

Apia Car Advantage Insurance

Additional Information Guide

This Additional Information Guide (AIG) is designed to provide you with additional information about excesses, how we calculate premiums and the discounts available under the policy. You should read this AIG together with our Apia Car Advantage Insurance Product Disclosure Statement (PDS) dated 3/11/2020.

This AIG is relevant to you if your policy has a commencement or a renewal date on or after 23 March 2021.

Your excesses

What is an excess?

An excess is the amount you pay towards the cost of your claim for each incident covered by your policy. You might have to pay more than one type of excess.

The total excess you are required to pay is determined by the circumstances of your claim. The excesses that apply to your policy are shown on your certificate.

The different types of excesses are:

Standard excess

Your standard excess depends on the State or Territory where your car is kept, the type of car you are insuring, the type of cover you have chosen and whether we have imposed an additional excess.

Chosen variable excess

You can choose a variable excess from the range we offer. The range we offer depends on your level of cover and the State or Territory where your car is kept. A higher variable excess will reduce your premium. This excess applies to all claims and is payable in addition to any other excess that applies, unless your policy states no excess applies to your claim.

Driver under 25 excess

This applies if a driver under 25 years of age was driving, using or in charge of your car at the time of the incident. This excess is in addition to any other excess that applies. The driver under 25 excess is \$1,500.

About your premium

The amount you pay for this insurance is called the premium. The premium includes any applicable GST, stamp duty, other government charges and any levies that apply. The premium will be shown on your certificate as the total amount payable or as an instalment amount.

When we calculate your premium, there are a range of factors we take into account, including the level of cover you choose. The importance we place on the factors we use to help us calculate your premium can change and how those factors are combined will also affect your premium and may differ from person to person.

Each time you renew your insurance your premium is likely to change, even if your personal circumstances have not changed. This is because the premium you pay is also affected by other things which may include:

- The cost of claims we have paid to other customers and claims we expect to pay in the future;
- New and updated data we use to calculate your premium;
- Changes in government taxes and any State or Territory duties or levies;
- Our expenses of doing business; and
- Other commercial factors.



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When determining your renewal premium, we also consider how much you paid last time. As such we may limit movements up or down.

Significant factors affecting your premium include a combination of some or all of the following:

Factor	Comprehensive cover	Fire, Theft & Third Party Property Damage cover	Third Party Property Damage cover
Age of drivers	✓	✓	✓
Gender of drivers	✓	✓	✓
Type of car	✓	✓	✓
Age of car	✓	✓	✓
Amount covered	✓	✓	✗
Address where the car is kept	✓	✓	✓
How the car is garaged	✓	✓	✓
What the car is used for	✓	✗	✗
Whether the car is under finance	✓	✗	✗
Any discounts you are eligible for	✓	✓	✓
Prior insurer	✓	✗	✗
Whether you select a variable excess	✓	✓	✓
The optional covers selected	✓	✗	✗

Claims on your comprehensive policy will only affect your premium through changes to your No Claim Bonus.

Premium discounts

Discounts are also a factor that can affect your premium. The premium you pay for your insurance includes any discounts we have given you. Any discounts are usually calculated and applied before the application of government taxes and charges.

The main discounts we offer are:

- No claim bonus (comprehensive cover only);
- Multi-policy discount;
- Work less pay less®;
- Drive less pay less® (comprehensive cover only).

From time to time we might also offer discounts or some other special offers as part of a marketing campaign. If we do this, separate terms and conditions may apply. The amount and type of the discount offered can change or be withdrawn.

We regularly offer a discount for buying a new policy online through our website.

If you are eligible for more than one discount we usually apply any subsequent discount to the already discounted premium.

No claim bonus

A no claim bonus (NCB) is a discount that rewards you for your good claims history on comprehensive cover. This discount applies only to comprehensive cover. If you have a NCB it is shown on your certificate. A NCB does not apply to the Apia Roadside Assist or Windscreen and window glass optional covers.



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Rating P –Protected for Life NCB

If have a Rating P - Protected for Life rating it will be shown on your certificate. Apia will only provide protection for a Rating 1 NCB.

You can obtain a Rating P – Protected for Life NCB:

- if you are an existing Apia customer on Rating 1 and you have had no claims that affect your NCB for three consecutive years; or
- if you are a new customer who currently holds a protected Rating 1 NCB with your previous insurer (including another Suncorp Group brand).

How your NCB is impacted after claims

You will keep your NCB if:

- you are claiming for windscreen or window glass damage only; or
- your NCB is protected; or
- you did not cause or contribute to the accident (this means that the other driver was entirely at fault); and
- you can give us the name and address of the person at fault and the registration number of the at fault vehicle involved.

If your no claim bonus is not protected, then for all other claims your NCB level will be reduced. The amount we reduce your NCB for each claim that affects your NCB in the period of insurance is set out below:

If your NCB or Rating number is:	For 1 claim, we reduce your NCB on renewal to:	For 2 claims, we reduce your NCB on renewal to:
65% or Rating P – Protected for Life	NCB is not reduced	NCB is not reduced
65% or rating 1	60% or rating 2	55% or rating 3
60% or rating 2	55% or rating 3	45% of rating 4
55% or rating 3	45% or rating 4	25% or rating 5
45% of rating 4	25% or rating 5	Nil or rating 6
25% or rating 5	Nil or rating 6	premium is loaded
0% or rating 6	premium is loaded	premium is loaded



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Is your NCB affected if you do not have a Protected NCB:

When you make a claim for	Does this impact a NCB?
Theft or attempted theft of your car	Yes
Storm, hail, flood or fire damage	Yes
Malicious act or vandalism	Yes
Damage to your car whilst parked caused by an unidentified person or driver	Yes
Collision with or by an animal	Yes
An incident where you or the driver of your car caused or contributed to the incident	Yes
An incident where you prove another person was entirely at-fault and you can give us the at-fault driver's name, address and the registration number of their vehicle	No
An incident where you prove another person was entirely at-fault but you can't give us the at-fault driver's name, address and the registration number of their vehicle	Yes

Your NCB will increase (up to the maximum) on renewal if you don't make any claims that impact your NCB during the period of insurance

Multi-policy discount

A multi-policy discount rewards you with a discount off your premium for holding two or more eligible paid Apia general insurance policies. There must be a common mailing address and the person(s) seeking the discount must be nominated as an insured with the same name on each eligible policy. If you take out a new policy and qualify for the multi-policy discount, you are eligible to receive the discount on that new policy immediately and on your other existing policies from their next renewal date, provided you still qualify. Eligible general insurance policies are home, contents, landlord, car, motorcycle, boat, caravan and motorhome insurance. To find out more about the multi-policy discount please phone us on **13 50 50**.

This discount does not apply to the Apia Roadside Assist optional cover.

Drive Less Pay Less® discount

Comprehensive policy holders who drive less than 20,000 kilometres per year could receive a discount on their premium.

This discount does not apply to the Apia Roadside Assist or Windscreen and window glass optional covers.

Work Less Pay Less® discount

You could receive this discount if at least one policyholder works less than 37 hours per week. This discount is based on your employment status as noted on your certificate under the heading 'What You Have Told Us'.

This discount does not apply to the Apia Roadside Assist optional cover.

Government taxes and charges

After we have calculated the amount to cover your Apia Car Advantage insurance policy any applicable stamp duty, GST, other government charges and any levies are then applied and the total becomes your premium.

Financial Claims Scheme

This policy may be a 'protected policy' under the Federal Government's Financial Claims Scheme (FCS) which is administered by the Australian Prudential Regulation Authority (APRA).

The FCS only applies in the extremely unlikely event of an insurer becoming insolvent and the Federal Treasurer making a declaration that the FCS will apply to that insurer.

The FCS entitles certain persons, who have valid claims connected with certain protected policies issued by that insurer to be paid certain amounts by APRA.

Information about the FCS can be obtained from www.fcs.gov.au

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