



## CONTACT US

To get a quote or request a product disclosure statement, contact us on 1300 484 586.

Referrers Code: **CA16244**  
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## CAR INSURANCE

We know how difficult life can be without your car. Allianz Motor Insurance will help you to get back on the road in no time. Features of our comprehensive cover include:

- Cover for your legal liability for damage to other people's property of up to \$20 million;
- Option to decrease your premium by increasing your Basic excess;<sup>3</sup>
- A Safe Driver Discount entitlement (available for eligible drivers).<sup>3,4</sup>

## ALLIANZ MAKES CLAIMING SIMPLE

Allianz understands how important it is to settle your claim quickly. We have a dedicated team to help lodge your claim and ensure that the process is as simple as possible.

In the event of a claim, you have the flexibility of being able to lodge your claim 24/7, online at [allianzclaims.com.au](http://allianzclaims.com.au) or over the phone on 1300 484 586.

Policy terms, conditions, limits and exclusions apply.

To decide if this insurance is right for you, please consider the Product Disclosure Statement.

Connective Funder Services Pty Ltd ABN 40 161 732 645 AR 1246389 (Connective) refers customers to the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 (Allianz) for Home, Landlord, Motor and Caravan & Trailer insurance. We provide written general advice only on these insurance products as Allianz's agent and authorised representative. The advice in this document is prepared and given by Allianz and not your broker who is not authorised to provide advice on Allianz products. Such advice is not based on any consideration of your personal objectives, financial situation or needs. In providing referral services, your broker acts as an agent for Allianz, not as your agent. If you buy Allianz products, your broker will be paid referral remuneration which is a percentage of the premium. Please ask your broker for more details. Policy terms, conditions, limits and exclusions apply. Before making a decision please consider the Product Disclosure Statement, available at 1300 484 586. MIS1420MKT/CTV 11/19

**1. 90 Day free building cover period:** The offer of free settlement cover may only be used in conjunction with the purchase of a residential home or residential investment property and the purchase of a twelve (12) month Home Insurance or Landlords Policy for that property which includes buildings cover. It is not available to land-only ownership or Strata Title properties. This insurance is subject to normal underwriting terms and is offered subject to your eligibility for home or landlord insurance with the insurer. You must consider whether you need insurance for your settlement period as this varies from state to state and may depend on the terms of your contract for sale of property. Please seek independent advice to ensure that you are adequately covered at the appropriate time. By purchasing a twelve (12) month home or landlord insurance policy (including buildings cover), your policy will include an additional free cover period for your buildings of up to a maximum of 90 days before the start date of your twelve month policy. The free cover period will be shown in your policy schedule. The expiry date will be the settlement date nominated by you, which cannot exceed the ninetieth (90th) day from the start of the free cover period. The twelve (12) month period of insurance under your home or landlord insurance policy will commence immediately following the expiry of the free cover period. Once the policy is purchased, the expiry date of your free buildings cover and the commencement date of your twelve (12) month insurance policy cannot be changed unless agreed to by Allianz in writing. The terms, conditions, limits and exclusions in your home or landlord insurance policy (which are set out in the Product Disclosure Statement and policy schedule) will apply to the free cover period. The optional additional cover "Rent Default and Theft by Tenant" if selected in the landlord insurance policy, does not apply during the free cover period.

**2. 10% combined building and contents discount:** A discount of up to 10% for combining Buildings and Contents covers on one policy is applied for Building and Contents, Motor Burnout and Accidental damage cover where applicable. The combined policy discount does not apply to the optional Flood or Portable Contents covers.

**3. Minimum premium - Home and Landlord:** This includes waiver on application of multiple discounts. If you are eligible for more than one discount, Allianz applies them in a predetermined order. This means the effect of applying any subsequent discount will be reduced. For example, the aggregate effect of applying two 10% discounts consecutively means that you will not see the full benefit of both these discounts. Discounts do not apply to taxes or government charges. No discounts are applied to optional cover; Domestic Workers Compensation (if available and selected). Any discounts/entitlements may be subject to rounding and only apply to the extent that any minimum premium is not reached. Premiums payable by instalments may be subject to financial institution transaction fees. **Motor:** Any discounts/entitlements may be subject to rounding and only apply to the extent that any minimum premium is not reached. If you are eligible for more than one discount, Allianz applies them in a predetermined order. This means the effect of applying any subsequent discount will be reduced. For example, the aggregate effect of applying two discounts consecutively means that you will not see the full benefit of both these discounts. Discounts do not apply to taxes or government charges. Discounts are not applied to any optional benefits purchased.

**4. Safe Driver Discount:** Safe Driver Discount applies to Comprehensive Motor Insurance policies only. Any discount entitlement is determined by the insurance history and driving history of all drivers on the policy and the number of claims made by them. If eligible, the maximum Safe Driver Discount that may be applied on new policies is up to 10%.

# YOU'LL BE IN SAFE HANDS WITH ALLIANZ



# YOU CAN RELAX WHEN YOU'RE WITH ALLIANZ



Over 3 million Australians enjoy being with Allianz insurance. By providing quality cover and great service, Allianz can help protect what's important to you and your family with a minimum of fuss.

We offer insurance products with a range of features designed to suit different needs. Take the smart, easy, convenient way to buy insurance by asking your Mortgage Broker about it at the same time as your finances.

## HOME INSURANCE

Your home may be your most precious possession. With Allianz Home and Contents Insurance, you'll enjoy the following features:

- Up to 90 days free building cover period when you purchase your new home;<sup>1</sup>
- Up to 10% discount if you buy both buildings and contents covers on the same policy;<sup>2</sup>
- If you need to rebuild your home after total loss or damage, Allianz will help pay the reasonable costs of architects, engineers, surveyors and solicitors up to \$5,000.

## LANDLORD INSURANCE

With Allianz Landlord Insurance, you may be able to protect your investment property from a broad range of insured events like fire, storm, theft and water damage.

Other benefits include:

- Up to 90 days free building cover period when you purchase your new property;<sup>1</sup>
- Up to 52 weeks' cover for loss of rent after an insured event;
- Up to \$20 million legal liability cover.