

Get
protected

Your Car Insurance Claim with Allianz

This guide explains how your car claim will be managed.

Your policy documents (which include your Product Disclosure Statement, any applicable Supplementary Product Disclosure Statement and your policy schedule) govern what is covered by your insurance with Allianz. This guide explains the Motor Claim process and does not alter the cover, terms or conditions of your policy.

Step 1 - Lodging your Claim

- You can lodge your claim at allianzclaims.com.au, or contact Allianz Claims on **1300 555 030**.
 - If you lodge your claim online we will contact you within 4 business hours.
- When we speak with you we will advise you:
 - Whether a Policy Excess applies to your claim and whether your No Claims Bonus will be affected. This depends on whether:
 1. you contributed to the cause of the accident;
 2. you cannot provide details of the responsible person and vehicle; or
 3. there is no other responsible vehicle; eg. (in which case, a collision with an animal the Policy Excess will apply and your No Claims Bonus will be affected.)
 - If we require any further information to help in the processing of your claim.
 - Details of local car repairers. We can also arrange the repair quote and vehicle assessment date for you.

Step 2 – Inspecting Your Car

In most cases, you only need one quote for your claim with Allianz.

- We can help you select a repairer:
 - Use our 'Repairer Locator' when lodging your claim online, or
 - Phone **1300 555 030** and one of our friendly staff will assist.
- You or your repairer can arrange a date for the inspection with us.
- One of our qualified Motor Vehicle Assessors will inspect the damage to your vehicle.
- On the date of the assessment, you will need to leave your car at the repairer (usually by 8:00 am in the morning). The Assessor inspects the damage to your car referring to the car details, incident description and policy cover.

- The necessary repairs, paint and parts for your car will be determined by our Assessor and in most cases, authority to repair your car is given to your repairer on the same day.
- Our Assessor will contact you by telephone to confirm the repairs have been authorised.

Step 3 – Your Car Repairs

- Your car is driveable:
 - If your car is driveable and roadworthy, it is best for you to agree with your repairer a convenient date to commence repairs on your car. Usually, your repairer will be able to start work immediately following the inspection.
- Your car is not driveable:
 - If your car has been towed to a holding yard or place of safety and is repairable, we will arrange to tow your car to the nearest repairer.
- Once repairs are complete, your repairer will contact you to collect your car. You may need to pay an excess depending on the circumstances of your claim. We will have advised you whether or not an excess applies when you lodge your claim.
- For your peace of mind, Allianz guarantees the repairs for the period of time that you own the car.

National Seniors
Insurance

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What happens if...

Your car is not repairable?

- If the Assessor determines that your car is damaged beyond repair, he will call you to advise you of this. If your policy is Agreed Value, then the Pre-Accident Value of your car has already been determined. The Agreed Value of your car is shown on your policy schedule. However, if your policy is Market Value, this value is based on a number of factors including:
 - Car Dealer Guides and recent car sales;
 - The Pre-Accident condition of your car, and
 - The kilometres travelled.
- The Pre-Accident Value provided by the Assessor does not take into account any Excess or Unpaid Premium which may need to be deducted. If you pay your policy by monthly instalments we will calculate the remaining premium due for the policy period. Once we have received the Assessor's report we will contact you with the final settlement amount.
- When there is finance on your car Allianz is obligated to pay the financier any outstanding amount.
- When we pay your claim the wreckage of your car becomes the property of Allianz. The Assessor will arrange for your car to be towed from the repair shop for future sale - please remove any personal items from your car.

Your Personal Property has been damaged in the accident?

- If your personal effects have been damaged in a collision involving your vehicle, we may include an amount towards repairing or replacing your personal effects. You need to advise us about the damaged items and keep the damaged articles available for inspection.

When you are not Insured with Allianz? - or maybe "When the at-fault driver is insured with Allianz"

- When your car has been damaged by a vehicle insured by Allianz and the claim has been reported to us, we will arrange for your vehicle to be assessed. When your claim is accepted, we will authorise the repairs to your vehicle.
- If your vehicle is written-off, the Assessor will calculate the Pre-Accident Value of your vehicle and deduct its salvage value. You will retain ownership of the wreckage and will need to arrange for its sale and/or disposal.

General Insurance Code of Practice

Providing you with even better service

- Allianz strives to keep our customers happy through effective management of their claims; however, we understand disputes sometimes occur. If you require further assistance please ask to speak with a Team Manager who can resolve most issues amicably and quickly.
- Allianz supports the standards set out in the General Insurance Code of Practice. Contact us for more information on the Code of Practice and how it assists you.

In arranging this insurance National Seniors Australia Ltd ABN 89 050 523 003 AR No. 282 736 acts as an agent of the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL No. 234708.