



Behind you  
for what's  
ahead





# Ask your mortgage broker about Allianz Insurance

Over 3 million Australians enjoy being with Allianz insurance. By providing quality cover and great service, Allianz can help cover 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' building settlement cover when you purchase your new property;<sup>1</sup>
- You may qualify for up to 30% No Claims Bonus;<sup>3,8</sup>
- Pay by the month at no extra cost.<sup>4</sup>

## Landlord Insurance

With Allianz Landlord Insurance, you may be able to insure your investment property for a broad range of events like fire<sup>5</sup>, storm, theft and water damage.

Other benefits include:

- Up to 90 days' building settlement cover when you purchase your new property;<sup>1</sup>
- Up to a maximum period of 12 months' cover for loss of rent after an insured event, if your buildings can't be lived in by your tenant or access to or use of the buildings isn't possible for a minimum of 7 days;<sup>9</sup>
- Optional additional cover for Rent Default and Theft by Tenant.<sup>2</sup>

## 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;
- Choice of repairer;<sup>6</sup>
- A Safe Driver Discount (available for eligible drivers).<sup>7,8</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, here are convenient ways to lodge an insurance claim:

- Online, anytime – Lodge your claim 24/7 using the secure online claims form at [allianzclaims.com.au](https://allianzclaims.com.au).
- Over the phone – Call our claims team on 13 10 13 and a consultant will help you commence the claims process.  
Operating hours: Mon-Fri, 8am – 6.30pm;  
Sat 8am – 5.30pm.

Policy terms, conditions, limits and exclusions apply. To decide if this insurance is right for you, please consider the Product Disclosure Statement.



## Contact us

To get a quote or request a Product Disclosure Statement contact us on 1300 736 085.

Referrer's code:

Referrer's name:

Mortgage Choice Pty Ltd ABN 57 009 161 979 AR 435921 arranges this insurance as agent for the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 (Allianz). We do not provide any advice based on any consideration of your objectives, financial situation or needs. 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 from [www.mortgagechoice.com.au](https://www.mortgagechoice.com.au) or by calling 1300 736 085. The relevant Target Market Determination is available by calling 1300 736 085. Ask us for more details before we provide you with services.

**1. There is no premium payable for Building settlement cover.** Building settlement cover is available if you enter into a 12-month Home/Landlord insurance policy with Buildings cover (**12-month policy**) with Allianz in connection with the purchase of a residential home/investment property. It is not available for land-only ownership or Strata Title properties. Cover is subject to normal underwriting terms and is offered subject to your eligibility for Home or Landlord Insurance. It provides cover for your home building from the date Allianz agrees to enter into the 12-month policy with you and expires on the date of settlement of your home as nominated by you. This period cannot exceed 90 days and will be shown as the Building settlement cover period on your schedule. Building settlement cover is provided on the same terms, conditions, limits and exclusions of your Home or Landlord (as applicable) insurance policy (which are set out in the Buildings cover section of the Product Disclosure Statement (PDS), and any Supplementary PDS provided and your policy schedule) during the Building settlement cover period shown on your schedule. For both Home and Landlords insurance neither Contents cover nor any of the optional covers applies during the Building settlement cover period shown on your schedule. If these are shown as covered on your schedule, they will apply from the effective date of your 12-month policy shown on your schedule. Landlord contents which is provided as an additional benefit under Buildings cover is not excluded (Landlord policies only). The 12-month policy will commence immediately following the expiry of the Building settlement cover period shown on your schedule. Once the policy is purchased, the expiry date of your Building settlement cover and the commencement date of your 12-month policy cannot be changed unless agreed to by Allianz in writing (acting reasonably). You must consider whether you need insurance for your settlement period as this varies from state to state and may also depend on the terms of your contract for sale of property and if so whether the Building settlement cover meets your needs. Home Buildings settlement cover does not provide cover for contents, which include curtains, carpets, and blinds. You should consider whether you require cover for your contents during this period and for Landlord settlement cover whether Landlord Contents is sufficient. Please seek independent advice to ensure that you are adequately covered at the appropriate time.

**2. Rent Default & Theft by Tenant:** Option to be covered for loss of rent due to specified rental defaults, up to \$10,000 in total for all claims during the period of insurance and cover for loss or damage to your insured buildings or contents caused by theft, burglary or housebreaking committed by your tenant or invitees of your tenant. See Product Disclosure Statement for limits per claim, and terms and conditions.

**3. No Claims Bonus:** When you take out a new policy, we calculate your No Claims Bonus (NCB) based on your home or landlord (as applicable) insurance claims history. To qualify for the maximum No Claim Bonus of 30%, home insurance customers must have had no Building or Contents insurance claims in the preceding 5 years. Landlord customers must have had no Landlord insurance claims in the preceding 3 years. However, customers who have had claims may still qualify for a reduced No Claim Bonus.

**4. Pay by the month at no extra cost Instalment premiums:** If you choose to pay your premium by instalments you do not pay us any more than if you pay your premium in one lump sum annually. The premiums payable by instalments may be subject to minor adjustments (upwards or downwards) due to rounding. Note: Your financial institution may apply transaction fees to instalment payments.

**5. 72 hour exclusion period:** We may not provide cover for any loss of or damage to your property caused by cyclone, flood, grassfires and bushfires during the first 72 hours after you first purchase a policy, or you increase your cover under an existing policy.

**6. Choice of Repairer:** We may agree with you to use a repairer (other than the one you selected), or pay you reasonable repair costs. We will act reasonably in doing so.

**7. 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%.

**8. Minimum premiums:** Any discounts/entitlements may be subject to rounding and may 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 any subsequent discount will be applied to the reduced premium amount after applying any prior discounts and the effect of the 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. Discounts do not apply to optional covers for Domestic workers' compensation / Landlord workers' compensation, and may not apply to other optional covers (if available and selected).

**9. Rental costs after an insured event:** Benefit is applicable only if you have buildings cover or if your building is part of a strata title development and you have contents cover only.