

The LeasePlan logo features the word "LeasePlan" in white, sans-serif font, positioned within a stylized, wavy graphic composed of overlapping orange and red shapes that resemble a rising line graph.

LeasePlan

LeasePlan Total Cover

Combined Product Disclosure Statement (PDS) and Financial Services Guide

LeasePlan Australia Limited

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Allianz Australia Insurance Limited

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Product Disclosure Statement (PDS)

Introduction

Welcome and thank you for choosing LeasePlan Total Cover, the insurance product of LeasePlan Australia Limited ABN 57 006 923 011 (LeasePlan), which is issued and fully underwritten by Allianz Australia Insurance Limited ABN 15 000 122 850 (Allianz) AFS Licence No. 234708. Allianz is the issuer of this Product Disclosure Statement (PDS).

LeasePlan is an authorised representative of Allianz (Authorised Representative Number 246364) and arranger of the insurance provided under this PDS. In arranging this insurance LeasePlan acts as an agent of Allianz, not as your agent.

About LeasePlan

Global experience, a comprehensive range of products, facilities and technological investments add up to a strong commitment of exceeding the expectations of its customers.

LeasePlan is fully committed to providing the very best products and service and to this end it has contracted performance standards with all the members of its national claims, repairer and assessing network.

LeasePlan is dedicated to the continuous improvement of all its services and strives to achieve this through knowledge transfer within the company; product research; sharing new developments globally and providing a wide range of risk management services.

LeasePlan has introduced industry best practice procedures in all aspects of its business.

About Allianz

The insurer of this product is Allianz Australia Insurance Limited ABN 15 000 122 850 (Allianz) AFS Licence No. 234708.

As a member of the worldwide Allianz Group, we use our years of local expertise, combined with global experience, to offer a wide range of products and services to our customers.

We are committed to continuous improvement of our products and services and strive to achieve this through the use of dedicated technical research units and the sharing of new product developments globally.

About this Insurance

This is an important document. You should read it carefully before making a decision to purchase this insurance. It will help you to:

- decide whether this insurance will meet your needs; and
- compare it with other products you may be considering.

Please note that any recommendation or opinion in this document is of a general nature only and does not take into account your objectives, financial situation or needs.

You need to decide if this Insurance is right for you and you should read all of the documents that make up the Policy to ensure you have the cover you need.

Preparation date 31 July 2020.

Our contract with you

Where we agree to enter into a Policy with you it is a contract of insurance between us and you (see the definition of You for details of who is covered by this term). This document comprises a combined PDS, policy wording and Financial Services Guide (FSG). It contains information designed to help you decide whether to buy the Policy. If you decide to buy this Insurance,

- this PDS (including any supplementary PDS);
- any verbal or written information you have given us, based upon which we have decided to issue this Policy to you; and
- your Schedule,

will constitute a contract between you and us.

We may update some of the information in this PDS that is not materially adverse from time to time without notifying you. You can obtain a copy of any updated information by contacting LeasePlan. We will give you a free paper copy of any updates if you request them. If necessary, we will issue a supplementary PDS or replacement PDS.

The insurance may also be governed by any other change to the terms of the Policy otherwise advised

by us in writing (such as an endorsement). These written changes may vary or modify the terms of your Policy.

These are all important documents and should be carefully read together and kept in a safe place for future reference.

We reserve the right to change the terms of the Policy where permitted to do so by law.

Cooling off period and cancellation rights

Cooling off period

You can exercise your cooling off rights and cancel the Policy within 14 days of the date you purchased the Policy and receive a refund of the premium paid, provided you have not exercised any right or power under the Policy (e.g. made any claim) and these rights and powers have not ended.

We may deduct any reasonable administrative and transaction costs incurred by us that are reasonably related to the acquisition and termination of the Policy and any government taxes or duties we cannot recover, from your refund amount.

After the cooling off period has ended, you still have cancellation rights; however, we may deduct a pro rata proportion of the premium for time on risk, plus any reasonable administrative costs and any government taxes or duties we cannot recover.

Cancellation rights

In addition to your cooling off rights detailed above, you may cancel the Policy at any time by giving written or verbal notice to us.

We have the right to cancel this Policy where permitted by and in accordance with law. For example, we may cancel:

- if you failed to comply with your Duty of Disclosure or with your duty of utmost good faith; or
- where you have made a misrepresentation to us during negotiations prior to the issue of the Policy; or
- where you have failed to comply with a

provision of the Policy, including the term relating to payment of premium; or

- where you have made a fraudulent claim under the Policy or under some other contract of insurance that provides cover during the same period of time that our Policy covers you.

Subject to the paragraph below, if you or we cancel the Policy we may deduct a pro rata proportion of the premium for time on risk, reasonable administrative and transaction costs related to the acquisition and termination of the Policy we incur and any government taxes or duties we cannot recover.

In the event that you have made a claim under the Policy and we have agreed to pay the full sum insured for your property no return of premium will be made for any unused portion of the premium.

What is covered

Where we have entered into a Policy with you, we will insure you for:

- loss or damage caused by one or more of the covered insured events;
- the additional covered benefits, as set out in this PDS occurring during the Period of Insurance; and
- the optional covered benefits, as set out in this PDS occurring during the Period of Insurance, providing you have requested this cover and the appropriate premium has been paid or agreed to be paid.

Other persons may be entitled to cover, but only if specified as so entitled and limited only to the extent and interest specified.

Cover is provided on the basis:

- that you have paid or agreed to pay us the premium for the cover provided; and
- on the verbal and/or written information provided by you which you gave after having been advised of your Duty of Disclosure either verbally or in writing.

If you failed to comply with your Duty of Disclosure or have made a misrepresentation to us, we may be entitled to reduce our liability under the Policy in respect of a claim and/or we may cancel your Policy. If you have told us something which is

fraudulent, we also have the option of avoiding your Policy (i.e. treating it as if it never existed).

Your Duty of Disclosure and the consequences of non-disclosure, are set out under the heading 'Your Duty of Disclosure'.

Some words have special meanings

Certain words used in this PDS have special meanings. The General Definitions section of this document contains such terms. In some cases, certain words may be given a special meaning in a particular section of the PDS when used or in the other documents making up the Policy.

Headings are provided for reference only and do not form part of the Policy for interpretation purposes.

Goods and Services Tax

This PDS contains a GST provision in relation to premium and our payment to you for claims. It may have an impact on how you determine the amount of insurance you need. Please read the GST notice in section 8 of the 'Conditions of Cover' in this PDS carefully. Seek professional advice if you have any queries about GST and the insurance.

Your obligation to comply with the Policy terms and conditions

You are required to comply with the terms and conditions of the Policy. Please remember that if you do not comply with any term or condition, we may (to the extent permitted by law) decline or reduce any claim payment and/or cancel your Policy.

If more than one person is insured under the Policy, a failure or wrongful action by one of those persons may adversely affect the rights of any other person insured under the Policy.

How to make a claim

If you need to make a claim under the Policy, please refer to the 'Making a Claim' section.

How we calculate your premium

The amount of your premium is determined by taking a number of different matters into account. You can seek a quote at any time.

It is important for you to know that the premium varies depending on the information we receive from you about the risk to be covered by us.

Based on our experience and expertise as an insurer, we decide what factors increase our risk and how they should impact on the premium.

The base premium we charge varies according to a number of factors including your risk profile.

Your risk profile is based on a combination of factors that assist in determining the likelihood of a claim occurring in the Policy year and the amount that the claim is likely to cost us.

Depending on your type of Policy, the factors that may make up your risk profile include your age and gender, relevant driving history and driving experience, relevant claims and incident/Accident history, and any other persons insured under the Policy.

Other factors may then be taken into account such as where you live, the type of vehicle being insured and its condition, any accessories and modifications, whether it is used for business use or private use, the amount of cover required and Excesses selected, whether you pay your premium annually or by monthly instalments, whether your Vehicle is financed and under what type of finance and relevant insurance, criminal and bankruptcy history.

Factors that increase the risk to us may result in a higher base premium whilst factors that decrease our risk may result in a lower base premium.

Your premium also includes amounts that take into account our obligation to pay any relevant compulsory government charges, taxes or levies (e.g. GST) in relation to your Policy. These amounts will be set out separately on your Schedule but are included as part of the total premium payable.

In cases where we are required to pay an estimated amount (e.g. for Emergency Services Levies) based on criteria set by a government, we allocate to the Policy our estimate of the amount we will be required to pay. We may over or under recover in any particular year but we will not adjust your premium because of this. You can ask us for more details if you wish.

When you apply for this insurance, you will be advised of the total premium amount payable, when it needs to be paid and how it can be paid. This amount will be set out in the Schedule which will be

given to you after the entry into the Policy. If you fail to pay we may reduce any claim payment by the amount of premium owing and/or cancel the Policy. Special rights and obligations apply to instalment premium payments as set out below.

Renewal procedure

Before your Policy expires we will advise you whether we intend to offer renewal and if so on what terms.

The terms in this PDS also apply to any offer of renewal we may make unless we tell you otherwise.

It is important that you check the terms of any renewal offer before renewing to satisfy yourself that the details are correct. In particular, check the sum insured amounts and Excess(es) applicable and to ensure the levels of cover are appropriate for you.

Your Duty of Disclosure

Before you enter into this insurance with us, you have a Duty of Disclosure under the *Insurance Contracts Act 1984*.

The Act imposes a different duty the first time you enter into a contract of insurance with us to that which applies when you vary, extend or reinstate the contract.

The Duty of Disclosure applies until the contract is entered into (or varied, extended or reinstated as applicable).

Your Duty of Disclosure when you enter into the Policy with us for the first time

When answering our specific questions that are relevant to our decision whether to accept the risk of the insurance and, if so, on what terms, you must be honest and disclose to us anything that you know and that a reasonable person in the circumstances would include in answer to the questions.

It is important that you understand you are answering our questions in this way for yourself and anyone else whom you want to be covered by the contract.

Your Duty of Disclosure when you vary, extend, or reinstate the contract

When you vary, extend or reinstate the contract with us, your duty is to disclose to us every matter that you know, or could reasonably be expected to know, is relevant to our decision whether to accept the risk of the insurance and, if so, on what terms.

What you do not need to tell us

The duty however does not require disclosure of any matter:

- that diminishes the risk to be undertaken by us; or
- that is of common knowledge; or
- that we know or, in the ordinary course of our business as an insurer, ought to know; or
- as to which compliance with your duty is waived by us.

Non-disclosure

If you fail to comply with your Duty of Disclosure, we may be entitled to reduce our liability under the contract in respect of a claim, cancel the contract or both. If your non-disclosure is fraudulent, we may also have the option of avoiding the contract from its beginning.

Privacy Act 1988 – Information

At Allianz, we give priority to protecting the privacy of your personal information. We do this by handling personal information in a responsible manner and in accordance with the *Privacy Act 1988* (Cth).

How We Collect Your Personal Information

We usually collect your personal information directly from you or your agents. We may also collect it from our agents and service providers; other insurers and insurance reference bureaus; people who are involved in a claim or assist us in investigating or processing claims, including third parties claiming under your policy, your employer, external claims data collectors and verifiers and medical service providers; third parties who may be arranging insurance cover for a group that you are a part of; law enforcement, dispute resolution, statutory and regulatory bodies; marketing lists and industry databases; and publicly available sources.

Why We Collect Your Personal Information

We collect your personal information to enable us to provide our products and services, including to process and settle claims; offer our products and services and those of our related companies,

brokers, intermediaries and business partners that may interest you; and conduct market or customer research to determine those products or services that may suit you.

You can choose not to receive product or service offerings from us (including product or service offerings from us on behalf of our brokers, intermediaries and/or our business partners) or our related companies by calling the Allianz Direct Marketing Privacy Service Line on 1300 360 529, EST 8am to 6pm Monday to Friday, or going to our website's Privacy section.

www.allianz.com.au

Who We Disclose Your Personal Information To

We may disclose your personal information to others with whom we have business arrangements for the purposes listed in the relevant paragraph above or (except in the case of sensitive information) to enable them to offer their products and services to you. These parties may include insurers, intermediaries, reinsurers, insurance reference bureaus, related companies, our advisers, persons involved in claims, external claims data collectors and verifiers, parties that we have an insurance scheme in place with under which you purchased your policy (such as a financier or motor vehicle manufacturer and/or dealer). Disclosure may also be made to government, law enforcement, dispute resolution, statutory or regulatory bodies, or as required by law.

Disclosure Overseas

In some instances, your personal information may be disclosed to other companies in the Allianz Group, business partners, reinsurers and service providers that may be located in Australia or overseas. The countries this information may be disclosed to will vary from time to time, but may include Canada, Germany, New Zealand, United Kingdom, United States of America and other countries where the Allianz Group has a presence or engages subcontractors. We regularly review the security of our systems used for sending personal information overseas. Any information disclosed may only be used for the purposes of collection detailed above and system administration.

Access to Your Personal Information and Complaints

You may ask for access to the personal information we hold about you and seek correction by calling 1300 360 529, EST 8am to 6pm Monday to Friday. Our Privacy Policy contains details about how you may make a complaint about a breach of the privacy principles contained in the *Privacy Act 1988* (Cth) and how we deal with complaints. Our Privacy Policy is available at www.allianz.com.au

Information about LeasePlan's management of personal information is also available in LeasePlan's privacy policy accessible at <https://www.leaseplan.com.au/privacy>

Telephone call recording

We may record incoming and/or outgoing telephone calls for training or verification purposes. Where we have recorded a telephone call, we can provide you with a copy at your request, where it is reasonable to do so.

Your consent

By providing us with personal information you and any other person you provide personal information for, consent to these uses and disclosures until you tell us otherwise. If you wish to withdraw your consent, including for such things as receiving information on products and offers by us or persons we have an association with, please contact us.

General Insurance Code of Practice – providing you with even better service

The General Insurance Code of Practice was developed by the Insurance Council of Australia to further raise standards of practice and service across the insurance industry. We keenly support the standards set out in the Code. You can obtain more information on the Code of Practice and how it assists you by contacting us or LeasePlan.

Complaints - Internal and External Complaints

If you are unhappy with any of your dealings with us or LeasePlan in connection with this insurance, simply contact the LeasePlan Insurance team on 132 572, by email at cservice@leaseplan.com.au

Claims related complaints may be made to the Innovation Group National Claims Centre as detailed in the “Making a Claim” section of this PDS.

LeasePlan has an established complaints and disputes resolution process designed to log, track, escalate and monitor complaints received from clients and customers.

A complaints consultant will be assigned to the management of your complaint and will acknowledge your complaint within two business days of notification of the complaint. If further information is required to consider the complaint, it will be requested at this time.

LeasePlan will respond to you within 15 business days of receiving your complaint.

Any complaint or dispute is not considered to be resolved until a proposed resolution or solution has been communicated to you and you have accepted the resolution or solution.

If you are not satisfied with our response or a decision is not reached within 45 days, you may lodge a complaint with the external dispute resolution (EDR) scheme we are a member of (which is independent and free to you) provided the complaint falls within the EDR scheme’s relevant terms and rules:

The Australian Financial Complaints Authority

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority
GPO Box 3, Melbourne, Victoria 3001

Financial Claims Scheme

In the unlikely event Allianz Australia Insurance Limited were to become insolvent and could not meet its obligations under the policy, a person entitled to claim may be entitled to payment under the Financial Claims Scheme. Access to the Scheme is subject to eligibility criteria. More information can be obtained from

<http://www.fcs.gov.au/>

Further information and confirmation of transactions

If you require further information about this insurance or wish to confirm a transaction, please contact us.

General Definitions

Some of the words in the Policy have special meanings wherever they appear. These words and their meanings are defined below.

Accident or Accidental means a sudden event which is an unintended or unforeseen happening and is not expected or designed. The event arises out of the use of the Vehicle and includes a series of events arising out of the one event.

Damage means physical loss, damage or destruction.

Declined Driver means a driver who is not insured under this Policy.

Employee means any person(s) engaged in your or the Insured's business under a contract of employment service or apprenticeship or supplied to you or the Insured by a contract of labour hire.

Excess means the amount shown in the Schedule, which you must pay when you make a claim under your Policy.

Family means:

- your parents,
- your spouse or de facto spouse, and
- your children or the children of your spouse or de facto spouse, who ordinarily live with you.

Insured means you or in the case of a Vehicle which is financed and/or owned by LeasePlan, the insured party will be LeasePlan in respect of own damage.

Malicious Damage means intentional Damage done to your Vehicle by someone else without your consent.

Market Value means the cost to replace your Vehicle with a Vehicle of the same make, model, age and condition as your Vehicle immediately prior to the loss or damage but excluding costs and charges for Vehicle registration, compulsory third-party insurance, stamp duty transfer, dealer warranty costs, allowance for dealer profit or transfer fees.

Period of Insurance means the period of time commencing on the effective date stated in the Schedule and ending on the expiry date stated in the Schedule.

Personal Effects means personal items owned by you which are designed to be worn or carried, but not:

- cheques, money, credit cards or negotiable instruments; or
- firearms; or
- tools or items used in connection with a business or occupation; or
- mobile phones, mobile tablet device, laptops, smart watches, fitness trackers, jewellery, personal music devices, portable Global Positioning System device (GPS) or any other electronic devices; or
- any item insured under another insurance Policy.

Policy means this PDS (including any supplementary PDS), any verbal or written information you have given us, based upon which we have decided to issue this Insurance to you and the Schedule, which together form the contract of Insurance between you and us.

Schedule means the most current LeasePlan Total Cover Policy schedule issued to you by us. It sets out the type of cover selected by you and other applicable details of your cover such as the Period of Insurance and any Excesses payable.

Substitute Vehicle means a Vehicle similar to your Vehicle which has been hired or borrowed because your Vehicle is being repaired, serviced or is not drivable because of a mechanical breakdown.

Total Loss means the Vehicle is so badly Damaged that it would not be either safe or economical for us to repair, or when it has been stolen and not recovered within a reasonable period of time as determined by us.

Vehicle means the registered Vehicles shown on your Schedule including:

- its standard tools, modifications and
- accessories as supplied by the manufacturer; and
- its fitted or non-standard extras, modifications and accessories which you have listed on your proposal or given us details of later and which we have accepted and included on the Schedule.



We, our or us means Allianz Australia Insurance Limited, AFS Licence No. 234708, ABN 15 000 122 850 of 2 Market Street, Sydney, NSW, 2000.

You or your means the person(s) named in the Schedule as the Insured.

You have Comprehensive Cover under this Policy

Cover for Accidental loss or Damage to Your Vehicle

If during the Period of Insurance your Vehicle:

- suffers Accidental Damage, including Damage caused by fire, hail, flood, storm or earthquake; or
- is lost by theft and not found; or
- suffers Malicious Damage,

we will at our option:

- repair your Vehicle; or
- pay you the reasonable cost to repair your Vehicle to its condition before it was Damaged; or
- If your Vehicle is a Total Loss and LeasePlan:
 - is the lessor of your Vehicle, we will pay the Market Value of your Vehicle and the amount necessary to discharge your obligations to LeasePlan under the leasing agreement for your Vehicle at the time of the Total Loss; or
 - is not the lessor of your Vehicle, we will pay the Market Value of your Vehicle and an additional amount of up to 20% of the Market Value towards the balance of your outstanding obligations under the leasing or finance agreement for your Vehicle at the time of the Total Loss.

We will not pay:

- more than the balance of your outstanding obligations under the leasing or finance agreement for your Vehicle; or
- any amount outstanding under any previous leasing or finance agreements that have been incorporated into the financial or leasing agreement for your Vehicle.
- any amount related to electric vehicle charging equipment, other than Vehicle charging cables, that has been included in the financial or leasing agreement for your Vehicle.

Further we will adjust your claims payment in accordance with the GST provision shown under the “Conditions of cover” and “GST Notice” sections of this PDS.

Cover for damage to other peoples’ property (legal liability)

We will cover your legal liability to pay compensation for loss or Damage to someone else’s property caused by a motor vehicle accident, which is partly or fully your fault.

This cover will apply if your legal liability for loss or Damage to someone else’s property arises out of the use of:

- your Vehicle; and/or
- a caravan or trailer towed by your Vehicle.

We will also cover the legal liability for loss or Damage to the property of:

- any person who is driving, using or in charge of your Vehicle with your permission; and/or
- a passenger travelling in your Vehicle or who is getting into or out of your Vehicle; and/or
- your employer, principal or partner arising from your use of your Vehicle.

We will not cover legal liability:

- when the loss or Damage occurs to your own property, or the property of any other member of your Family, to property which is in your possession, custody or control; or
- which is insurable under any statutory or compulsory insurance policy or any statutory or compulsory insurance or compensation scheme or fund covering such legal liability.

No cover for legal liability after a Total Loss

On the date we confirm that we will pay your claim for the Total Loss of your Vehicle, all cover under the Policy including legal liability in respect of that Vehicle will cease.

Additional cover for supplementary bodily injury (legal liability)

We will also cover you, or a currently licensed driver of your Vehicle driving the Vehicle with your consent, for legal liability for death or bodily injury caused by or arising out of the use of your

Vehicle, if your Vehicle is registered for use on a public road when the liability is incurred, from one or more of the following events:

- driving or being in charge of your Vehicle or a Substitute Vehicle;
- goods being carried by or falling from your Vehicle or a Substitute Vehicle; or
- loading or unloading your Vehicle or a Substitute Vehicle.

We will also cover the legal liability of a passenger travelling in or getting into or out of your Vehicle with your permission, or the permission of a currently licensed driver driving or in charge of your Vehicle with your consent.

We will not pay:

1. If the event or series of related events that gives rise to the legal liability or any part of it is covered or indemnified in any way by any:
 - statutory or compulsory insurance policy or any statutory or compulsory insurance, or compensation scheme or fund, even if the amount recoverable is nil.
2. Any amount of a claim over that which is recoverable under any:
 - statutory or compulsory insurance policy or any statutory or compulsory insurance, or compensation scheme or fund.
3. If the legal liability would have been covered or indemnified in any way if you had not failed to:
 - insure your Vehicle;
 - register your Vehicle; or
 - comply with the requirements of any statutory or compulsory insurance policy or any statutory or compulsory insurance or compensation scheme or fund.
4. For legal liability to any:
 - person driving or in charge of your Vehicle;
 - of your employees; or
 - member of your Family.
5. For legal liability in respect of any psychological or psychiatric injury (other than to the extent that it is directly caused by or arises from serious physical bodily injury of

the person who suffers the psychological or psychiatric injury).

6. Unless you or the person claiming under this section have notified us of a claim under this section within six months of you or that person first becoming aware of an intention to make a claim against you or that person.
7. For legal liability caused by or arising from an intentional act by you or any other person.
8. Any amount of exemplary, punitive or aggravated damages.
9. If your Vehicle is outside of Australia at the time of loss or Accident.

Maximum amount payable

The maximum amount we will pay in total for all claims under this Policy for damage to other peoples' property and/or supplementary bodily injury arising from a single event or series of related events is \$30,000,000.

Additional benefits we will pay

Unless we have stated differently under one of the additional benefits listed below, any payment we may make under this section will be paid in addition to any amount payable for the Damage to your Vehicle or any amount payable under legal liability providing the loss or Damage exceeds the relevant Excesses payable by you.

1. Legal costs

Provided we agree in writing, we will pay for all legal costs and expenses in defending any court proceedings which may arise from Accidental Damage, loss, other damage or liability covered by your Policy.

We will not pay for any legal costs and expenses relating to any criminal or traffic proceedings.

2. Hire car following theft

Where your Vehicle is a sedan, station wagon, four-wheel drive, coupe, hatch, panel van or utility and the loss or Damage is caused by theft, we will arrange for you to be provided with a hire car of a similar size to your Vehicle:

- until your Vehicle is recovered undamaged and you have been told of its location; or

- until your Vehicle is recovered Damaged and the Damage is repaired; or
- until we settle your claim; or
- for a maximum of 14 days,

whichever happens first.

We will not pay for:

- a hire car unless its hire has been arranged by us or approved by us; or
- a hire car unless the theft has been reported to us and to the police; or
- any Accidental Damage or loss to the hire car; or
- additional charges incurred, other than the daily rental rate.

The maximum amount we will pay under this section is \$100 per day.

3. Towing

Following an Accident or theft of your Vehicle, we will pay the reasonable cost of protection, removal and towing of your Vehicle to the nearest repairer, place of safety or any other place, which we agree to.

4. Vehicle being transported by ship

If your Vehicle is being transported by ship within Australian waters, we will pay your contribution for any general average and salvage charges if such maritime law apply.

5. Re-keying and re-coding

If the keys to your Vehicle are stolen, we will pay for the replacement of your Vehicle's keys and the necessary re-coding of your Vehicle's locks.

The maximum amount we will pay under this benefit is:

- the amount by which the cost to re-key and / or re-code your Vehicle exceeds the Excess payable for the claim, up to a maximum amount of \$1,000 per Vehicle; or
- a maximum of \$10,000 per event, if multiple sets of keys are stolen within the insured fleet.

The benefit will only apply if the theft of your keys has been reported to the police, and the keys have not been stolen by an Employee, Family member, invitee or person who resides with you.

6. Substitute Vehicle

We will cover you for Accidental Damage to someone else's property caused by you driving another vehicle not belonging to you (with the consent of the owner) whilst your Vehicle cannot be used because it is undergoing repair or associated services.

We will not pay:

- if the Substitute Vehicle is subject to a self-drive hire agreement; or
- for Damage to the Substitute Vehicle you are driving; or
- if we have already accepted a claim for the Total Loss of your Vehicle; or
- if the Substitute Vehicle is unregistered.

7. Emergency repairs

We will reimburse you for the cost of emergency repairs which may be necessary to enable you to drive your Vehicle home after it is involved in an Accident, suffers Malicious Damage, or is stolen and recovered in a Damaged condition. A valid tax invoice is required in order to substantiate the claim.

The maximum we will pay under this section in respect of any one Accident is \$500.

8. Transportation Costs

If your Vehicle cannot be safely driven to your destination or point of departure after being:

- involved in an Accident; or
- subject to Malicious Damage; or
- stolen and recovered in a Damaged condition.

We will reimburse you the cost of:

- travel necessary to return you, your spouse, your de facto and/or dependent children to your destination or point of departure; and/or
- transportation to collect your Vehicle when it has been repaired. A valid tax invoice is required in order to substantiate the claim.

The maximum we will pay under this section in respect of any one Accident or theft is \$1,000.

9. Personal Effects and clothing

We will also pay for Personal Effects and clothing belonging to you or your Family which are:

- Damaged in a collision involving your Vehicle;

- stolen from your Vehicle while locked; or
- stolen at the same time as your Vehicle.

We may choose to pay the amount of the loss or Damage, or repair or replace the personal effect or item of clothing. Proof of purchase or ownership will be required in order to substantiate the claim and depreciation based on age of items may be applied. The maximum we will pay under this section in respect of any one Accident or theft is \$1,000.

10. Hire car if not at fault

Where your Vehicle is a sedan, station wagon, four-wheel drive, panel van or utility, and we have applied the Faultless Excess condition to your claim, we will arrange and pay for a hire car for you that is of a similar size to your Vehicle.

The maximum we will pay in respect of any one Accident is \$2,500.

- you satisfy us that the driver of your Vehicle at the time of the Accident did not contribute to the cause of the Accident or your Vehicle was Damaged while parked; and
- you can supply us with the name, address and licence number of each responsible party; and
- you can supply the registration number of the other vehicle(s) involved in the Accident.

Optional benefits

We will pay the following benefits if you have requested the cover and paid the appropriate premium.

Any payment we may make under this section will be paid in addition to any amount payable for the Damage to your Vehicle or any amount payable under legal liability.

1. Removal of basic Excess for windscreen claims

If the windscreen or window glass in your Vehicle suffers Accidental Damage, we will not apply an Excess to your claim if:

- the fracture extends through the entire thickness of the glass or, in the case of laminated windscreens, a fracture extends through all layers of the windscreen; and
- you make only one claim in any one Period of Insurance; and

- if the broken windscreen or window glass is the only Damage to your Vehicle; and
- only if your Vehicle is a sedan, station wagon, 4WD, utility or other goods carrying Vehicle up to 3.5 tonnes payload carrying capacity.

2. Hire car following an Accident

Where your Vehicle is a sedan, station wagon, four-wheel drive, panel van or utility and the loss or Damage is caused by an Accident, we will arrange for you to be provided with a hire car of a similar size to your Vehicle:

- until the repairs have been completed; or
- until we settle your claim; or
- for a maximum of 7, 14 or 28 days (depending on the cover requested and paid for, at inception of the Policy), whichever happens first.

We will not pay for:

- a hire car unless its hire has been arranged by us or approved by us;
- any Accidental Damage or loss to the hire car;
- any additional charges incurred, other than the daily rental rate.

The maximum amount payable under this benefit is \$100 per day.

When we will not pay your claim

We will not pay your claim if, at the time of any Accidental Damage, loss or liability which results in a claim, your Vehicle, or a Substitute Vehicle (or any trailer attached to the Vehicle), was:

1. Unlicensed driver

Being driven by any person, including you, who was not licensed to drive your Vehicle. We will not refuse your claim if you can prove that you did not know the driver was unlicensed.

2. Declined driver

Being driven by a person nominated in the Schedule as a Declined Driver.

3. Driver under the influence

Being driven by you, or any other person:

- under the influence of any drug or intoxicating alcohol; or

- who, as a result of the Accident, is convicted of driving under the influence of intoxicating liquor; or
- who had a percentage of alcohol in their breath or blood in excess of the percentage permitted by law in the State or Territory where the Accident occurred; or
- who refused to submit to any test to determine the level of alcohol or drugs in the blood when reasonably requested by the police.

We will not refuse your claim if you can satisfy us you had no reason to suspect that the driver was affected by alcohol or any drug.

4. Overloaded Vehicle

Being used to:

- carry a number of passengers; or
- carry or tow a load, greater than that for which your Vehicle was constructed.

We will not refuse your claim if you can prove that the Accidental Damage, loss or liability was not caused or contributed to by its greater load or number of passengers.

5. Unsafe / Unroadworthy Vehicle

Being used in an unsafe or unroadworthy condition.

We will not refuse your claim if you can prove that the Accidental Damage, loss or liability was not caused or contributed to by the unsafe or unroadworthy condition of your Vehicle.

6. Carrying passengers for hire, fare or reward

Being used to carry passengers for hire, fare or reward except under a private pooling arrangement. If your full-time employer pays you a travelling allowance, we will not consider such an allowance as hire, fare or reward.

7. Motor sports events

Being used in connection with any motor sport, race, time trial or was being tested in preparation for any motor sport, race or time trial.

8. Motor Vehicle tests and experiments

Being used in connection with the motor trade for experiments, tests, trials or demonstration purposes.

9. Deliberate, intentional, malicious or criminal act

Loss or damaged as a result of a deliberate, intentional, malicious or criminal act (including theft, conversion or misappropriation) caused by or involving:

- you, or any other person named in the Schedule; or
- any person who is acting with your express or implied consent.

We will not pay any claim for loss or damage caused by, arising from or in any way connected with:

10. War

Any war, hostilities or warlike operations (whether war be declared or not), rebellion, civil war, revolution, insurrection, military or usurped power, invasion, acts of foreign enemy or popular or military rising.

11. Nuclear

Ionising radiation or contamination by radioactivity from:

- any nuclear fuel or from any nuclear waste; or
- the combustion of nuclear fuel (including any self-sustained process of nuclear fission); or
- nuclear weapons material.

12. Wear and Tear (Depreciation)

Wear and tear, rust, corrosion and depreciation.

13. Breakdown

Mechanical, structural, electrical or computer failures, malfunctions or non-performance.

14. Tyres

Damage to tyres or wheel rims caused by braking, road punctures, cuts or bursts.

We will not pay any claim:

15. Loss of use

For loss or damage suffered because you cannot use your Vehicle.

16. Lawful seizure

For loss or damage as a result of the lawful seizure of your Vehicle.

17. Safeguarding your Vehicle

For loss or damage to your Vehicle after an Accident, theft or breakdown unless you have taken reasonable steps to protect or safeguard it.

18. Renting a Vehicle

We will not pay any claim for loss or damage caused by, arising from or in any way connected with:

- any costs associated with the loan of a Vehicle; or
- the cost of renting a Vehicle, except for those circumstances detailed in the sections entitled "Additional benefits we will pay" - "Hire car following theft"; and "Optional benefits" - "Hire car following an Accident" (if this cover has been requested and paid for).

19. Failure of computer or similar equipment

For loss or damage to any machinery, equipment, part, accessory or other property which:

- is a computer or which contains or comprises any computer technology (including computer chip or control logic); or
- fails to perform or function in the precise manner for which it was designed for any reason arising from the performance or functionality of such computer technology (including computer chip or control logic); or
- arises directly or indirectly from the importation of any software virus whether the importation was malicious, negligent or Accidental.

20. Modifications

The cost of repairing or replacing Vehicle modifications or accessories not noted in any lease agreement relating to your Vehicle or not subsequently advised to and agreed to in writing by LeasePlan.

21. Hazardous / Dangerous Goods

If your Vehicle is being used for or is attached to or is towing another Vehicle, mobile machine and/or trailer, for the commercial transport of petroleum products, toxic chemicals, corrosive acids, inflammable liquids, gases, explosives, inflammable substances having a closed cup flash point below 22.7 degrees celsius or any other substances which form explosive mixtures with organic or other readily oxidisable materials,

unless the method of transportation complies with all the relevant code, regulatory or legislative requirements (including the Australian Dangerous Goods Code), in which case we will pay no more than \$1,000,000 each event inclusive of any costs incurred for the clean-up as a result of an insured event.

22. Old Damage

For the costs of repairing pre-existing damage, or the costs of fixing faulty repairs, unless the repairs were undertaken as the result of a claim under this Policy and with our agreement.

23. Tools of trade

We will not pay any claim for loss or damage caused by, arising from or in any way connected with:

- for tools or items used in connection with a business or occupation; or
- for liability for damage to underground services, pipes, cables or the like caused by or arising out of the use of your Vehicle, or liability in respect of damage to any land or fixed property arising howsoever from vibration or from the removal or weakening of or interference with support to land, buildings or any other property, arising out of the use of your Vehicle.

If your Vehicle comes into direct contact with overhead cables, wires or conduits, we will pay only for the repair of the direct physical damage so caused, up to a maximum of \$100,000 each event.

24. Fines, penalties, punitive damages

For any fines, penalties, or aggravated, exemplary or punitive damages.

25. Radioactive materials

If your Vehicle is being used for or is attached to or is towing a Vehicle, mobile machine and/or trailer, for the commercial transport of radioactive materials.

26. Approved fuel systems

For loss or damage caused by a fuel system, which does not comply with the relevant Australian Standard.

27. Hire of your Vehicle

If your Vehicle is being used for let or hire.

28. Stock in trade

If your Vehicle is in the possession of another person for the purpose of sale.

29. Illegal purpose

If your Vehicle is used for an illegal purpose with your consent.

30. Incorrect / Contaminated fuel or additive

For loss or damages caused as a result of using the incorrect fuel type or additive for your Vehicle, or from filling your Vehicle with contaminated fuel.

We will not refuse your claim if you can prove that the loss or Damage caused to your Vehicle was due to incorrect fuel being stored in the underground tank due to the negligence of the distributor / fuel supplier.

31. Asbestos

Despite any provision to the contrary within this Policy or any endorsement to it, this Policy does not apply to and does not cover any actual or alleged liability whatsoever for any claim or claims in respect of loss or losses directly or indirectly arising out of, resulting from or in consequence of, or in any way involving asbestos, or any materials containing asbestos in whatever form or quantity.

32. Terrorism

Despite any provision to the contrary within this Policy or any endorsement to it, this Policy excludes and does not cover death, injury, illness, loss, damage, cost or expense directly or indirectly caused by, contributed to by, resulting from or arising out or in connection with any act of terrorism, as defined in this Policy, regardless of any other cause or event contributing concurrently or in any other sequence to the loss. An act of terrorism includes any act, or preparation in respect of action, or threat of action designed to influence the government de jure or de facto of any nation or any political division thereof, or in pursuit of political, religious, ideological or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf or in connection with any organisation(s) or government(s) de jure or de facto, and which:

- involves violence against one or more persons; or
- involves damage to property; or

- endangers life other than that of the person committing the action; or
- creates a risk to health or safety of the public or a section of the public; or
- is designed to interfere with or to disrupt an electronic system.

This Policy also excludes and does not cover death, injury, illness, loss, damage, cost or expense directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with any action in controlling, preventing, suppressing, retaliating against, or responding to any act of terrorism.

33. Economic and Trade Sanctions

We will not provide cover and will not be liable to pay any claim or provide any benefit to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose us or LeasePlan to any sanction, prohibition or restriction under the United Nations resolutions or trade or economic sanctions, laws or regulations of Australia.

Conditions of Cover

1. Breach of conditions

Breach of or non-compliance with Policy condition(s) by one Insured named in the Schedule will not prejudice any other named Insured.

2. Cross liability

We agree that each person comprising the Insured named in the Schedule is considered as if that person were the only person named as the Insured, and we waive our rights of subrogation against any of those persons named as the Insured.

3. Joint Insured

A claim lodged by any one person covered by the Policy is considered to be a claim by all persons covered by the Policy.

4. Acquired companies

We will cover any company or subsidiary company formed, purchased or otherwise acquired by you during the Period of Insurance as if they were you provided that you:

- hold a controlling interest in the company;

- advise us of your interest in the company no later than 14 days from the date of acquisition;
- advise us of the number of additional Vehicles insured; and
- pay us any additional premium required.

5. Changes to your insurance details – what you must tell us

You must tell us immediately if during the Period of Insurance:

- there have been any circumstances which could give rise to a claim under the Policy; or
- the drivers of your Vehicle change; or
- the place where your Vehicle is regularly garaged/kept changes; or
- your Vehicle is modified in a manner that affects its value or performance in any way.

When we receive this information, we may:

- alter the terms and conditions of your Policy, or
- charge you an additional premium, or
- decide not to offer to renew your Policy.

If you do not provide the information immediately we may not pay a claim under the Policy.

Before we agree to renew your Policy, you must tell us if, during the current Period of Insurance, you or any person who is a driver of your Vehicle has:

- had any fines or penalties imposed for a traffic offence, other than a parking fine; or
- been convicted of any traffic offences; or
- had a driver's licence cancelled or suspended or been disqualified from holding a driver's licence for any period; or
- been responsible for causing any motor Vehicle Accident; or
- had any motor Vehicle damaged or stolen.

For your assistance we have provided a full explanation of your Duty of Disclosure and the consequences of non-disclosure, under the heading "Your Duty of Disclosure".

6. Keeping evidence of the value of the insured property

You should keep evidence of the value of all property covered under your insurance Policy. You should also keep evidence of the amount of any Accidental loss, damage or destruction.

7. Prevention of loss or damage

We may not pay your claim if you do not take all reasonable precautions to prevent Accident, injury, loss or damage, including securing your Vehicle against unauthorised entry when it is unattended. It is a condition of this Policy that your Vehicle is kept in a roadworthy condition and you do not use the Vehicle in circumstances beyond the use intended by the Vehicle manufacturers.

8. GST Notice

• Sums insured

All monetary limits in this Policy may be increased for GST in some circumstances (see below).

• Claim settlements – where we agree to pay

When we calculate the amount we will pay you, we will have regard to the items below:

- Where you are liable to pay an amount for GST in respect of an acquisition relevant to your claim (such as services to repair a damaged item insured under the Policy) we will pay for the GST amount.
- We will pay the GST amount in addition to the sum insured/ limit of indemnity or other limits shown in the Policy or in the Schedule.
- If your sum insured/limit of liability is not sufficient to cover your loss, we will only pay the GST amount that relates to our settlement of your claim.
- We will reduce the GST amount we pay for by the amount of any input tax credits to which you are or would be entitled.
- Where we make a payment under this Policy as compensation instead of payment for a relevant acquisition, we will reduce the amount of the payment by the amount of any input tax credit that you would have been entitled to had the payment been applied to a relevant acquisition.
- Where the Policy insures business interruption, we will (where relevant) pay you on your claim by reference to the GST

exclusive amount of any supply made by your business that is relevant to your claim.

- **Disclosure – input tax credit entitlement**

If you register, or are registered, for GST you are required to tell us your entitlement to an input tax credit on your premium. If you fail to disclose or understate your entitlement, you may be liable for GST on a claim we may pay. This Policy does not cover you for this GST liability, or for any fine, penalty or charge for which you may be liable.

Making a Claim

What you must do

We may not pay your claim if you do not act as follows:

1. Do not admit liability

You must not:

- admit guilt or liability, or make a promise or offer of payment in connection with any claim; or
- offer or agree to settle any claim, without our written consent.

We are entitled to take over and conduct the defence of any claim made against you for damages by a third party.

We have full discretion in conducting any negotiations, proceedings and the settlement of claims.

If the claim is for legal liability, you may make a written request to us to agree that you are covered in respect of the claim.

2. Prevent further damage

You must take all reasonable precautions to prevent any further loss, damage or liability.

3. Contact the police

Depending on the laws of the State or Territory in which the Accident occurs, you must:

- contact the police if any person was injured as a result of the Accident;
- request the police to attend the scene of the Accident;
- go to the local police station to complete a 'Self Reporting Collision Form' if the police inform you that it is not necessary for them to attend the scene of the Accident.

You must contact the police immediately if your car is stolen or maliciously damaged.

4. Contact the National Claims Centre

If there is any Accidental loss, damage or liability, which is likely to result in a claim, you must give us immediate notice with the full details of any Accidental loss, damage or anticipated or alleged liability.

You or your representative must give the National Claims Centre full details in the manner we request.

The National Claims Centre can be contacted on 1800 64 64 22.

The process for authorising repairs to your Vehicle is explained under "Authorising Repairs".

Any correspondence you receive regarding the Accident or event must be sent to The National Claims Centre immediately.

You must advise The National Claims Centre immediately of:

- any notice of impending prosecution;
- details of any inquest or official inquiry.

What happens after you make a claim?

1. Excess

An Excess is the amount shown in the Schedule which you must pay when you make a claim under your Policy unless we state an Excess does not apply.

The payment of an Excess helps to keep the cost of your premium down by reducing the number of small claims.

Basic Excess

The basic Excess is the first amount you must pay on each claim.

The amount of the basic Excess will be shown on the Schedule next to the heading "Excess".

Faultless Excess (when you do not have to pay an Excess)

You will not have to pay any Excess if you can satisfy all of the below conditions:

- you satisfy us that the driver of your Vehicle at the time of the Accident did not contribute to the cause of the Accident or your Vehicle was damaged while parked; and
- you can supply us with the name, address and licence number of each responsible party; and
- you can supply the registration number of the other vehicle(s) involved in the Accident;

The faultless Excess condition will only apply where the amount of the claim exceeds the basic policy Excess. If the value of the relevant damage

or loss to which the claim relates is less than the basic policy Excess, the cost will be borne by you.

2. Deciding who is at fault

We and/or LeasePlan will be responsible for deciding whether you contributed to the cause of an Accident.

3. Choice of Repairer

We can assist you in selecting a suitable repairer to repair the damage to your Vehicle; however, you also have the right to choose your own repairer. In both instances we will work closely with the repairer to strive to achieve the best repair outcome for you. However, we may require a second quotation from a repairer chosen by us. We will then choose (subject to any relevant Policy limits) to:

- authorise the repairs at your repairer of choice; or
- pay you the reasonable cost of repairing your Vehicle; or
- move your Vehicle to a repairer we both agree will repair your Vehicle. In the instance that we both agree to move your Vehicle we will provide you with a rental car for up to 3 days in addition to any other benefit provided under your Policy.

4. Authorising repairs

You cannot authorise repairs to your Vehicle without LeasePlan's prior consent.

Before we make a decision regarding your claim and repairs to your Vehicle, we may need to inspect your Vehicle. A motor vehicle assessor will be appointed by us. We, or our assessor, will make the necessary arrangements with you.

5. Spare parts, extras and accessories

If we are unable to repair the damaged part(s), we will use a new, recycled or reconditioned part(s) that will meet the requirements of the Australian Design Rules. If such part(s) are not available or appropriate, part(s) from an alternative distribution channel may be used.

We will not pay any amount greater than the maker's last list price in Australia (together with a reasonable charge for fitting) for the supply of any spare part, extra or accessory.

In the event that any spare part, extra or accessory cannot be obtained immediately, we

may choose to pay you the value of the spare part, extra or accessory (together with a reasonable charge for fitting) rather than supplying the spare part, extra or accessory.

6. Sublet Repairs

If your Vehicle requires us to engage the services of a specific specialist repairer and/or supplier we may sublet that component to such repairer or supplier.

7. Guarantee and Warranty

We will guarantee the materials and workmanship on repairs conducted by our preferred repairer or a repairer of your choice, where they are a member of a recognised registered industry body, for as long as you own or lease your Vehicle.

This guarantee is non-transferable.

8. Assist us with your claim

You must assist us with your claim. This means giving us all the information and assistance with your claim, which we may reasonably require.

If you do not we may not pay your claim or provide cover.

If we have the right to recover any amount payable under this Policy from any other person, you must co-operate with us in any action we may take.

9. Our rights of recovery

We have the right to recover from any person, in your name, the amount of any claim paid under this Policy and we have full discretion in the conduct, settlement or defence of any claim in your name. If we recover more than the amount we have paid to you or on your behalf, we will pay you the balance.

The amount of Excess you have paid will only be refunded when we have recovered the total amount we have paid under your claim unless we have agreed otherwise.

10. Salvage of your Vehicle when it is a Total Loss

Where we pay a claim for the Total Loss of your Vehicle:

- the wreckage of your Vehicle will become our property, and
- we will keep the proceeds of any salvage sale.

11. Payment of unpaid premium when your Vehicle is a Total Loss

Where we pay a claim for the Total Loss of your Vehicle the amount of any unpaid premium for the Period of Insurance will be calculated and deducted via the Vehicle settlement carried out by LeasePlan.

12. No return of premium after a Total Loss

Where we pay a claim for the Total Loss of your Vehicle no return of premium will be made for any unused portion of the premium.

13. GST

We will adjust your claims payment in accordance with the GST notice under "Conditions of Cover".

14. Complaints

The National Claims Centre has a complaint process designed to encourage fast and efficient resolution of issues at the first point of contact.

The following escalation levels will ensure that customer complaints are handled in a prompt and professional manner.

Initial contact: Driver contacts National Claims Centre on 1800 64 64 22.

Frontline Staff: National Claims Centre consultants are empowered to resolve complex issues, first level complaints and make fair and reasonable customer service decisions. If you are not satisfied with our response or alternative timeframes are not agreed, you can request Level 1 escalation.

Level 1 - Team Leader: If the Claims Consultant is unable to resolve a complaint it can be escalated to a Team Leader who will review the dispute and respond to you and attempt to resolve the complaint to your satisfaction. If you are not satisfied with the response, the complaint will be referred to the next level Manager.

Level 2 - Claims Manager: The appropriate manager will review the dispute, respond to you and attempt to resolve the complaint to your satisfaction. If the Manager cannot resolve the complaint to your satisfaction, the matter will be referred to Allianz Internal Dispute Resolution Officer.

Level 3: Allianz - Internal Dispute Resolution Officer

The Internal Dispute Resolution officer will respond to your complaint within 15 business days of the date of receipt of your Complaint, provided we have all necessary information and have completed any investigation required.

Complaints may also be made to an external dispute resolution scheme as outlined under the heading 'Complaints – Internal and External Complaints'.

Other Information

Renewal procedure

Before this Policy expires we will normally offer renewal by sending a renewal invitation advising the amount payable to renew this Policy. It is important that you check the information shown before renewing each year to satisfy yourself that the details are correct.

Phoning for assistance

If you need to clarify any of the information contained in the Policy or you have any other queries regarding the Policy, please use the contact details on the last page of this document.

Contact Details

For all inquiries please call LeasePlan Australia Limited on 132 572

LeasePlan Australia Limited ABN 57 006 923 011
Level 7, South Wharf Tower, 30 Convention Centre Place, South Wharf
Melbourne VIC 3006

Allianz can be contacted on 1300 300 573

Allianz Australia Insurance Limited
ABN 15 000 122 850 AFSL No 234708
2 Market Street,
Sydney NSW 2000

The National Claims Centre can be contacted on 1800 64 64 22

The National Claims Centre
Innovation Group Pty Ltd
Level 15, 8 Exhibition Street, Melbourne VIC 3000

This insurance is issued by Allianz Australia Insurance Limited. In arranging this insurance LeasePlan acts as an agent of Allianz, not as your agent.

Financial Services Guide

Introduction

This Financial Services Guide (FSG) is issued by LeasePlan Australia Limited ABN 57 006 923 011 (LeasePlan) in relation to the LeasePlan Total Cover insurance product.

LeasePlan Total Cover is issued and underwritten by Allianz Australia Insurance Limited ABN 15 000 122 850 (Allianz) AFS Licence No. 234708. The financial services referred to in this FSG are provided by LeasePlan on behalf of Allianz. LeasePlan is an authorised representative of Allianz.

Where required, you will be given a Product Disclosure Statement (PDS) before or at the time you acquire any product. The PDS contains information on the significant benefits and characteristics of the product and of the rights, terms and conditions attached to the policy to assist you in making an informed decision about whether to purchase it or not. Please keep this FSG along with your policy documents in a safe place for future reference.

Purpose of this FSG

This FSG is an important document designed to help you make an informed decision about the financial services and products we can provide to you as a retail client. It contains information about who the relevant parties are, the services provided by each party, who they act for, how they are paid, how you can make a complaint, privacy, as well as contact details.

What financial services are provided?

LeasePlan, as an Authorised Representative of Allianz, promotes and distributes LeasePlan Total Cover motor Vehicle insurance cover for Vehicles owned and/or managed by LeasePlan. LeasePlan Total Cover is underwritten by Allianz as the insurer. The insurance is reinsured by Euro Insurances DAC trading as LeasePlan Insurance, a non-life insurance company registered in Ireland, which is part of the global LeasePlan Group of companies.

LeasePlan is authorised by Allianz to deal in LeasePlan Total Cover and to provide general advice in relation to LeasePlan Total Cover. LeasePlan has a binding authority from Allianz which means that it can enter into, vary or cancel LeasePlan Total Cover and handle and settle claims within its binding authority.

When providing its services, LeasePlan acts as an agent of Allianz, not as your agent.

General Advice Warning

In providing any general financial product advice, neither LeasePlan nor Allianz have considered whether LeasePlan Total Cover is appropriate for your personal objectives, financial situation or needs. You should read the PDS and any other relevant documentation to determine if LeasePlan Total Cover is right for you.

Remuneration

Premium

Payment for the services we provide you is payable directly to us. When we issue you with a LeasePlan Total Cover insurance policy, you will pay a premium plus any relevant taxes, charges and levies.

When you pay us your premium it will be banked into our trust account prior to being remitted to the insurer, net of any commission payable to us, in accordance with our arrangements with the insurer. We will retain commission from premium you pay us.

You are required to pay us, on behalf of the insurer, within the time set out in your insurance schedule/tax invoice.

Commission

LeasePlan receives a commission from Allianz if you purchase a policy underwritten by Allianz through us. Commission of 5% of the premium (exclusive of government charges) is paid on the issue of new insurance and on renewal. It is calculated as a percentage of the base premium (this is the premium exclusive of government charges, e.g. GST).

Employees, directors and representatives of LeasePlan and Allianz receive an annual salary and may be paid performance bonuses (although bonuses are not based on insurance sales).

If you would like further information about the remuneration that LeasePlan or Allianz receives, please ask them. This request should be made within a reasonable timeframe after this FSG is provided to you and before the financial services are provided to you.

Complaints

If you have a complaint or dispute regarding LeasePlan Total Cover, LeasePlan, its employees, representatives or service providers, please contact LeasePlan on 132 572, by email at cservice@leaseplan.com.au or by fax to 1800 331 041.

Please refer to the section, 'Complaints – Internal and External Complaints' of the PDS for details of the complaints procedure.

Compensation arrangements

LeasePlan holds professional indemnity (PI) insurance. The PI cover is maintained in accordance with the law, is subject to its terms and conditions, and provides indemnity up to the sum insured for the activities of its employees in respect of the financial services authorised under the AFSL of Allianz. LeasePlan's PI insurance meets the requirements of the *Corporations Act*.

Allianz is a general insurer authorised under the *Insurance Act 1973* (Cth) to carry on general insurance business in Australia and is supervised by the Australian Prudential Regulation Authority and subject to the prudential requirements of the *Insurance Act*. Because of this Allianz is exempt from the requirement to hold professional indemnity insurance. Please contact Allianz if you require further information in relation to their compensation arrangements.

Privacy

Please refer to the PDS for details of the Privacy Statement and how to contact Allianz or LeasePlan regarding your personal information.

How to contact us

Contact details for LeasePlan and Allianz are set out below:

LeasePlan Australia Limited

ABN 57 006 923 011
Level 7, South Wharf Tower, 30 Convention
Centre Place, South Wharf, Victoria 3006
Telephone 132 572

Allianz Australia Insurance Limited

ABN 15 000 122 850
2 Market Street, Sydney New South Wales 2000
Telephone 13 26 64

Who is responsible for this document?

Allianz has authorised the distribution of this FSG. LeasePlan is required to provide this FSG where it relates to the financial services provided by it.

This combined PDS and FSG was prepared on 31 July 2020.