

The Allianz Car Insurance Premium, Excess, Discount, and Options Guide (PED) provides crucial details regarding premium calculations, the Safe Driver Star Rating scheme, applicable discounts, excesses related to claims, and available policy options. Premiums are influenced by factors such as the likelihood of a claim, insured amount, vehicle use, driver demographics, and claims history, and they include government charges and levies. Premiums may change upon renewal based on claims costs and new data. The Safe Driver Star Rating, relevant only to Comprehensive insurance, reflects the insured's driving history and can impact premium rates and discount eligibility, with ratings of 4 Stars or higher offering discounts between 5% and 15%. Conversely, lower ratings may lead to increased premiums, and a claim could decrease the rating unless Star Rating Protection is purchased. Various excesses, including Basic, Age, Theft, Driver, and Unnamed Driver excesses, may apply during claims, and policyholders can opt for additional coverage options such as Star Rating Protection and rental car coverage. Discounts available include named driver discounts, Star Rating Discounts, and internet new business discounts, applied before government charges. The guide should be read alongside the Allianz Car Insurance Product Disclosure Statement and Policy Document, as it does not form part of the policy's terms and conditions.

The insurance policy specifies conditions related to claims and coverage. Policyholders must obtain approval before incurring expenses for claims; otherwise, reimbursement will be limited to the authorized amount. The Star Rating Protection option is available for those with a 4-Star or higher rating, provided all vehicle owners and drivers are over 25, ensuring that the Allianz Star Rating does not decrease after the first claim, regardless of fault, under certain conditions. However, the rating will decrease by one star for each additional non-recoverable claim, and the cost of this option may rise in subsequent years. For rental car coverage following an accident, if a claim for accidental damage is approved, the insurer will provide a rental car or a daily travel allowance of \$50, starting from the date repairs are authorized or when the vehicle is available for repairs, with a maximum daily rental charge of \$100, covering benefits for up to 21 days or until repairs are completed or the claim is settled. The insurer will not cover fuel costs or damages to the rental car but will reimburse

up to \$2,000 for any excess or security bond required under the rental agreement due to damage.

Additionally, the policy offers an option to waive the basic excess for windscreen claims, allowing one windscreen replacement and two repairs without excess if this is the only damage. There is also an option for coverage of tools of trade, trade stock, and materials in the event of accidental loss or damage, with a maximum payout of \$3,000 per claim, applicable only if the items are stolen through forcible entry or damaged in a collision, with no additional cost for this option in New South Wales. For further inquiries, policyholders can contact Allianz Australia Insurance Limited.