

# Apia Car Advantage Insurance

## Additional Information Guide

This Additional Information Guide (AIG) provides additional information about how we calculate premiums, our excesses, and discounts. You should read this AIG together with our Car Advantage Insurance Product Disclosure Statement (PDS) dated 3/11/2020.

You can ask us for a confirmation of a transaction relating to your policy or any claim by calling us on **13 50 50**.

**This AIG is relevant to you if your policy has a commencement or a renewal date on or after 30/06/2025.**

### Your excess(es)

The amount and types of excesses that apply to your policy are shown on your certificate. Depending on the circumstances, you might have to pay more than one type of excess when you claim.

**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're insuring, the type of cover you've chosen and whether we've imposed an additional excess. You can increase your excess level by choosing a variable excess. See 'Chosen variable excess' below.

#### 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. The range of excesses we offer is between \$550 and \$1,745. 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 cost of your insurance is called the 'premium'. Your premium will depend on many factors. Your premium for each period of insurance will be shown on your certificate.

We'll calculate your premium based on:

- Your risk
- Any discounts applied
- Any variable excess you choose
- GST, stamp duty, and other government charges and levies (as applicable).

Your risk – we work this out using factors we consider important, including but not limited to the type of car, how your car is financed, address where the car is kept, how you use your car, as well as information about the listed drivers and the level, type and amount of cover you've chosen. When you have Comprehensive cover we also take into account additional factors such as previous insurance and any optional covers you have chosen.

This is not a list of all our risk factors. We collect information in relation to risk factors from you and other sources. The importance we place on the factors we use can change and how these factors combine to affect your premium will differ from person to person. We may add or remove factors.

The premium you pay is also affected by other things including the cost of claims we've paid to other customers and claims we expect to pay in the future, our expenses of doing business, and other commercial factors.

When determining your renewal premium, we also consider your previous premium. As such we may limit premium movements up or down.



## Premium discounts

Discounts are also a factor that can affect your premium. The premium you pay for your insurance includes any discounts we've given you. Discounts are applied before we add government taxes and charges. We determine eligibility for a discount on your renewing policy when we calculate your renewal offer.

The main discounts we offer are:

- No claim bonus (Comprehensive cover only)
- Multi-policy discount
- Work less pay less®
- Apia Drive Less Pay Less® discount (Comprehensive cover only).

From time to time we may also offer a discount or some other special offer as part of a marketing campaign. If we do this, separate terms and conditions may apply. We regularly offer a discount for buying a new policy online through our website. The amount and type of discounts that may be offered can change or be withdrawn.

If you receive more than one discount, we apply each further 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. The NCB applies only to Comprehensive cover. If you have a NCB it is shown on your certificate. This discount doesn't apply to the Apia Roadside Assist optional cover.

### 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're an existing Apia customer on Rating 1 and you have had no claims that affect your NCB for three consecutive years; or
- if you're 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 on renewal after a claim\*

You will keep your NCB if:

- you're claiming for windscreen or window glass damage only; or
- your NCB is protected; or
- you didn't 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 isn't protected, then for all other claims your NCB level will be reduced on renewal as below. NCB is determined using the status of your claim(s) when we calculate your renewal premium.

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

Is your NCB affected if you don't 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 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 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 haven't made a claim that impacts your NCB before we calculate your renewal offer. \*On renewal, NCB is determined using the status of claim(s) on your policy when we calculate your renewal premium.

### Multi-policy discount

A multi-policy discount (MPD) 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 a policyholder with the exact same name on each eligible policy. If you take out a new policy and qualify for the MPD, you're eligible to receive the discount on that new policy from its start date (if the discount isn't applied at purchase, we endeavour to process the discount within 90 days from policy start date). You're eligible to receive the MPD on your other existing eligible policies from their next renewal date, provided you're eligible for the MPD, and we still offer the MPD when we calculate your renewal offer.

Eligible Apia general insurance policies are home, contents, landlord, car, motorcycle, boat, caravan, and motorhome insurance. If you quote for a new policy via our website, we rely on your answers to our questions to establish eligibility.

This discount doesn't apply to the Apia Roadside Assist optional cover.

To find out more about the multi-policy discount or if you believe you're eligible for the multi-policy discount but it isn't shown on your certificate, please contact us on **13 50 50** or via our webchat.

### Apia 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 doesn't apply to the Apia Roadside Assist optional cover.

### 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 doesn't apply to the Apia Roadside Assist optional cover.

## Government taxes and charges

After we've calculated the amount to cover your car, GST, stamp duty, and other government charges and levies are then applied (as applicable).

## Financial Claims Scheme

In the unlikely event of an insurer becoming insolvent, a person entitled to claim under protected policies may be entitled to payment under the Financial Claims Scheme (FCS). Access to the scheme is subject to eligibility criteria.

You can find more information about the FCS from the APRA website at [www.fcs.gov.au](http://www.fcs.gov.au).