



DAWES MOTOR INSURANCE

ABN 18 050 289 506
AR 342982

PO Box A2016,
Sydney South NSW 1235
Telephone: 1300 188 299
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Email: insure@dawes.com.au

Quotation Summary

Please find a summary of your quotation below, this quote is valid for 30 days. The quote is based on information provided to us.

We reserve the right to amend or withdraw terms should relevant information change.

Quotation number	Q109024
Approved Date	14/01/2020
Level of Cover	Comprehensive
Policy	Dawes Motor Vehicle Insurance
Insurer	Allianz Australia Insurance Limited

Vehicle #1

Year of Manufacture	1985
Make	PORSCHE
Model	944
Variant	2D COUPE
Full description	1985 PORSCHE 944 2D COUPE 4 MPFI 5M
Factory options/accessories	No
Aftermarket modifications	No
Aftermarket pearl/candy/airbrush paint	No
Vehicle purchased within	Over 24 months - 12/2016
Purchase price	
Coverage basis	Agreed Value
Sum insured	\$15,000
Existing damage or previously written off	No
Vehicle financed	No
Type of use	Private
Frequency of use	Twice Monthly
Overnight off street parking category	Individual garage
Usual overnight parking address	38, Catherine Street COBURG NORTH VIC 3058
Daytime parking category	Same as overnight
Basic Excess	\$500
Voluntary Excess	\$0
Total Excess	\$500
Annual premium	\$190.00
NCB rating	Rating 1 (60%)

Endorsement Clauses:

- Drivers under the age of 30 excluded (300.1)

Vehicle #2

Year of Manufacture	1980
Make	PORSCHE
Model	911



Variant	2D COUPE
Full description	1980 PORSCHE 911 SC 3.0 LITRE
Soft-top convertible	No
Factory options/accessories	No
Aftermarket modifications	No
Aftermarket pearl/candy/airbrush paint	No
Vehicle purchased within	Over 24 months - 12/2016
Purchase price	
Coverage basis	Agreed Value
Sum insured	\$150,000
Existing damage or previously written off	No
Vehicle financed	No
Type of use	Private
Frequency of use	Twice Monthly
Overnight off street parking category	Individual garage
Usual overnight parking address	38, Catherine Street COBURG NORTH VIC 3058
Daytime parking category	Same as overnight
Basic Excess	\$750
Voluntary Excess	\$0
Total Excess	\$750
Annual premium	\$900.00
NCB rating	Rating 1 (60%)

Endorsement Clauses:

- Drivers under the age of 25 excluded (250.1)

Authorised driver

Date of birth
Gender
Occupation
Current full Australian drivers licence

Jason Elmadi

29/11/1988 - 31 years old
Male
Yes

You have told us the following:

Number of other vehicles driver owns/has sole access to	>3
Number of motor accidents, claims (regardless of fault) or thefts within the last 5 years	1
<u>Accident, claim or theft #1</u>	
Description	Hit object
Date of loss	03/2017
Driver over the legal alcohol limit?	No
Claim cost	\$5,241.27
Was the vehicle a total loss?	No
Additional information	Vehicle rolled into brick wall
Number of licence suspensions, good behaviour periods, or special terms imposed within the last 5 years	Nil
Criminal convictions, bankruptcy, claim declined, or declined/ cancelled insurance within the last 5 years	No

If this is incorrect, please contact us immediately.



Premium	\$1,090.00
FESL	\$0.00
GST	\$119.00
Stamp Duty	\$119.90
Administration Fees (excl GST)	\$100.00
Total Gross Premium	\$1,428.90
Commission (%)	-\$109.00
Commission GST	-\$10.90
TOTAL PAYABLE	\$1,309.00

Conditions:

- The policy covers authorised drivers only. Please refer to the definition of an authorised driver in your Product Disclosure Statement ('PDS'). The prescribed age is 30.
- All authorised drivers must hold a full Australian drivers licence.

Significant Features and Benefits:

- If your motor vehicle is a total loss in the 36 months after it was first registered, where you are the first registered owner (or you purchased a demonstrator model with less than 1000km on odometer) and have been continually insured with Dawes without a break in cover since it was first registered, we will replace it with a new motor vehicle of the same make, model and series (where available) or payment up to the sum insured.
- Emergency accommodation cover up to \$2,000 if you are more than 100 kilometers from home.
- Towing cover up to \$2,000 if your motor vehicle is accidentally damaged or recovered after being stolen.
- Replacement motor vehicle – if you replace your motor vehicle we will cover the replacement motor vehicle automatically for 14 days not otherwise insured (up to the purchase price of the replacement motor vehicle) provided you notify us within 14 days of receiving it. Conditions apply.
- Options, accessories and/or modifications are covered as part of the sum insured if we are told about them and agree to cover them.
- Trailers are covered up to \$1,000 or the current market value (whichever is the lesser) if damaged whilst attached to your motor vehicle and is uninsured.
- Repair or replacement of one windscreen or broken glass or sunroof glass including panoramic glass roof per period of insurance is included without the application of an excess where there is no other damage to your motor vehicle.
- Emergency repairs are covered up to \$1,000 (inc GST).
- Cover for liability for damage to other people's property up to \$30m including costs.
- Choice of repairer available, or we can recommend a repairer.
- Hire car costs following a theft or not at fault accident up to \$100 per day for 17 days (for motor vehicles driven on a 'daily commute' or 'daily non-commute' basis).
- Hire car costs following an accident after the first 5 days of hire, up to \$100 per day for 17 days (for motor vehicles driven on a 'daily commute' or 'daily non-commute' basis).
- Personal property is covered up to \$1,000 if damaged in an accident or if stolen (excluding money, cheques, credit or debit cards and property used for earning income).
- Finance gap cover is included, up to 75% of the difference between the market or agreed value of your motor vehicle and the amount required to discharge your obligations under a lease or loan when we declare your motor vehicle a total loss.
- Replacement keys and locks, re-coding and/or re-keying locks for keys and locks that are stolen.
- Returning your vehicle to you after repair - up to \$500 for the cost of returning your vehicle if the repairer's premises are more than 100 kilometres from your residence or place of work.

The above features and benefits are in summary only. Terms, conditions, exclusions and limitations apply.



Please refer to the PDS which you can obtain from the Dawes website www.dawes.com.au

IMPORTANT NOTICES

Your Product Disclosure Statement ('PDS')

This contract of insurance is arranged by Dawes Underwriting Australia Pty Ltd trading as Dawes Motor Insurance (ABN 18 050 289 506, AR No. 342982) ('Dawes'), an Authorised Representative of SGUAS Pty Ltd (ABN 15 096 726 895, AFSL 234437) ('SGUAS') who in turn acts under a binding authority as agent for the insurer of the product, Allianz Australia Insurance Limited (ABN 15 000 122 850, AFSL 234708).

General Insurance Code of Practice

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.

You can obtain more information on the Code of Practice and how it assists you by contacting us. Contact details are provided on the back cover of the policy wording.

Before you enter into this insurance with us, you have a duty of disclosure under the Insurance Contracts Act 1984 (Cth) ('the Act').

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, renew, extend or reinstate the contract.

This duty of disclosure applies until the contract is entered into (or renewed, varied, extended or reinstated as applicable).

Your Duty of Disclosure when you enter into the contract 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 renew the contract

Where applicable, we will tell you what your renewal duty of disclosure is prior to each renewal.

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

Your 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.

Failure to comply with your duty of disclosure, especially concerning your driving history, including, but not limited to, speeding fines, could severely affect the result of any subsequent claim made on the policy and could lead to a claim being declined.

Privacy Notice

In this Privacy section 'we', 'us' or 'our' means Allianz Australia Insurance Limited, SGUAS and Dawes unless specified otherwise.

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 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, witnesses and medical practitioners; 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 Allianz website's Privacy section at www.allianz.com.au, SGUAS on +61 2 9307 6656 or going to the SGUAS website's Privacy section at www.steadfastagencies.com.au, or Dawes on 1300 188 299 or going to the Dawes website's Privacy section at www.dawes.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 paragraph above or 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. Disclosure may also be made to government, law enforcement, dispute resolution, statutory or regulatory bodies, or as required by law.

Disclosure overseas

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 Allianz on 1300 360 529, SGUAS on +61 2 9307 6656 or Dawes on 1300 188 299 8am–6pm, Monday to Friday. Our Privacy Policies contain 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. Privacy Policy for Allianz is available at www.allianz.com.au. Privacy Policy for SGUAS is available at www.steadfastagencies.com.au. Privacy Policy for Dawes is available at www.dawes.com.au

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.

www.dawes.com.au