

# motor vehicle insurance



Allianz Motor Insurance policies give you the freedom to select the cover to suit your needs. You can choose both the type of policy and the level of cover.

There are three types of cover that you can choose from – Comprehensive, Third Party Property Damage only, and Third Party Property Damage, Fire and Theft.

## You may receive a discount on your Comprehensive Motor Insurance premium if you:

- > Are eligible for a no claim bonus
- > Are eligible for a safe driver discount<sup>3,5</sup>
- > Elect to increase your excess<sup>3</sup>
- > Choose the restricted driver option which excludes drivers under 25 years old

## Motor Insurance

Allianz Motor Insurance provides a range of features and benefits.

- > Choice of Comprehensive, Third Party Property Damage, Fire and Theft or Third Party Property Damage only cover.

Comprehensive Motor Insurance provides the following benefits:

- > Up to 30 days rental car if your vehicle is stolen – up to \$100 a day
- > Choice of market value or agreed value on your vehicle<sup>1</sup>
- > Cover for personal items and clothing – up to \$1,000
- > Up to \$500 for the replacement of keys and recoding locks of your stolen vehicle
- > Optional features to reduce premiums
- > Pay-by-the-month instalment option at no additional policy fee<sup>2</sup>
- > Up to 10% online discount<sup>3,4</sup>

**Please note:** This insurance is underwritten by Allianz Australia Insurance Limited (Allianz) AFS Licence No. 234 708 ABN 15 000 122 850. Qudos Bank AFSL 238 305 ABN 53 087 650 557 arranges this insurance as an agent for Allianz not as your agent. A Product Disclosure Statement (PDS) is available by calling 1300 747 747. Any advice here does not take into consideration your objectives, financial situation or needs, which you should consider before acting on our recommendations. Policy terms, conditions, limits and exclusions apply. You should read and consider the PDS and Financial Services Guide (FSG) before deciding whether to acquire any product mentioned.

We receive commission on these insurance products as a percentage of the premium paid for each policy ranging from 10 - 30%. See our FSG or ask us for more details.

1. Terms and Conditions apply. Please see PDS for details.

2. Premiums payable by instalments may be subject to minor adjustments (upwards or downwards) due to rounding and financial institution transaction fees may apply.


3. Minimum premiums may apply. Any discounts/entitlements may be subject to rounding and only apply to the extent any minimum premium is not reached. If you are eligible for more than one, we also apply each of them in a predetermined order to the premium (excluding taxes and government charges) as reduced by any prior applied discounts/entitlements.

4. The online discount applies to new comprehensive motor insurance policies. Applies to the first year's premium only (unless stated otherwise). Promotional or other discounts may apply from time to time for customers who apply for insurance via other methods.

5. Safe Driver Discount applies to new motor insurance policies with comprehensive cover only. To be eligible for a safe driver discount, the rateable driver must be aged 30 years or over; the insured (owner) must have held a maximum no claim bonus for the last five consecutive years; and all nominated drivers must have had no at fault claims for the last five years.

For more information or to apply:

For more information on Motor Vehicle Insurance:

 Call us 1300 747 747

 Visit us online at [qudosbank.com.au](http://qudosbank.com.au)

 Drop into your nearest branch

**1300 747 747 | [qudosbank.com.au](http://qudosbank.com.au)**