

Certificate of Insurance



Car Insurance

Date of Issue 14 October 2019

Policy Number MPA100389191

Effective Date 14 October 2019

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Here is your updated Certificate of Insurance.

Please have a read through the Certificate of Insurance to check all your policy details are correct. We do rely on you to honestly disclose all the correct details in regards to your policy. Also please read carefully the information about our Duty of Disclosure on page 2.

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.

Take care,

The AAMI Team

Car Insured

2000 TOYOTA ECHO NCP10R 3D HATCHBACK 4 SP
AUTOMATIC, 4 CYLINDER, 1.3L

The Insured

Mr Mohsin Abdul Aziz

Registration Number

QJO369

Policy Type

Third Party Property Damage cover

Amount Covered:

Third Party Property Damage cover

Period of Insurance:

14 October 2019 to 11:59pm 5 March 2020

Legal Liability:

\$20 million

Address where car kept overnight:

69 ST CLEMS RD,
DONCASTER EAST VIC 3109

Excess Details

Standard Excess:

\$650

Additional Excesses:

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

Drivers under 25 years, listed: \$400

Drivers under 25 years, unlisted: \$1,400

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

Listed Drivers' Details

Full Name: Mohsin Abdul Aziz

DOB: 17 December 1996

Gender: Male

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).

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.



What You Have Told Us

- Your car is safe, undamaged, and in roadworthy condition
- Your car is used primarily for Private use
- Your car is driven approximately 15,000 kilometres per year
- Your car is not under secured finance

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

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 or restricted.

Your Duty of Disclosure

Before you enter into an insurance contract, you have a duty of disclosure under the Insurance Contracts Act 1984. If we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions. You have this duty until we agree to insure you.

Before you extend, vary or reinstate an insurance contract you have a duty to tell us anything that you know, or could reasonably be expected to know, may affect our decision to insure you and on what terms. You do not need to tell us anything that:

- reduces the risk we insure you for; or
- is common knowledge; or
- we know or should know as an insurer; or
- we waive your duty to tell us about.

If you do not tell us something

If you do not tell us anything you are required to tell us, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

Supplementary Product Disclosure Statement (SPDS)

This is an SPDS issued by AAI Limited ABN 48 005 297 807 AFSL 230859, trading as AAMI. This SPDS updates, and must be read with, the Third Party Property Damage Car Insurance Product Disclosure Statement (PDS), prepared 1 October 2013, and any other SPDS we may give you for this PDS. On the back cover of the PDS insert 'Contact us about a claim' before the words '24 hours a day'. SPDS prepared on 1 March 2018.

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