secured finance with Toyota Finance.
- Your car is fitted with Tow Bar.

Other fitted options, accessories and modifications not referred to above are covered as part of your car, and are included in its Amount Covered (see previous page).

INSURANCE, DRIVING AND CRIMINAL HISTORY

You have told us that in the past three years:

- You or anyone to be insured under this policy have NOT had an insurer decline or cancel a policy, impose specific conditions on a policy, or refuse a claim.
- You or anyone to be insured under this policy have had NO insurance claims for loss or damage relating to car insurance (excluding any claims made on this policy).
- You or anyone to be insured under this policy have NOT committed any criminal act in relation to fraud, theft, burglary, drugs, arson, criminal, malicious or wilful damage.
- NO drivers to be insured under this policy have had their driver's licence suspended, cancelled, disqualified or restricted.

For complaints concerning AAMI products or services, you can phone us on 1300 240 437; write to us at: AAMI Customer Relations Team, PO Box 14180, Melbourne City Mail Centre VIC 8001; or email us on idr@aami.com.au. You may have spoken about your policy with a Distributor providing financial services appointed under AFSL 230859 and representing AAI Limited ABN 48 005 297 807 trading as AAMI (AAI). Distributors include EXL Service Philippines Inc. and/or WNS Global Services Philippines Inc. and their staff. AAI remunerates corporate distributors on a fee for service basis while their staff receive a salary comprising commission where they meet sales, risk, quality and behavioural targets.



WHEN YOU NEED TO CONTACT US

It is important that you check the information provided on your Certificate of Insurance. If any details are incorrect or have changed, you should contact us to update your details.

Also, when you hold a policy with us, there are other circumstances you need to tell us about during the period of insurance. These circumstances are set out in the 'When you need to contact us' section of your PDS. If you do not contact us when you need to, you may not be covered under your policy and it may lead us to reduce or refuse to pay a claim and/or cancel your policy.

For complaints concerning AAMI products or services, you can phone us on 1300 240 437; write to us at: AAMI Customer Relations Team, PO Box 14180, Melbourne City Mail Centre VIC 8001; or email us on idr@aami.com.au. You may have spoken about your policy with a Distributor providing financial services appointed under AFSL 230859 and representing AAI Limited ABN 48 005 297 807 trading as AAMI (AAI). Distributors include EXL Service Philippines Inc. and/or WNS Global Services Philippines Inc. and their staff. AAI remunerates corporate distributors on a fee for service basis while their staff receive a salary comprising commission where they meet sales, risk, quality and behavioural targets.

AAI Limited ABN 48 005 297 807 trading as AAMI.