

The Allianz Comprehensive Car Insurance Product Disclosure Statement (PDS) provides a detailed overview of the coverage, exclusions, and obligations associated with the policy. It offers protection for loss or damage to your car, including theft, and extends coverage to any driver with your permission. Key benefits include emergency accommodation and repairs, towing and storage costs, personal belongings coverage up to \$500, and new car replacement within two years of manufacture. The policy establishes an agreed value for the car, reflecting its replacement cost, including modifications and accessories. Exclusions include denial of coverage if the driver is unlicensed, under the influence of drugs or alcohol, or if the car is unregistered or unroadworthy. Additionally, the policy excludes vehicles used for commercial activities such as ridesharing or food delivery, and it does not cover damages from war, nuclear incidents, or terrorism.

Policyholders are entitled to rental car expenses in the event of a collision, with provisions for not-at-fault incidents, allowing for a rental car of similar size or a travel allowance of \$50 per day for up to 7 days if the car is a total loss. Emergency repairs are reimbursed up to \$500 per incident, and towing and storage costs are covered. Legal costs from liability claims are included, except for criminal or traffic enforcement proceedings. The policy also covers temporary insurance for a replacement car for up to 14 days after selling or giving away the original vehicle, as well as key replacement and lock recoding after theft, and replacement of damaged or stolen child seats.

Legal liability coverage is provided up to \$20 million for damage to others' property while using your car, with exclusions for damage to your own property or claims from unregistered vehicles. The policy requires prior approval from the insurer for rental car arrangements, and costs incurred without such approval may be limited. To make a claim, the policyholder must ensure safety after an incident, gather relevant information, and report claims promptly. The insurer will assess the vehicle and may choose to repair it or pay the reasonable cost of repairs, utilizing parts that comply with Australian Design Rules.

In the event of a total loss, the insurer will pay the agreed value of the vehicle, deducting any excess and unpaid premiums, and the policy will end with no premium refund issued. The insurer will prioritize payments to any credit provider if there is a finance arrangement on the vehicle. The policyholder must inform the insurer of any such agreements. The insurer will also handle recovery of claims paid from another party, refunding any excess if more is recovered than paid out.

The policyholder has responsibilities including selecting appropriate coverage, maintaining the vehicle's roadworthiness, and providing honest information during claims. Failure to meet these responsibilities may result in reduced or denied claims. The policy can be renewed, with the insurer contacting the policyholder at least 14 days before expiration to discuss renewal terms. The policy can be canceled by the policyholder at any time, while the insurer may cancel it under specific conditions, providing written notice and a refund for any remaining coverage period unless a total loss claim has been made. Premium payments can be made annually or monthly, and timely payment is essential to maintain coverage.

The policy is governed by the laws of the Australian state or territory where the vehicle is kept, and in case of disputes, the policyholder is encouraged to contact the insurer for resolution, with escalation options available through the Australian Financial Complaints Authority (AFCA). The document includes a privacy notice regarding the handling of personal information, which may be disclosed to various entities, and emphasizes the importance of protecting personal data in compliance with the Privacy Act 1988 (Cth). The policy also references the General Insurance Code of Practice and outlines the handling of GST-related matters, including adjustments to claim settlements based on the policyholder's GST registration status. Key definitions clarify terms such as "accident," "agreed value," and "total loss," and the policyholder is encouraged to read the policy details document for specific coverage information.