

# AAMI COMPREHENSIVE CAR INSURANCE

## ADDITIONAL INFORMATION GUIDE

The guide is designed to provide you with additional information about excesses, how we pay claims, calculate premiums and the discounts available under the policy. You should read this Additional Information Guide (**Guide**) together with our AAMI Comprehensive Car Insurance Product Disclosure Statement (**PDS**) dated 21 March 2018.

**This Guide is relevant to you if your policy has a commencement or renewal effective date on or after 19 June 2018.**

### Your excess

#### What is an excess?

An excess is the amount you have to pay for each incident. You might have to pay more than one type of excess when you claim.

The total excess you are required to pay is determined by the circumstances of your claim. The amount and types of excesses that apply to your policy are shown on your certificate of insurance.

#### The different types of excesses are:

##### Standard excess

Your standard excess depends on the location where your car is kept and whether we have imposed an additional amount in your standard excess. We take into account a number of factors when determining whether we will include an additional amount in your standard excess, such as:

- the type of car you are insuring; and
- our assessment of your (or a listed driver's) driving and/or overall claim history.

**Note:** A standard excess cannot be reduced. You can increase your excess level by choosing an AAMI Flexi-Premiums excess.

##### AAMI Flexi-Premium Excess

The range of AAMI Flexi-Premiums excesses we offer is between \$95 and \$1,550. If chosen this excess applies in addition to any other excess that applies. Choosing a higher AAMI Flexi-Premium excess reduces your premium.

##### Age excess

If the driver is under 25 years of age and is listed on your certificate of insurance, the age excess is \$400. If the driver is under 25 years of age and is not listed on your certificate of insurance, the age excess is \$1,400. If the driver is a learner driver, the age excess that applies is as if the learner driver was listed on the certificate of insurance. This excess is in addition to any other excess that applies.

**Note:** Learner drivers are not required to be listed on the policy.

**Example:** The age excess will not apply if, at the time of the incident, the person in control of the car was being paid for a service (not ride-sharing), i.e. where the car was being serviced or test driven, or driven by a car park attendant or a valet.

##### Inexperienced driver excess

If the driver is 25 years of age or over and has held their driver's licence for less than two years and they are listed on your certificate of insurance, the inexperienced driver excess is \$400. If the driver is 25 years of age or over and has held their driver's licence for less than two years and they are not listed on the certificate of insurance, the inexperienced driver excess is \$1,400. If the driver is a learner driver, the inexperienced driver excess that applies is as if the learner driver was listed on the certificate of insurance. This excess is in addition to any other excess that applies.

**Note:** Learner drivers are not required to be listed on the policy.

**Example:** The inexperienced driver excess will not apply if, at the time of the incident, the person in control was being paid for a service (not ride-sharing), i.e. where the car is being serviced or test driven, or driven by a car park attendant or a valet.

## Driver history excess

The driver history excess is \$800. This excess applies if we have agreed to insure a driver who has had their driver's licence cancelled, suspended, disqualified or restricted in the 3 years prior to the start of the period of insurance and they were 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.

## When does an excess apply?

The table below explains the excesses that apply to common claim types. For other types of claims, we will tell you what excesses apply when you make a claim.

When you make a claim for:	What excess will apply			
	Standard Excess	AAMI Flexi-Premiums <sup>®</sup> Excess	Other Excesses (if applicable)	Does this impact my Safe Driver Rewards status?
Theft or attempted theft of your car	Yes	Yes	None	No
Storm, hail, flood or fire damage	Yes	Yes	None	No
Malicious act or vandalism	Yes	Yes	None	No
Damage to your car whilst parked caused by an unidentified person or driver	Yes	Yes	None	No
Collision with or by an animal	Yes	Yes	Age excess Inexperienced driver excess Driver history excess	No
Windscreen or window glass damage only*	Yes*	Yes*	None*	No
An accident where we decide the driver of your car caused or contributed to the damage	Yes	Yes	Age excess Inexperienced driver excess Driver history excess	Yes
An incident where we agree the driver of your car was not at fault <b>and</b> you can give us the name and address of the at fault driver <b>and</b> the registration number of the at fault vehicle	No	No	None	No
An incident where we agree the driver of your car was not at fault but you cannot give us the name and address of the at fault driver and the registration number of the at fault vehicle	Yes	Yes	Age excess Inexperienced driver excess Driver history excess	Yes

\* If you have chosen and paid for the 'Windscreen and window glass cover' option (see page 20 of the PDS) then you will not have to pay any excess for one claim in the period of insurance.

## Report insurance fraud

Insurance fraud is not a victimless crime. It imposes additional costs on honest policy holders and wastes the valuable resources of our community. This means it affects everyone.

We actively pursue fraudulent and inflated claims in order to keep your premiums as low as possible.

Fraudulent claims will be investigated and may be reported to the police.

Help us fight insurance fraud by reporting:

- inflated vehicle or home repair bills;
- staged vehicle or home incidents;
- false or inflated home or vehicle claims; and
- home or vehicle fires which may have been intentionally started, including by someone known to you.

To report suspected insurance fraud call: 1300 881 725. Let's work together to reduce the impact of insurance fraud on the community.

## Financial Claims Scheme

This policy may be a 'protected policy' under the Federal Government's Financial Claims Scheme (**FCS**) which is administered by the Australian Prudential Regulation Authority (**APRA**).

The FCS only applies in the extremely unlikely event of an insurer becoming insolvent and the Federal Treasurer making a declaration that the FCS will apply to that insurer.

The FCS entitles people, who have valid claims connected with certain protected policies issued by that insurer to be paid certain amounts by APRA.

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

## Claim payments

The following examples are designed to illustrate how a claim payment might typically be calculated. The examples do not cover all scenarios or all benefits and do not form part of your policy terms and conditions. They are a guide only. AAMI always determines real claim payments on an individual basis after we have assessed each claim. You should read the PDS and your certificate of insurance for full details of what we cover as well as what policy limits, conditions and exclusions apply.

Notes about the claim payment examples:

- all amounts are shown in Australia dollars and are GST inclusive;
- all examples assume that you are not registered for GST; and
- the excess in the examples may not be the same as your excess. Refer to your certificate of insurance for your excesses.

### Example 1 – Total loss

Your car is 5 years old and insured for an amount covered of \$14,000. Your standard excess is \$650 and you have not chosen an AAMI Flexi-Premiums excess. Your car is damaged by hail and we assess that the cost of repairs to your car will be \$12,600. Based on the amount covered, what it would cost us to repair your car and its salvage value, we decide it is uneconomical to repair your car and determine your car is a total loss. As your car is more than 2 years old the 'New car after a total loss for cars less than 2 years old' additional feature does not apply to you.

How much we pay		Additional information
Amount covered	\$14,000	When your car is damaged accidentally, we decide that it is a total loss when it is uneconomical, impractical or unsafe to repair.
Less excess payable	-\$650	As your car has been damaged by hail the standard excess applies. We deduct this from the amount we pay to you unless you have already paid the excess to us for this claim.
Less unexpired registration and compulsory third party (CTP)	-\$250	You can collect a refund from your state or territory roads authority. If instead we decide to collect the refund from the relevant authority or insurer ourselves, this amount will not be deducted from your claim.
Claim so far	\$13,100	We would normally pay this directly to you. If a credit provider has a financial interest in your car then we would normally pay your credit provider what they are owed first and pay any balance to you.
If your insurance was paid through instalments of \$60 per month and there are four remaining monthly payments in the period of insurance when your car is damaged:		
Less outstanding premium	-\$240	The 4 x \$60 monthly repayments become due when we decide your car is a total loss. We normally deduct this from the amount we pay to you.
<b>Total claim</b>	<b>\$12,860</b>	

Once we settle the claim, all cover on your car stops, and your policy is cancelled. The salvage becomes our property and we keep the proceeds of its sale. This does not affect the amount we pay you.

## Example 2 – New car after a total loss for cars less than 2 years old

Your car is insured for an amount covered of \$29,800. Your standard excess is \$650 and you have not chosen an AAMI Flexi-Premiums excess. Your car is damaged by fire and we determine it is a total loss. Your car is less than 2 years old and you qualify for the 'New car after a total loss for cars less than 2 years old' additional feature (see page 13 of the PDS for details). The cost to replace your car with a new one of the same make, model and series to your car, including all on road costs, is \$31,300.

How much we pay		Additional information
Cost to replace your car including on road costs	\$31,300	We pay \$31,300 because your car is less than 2 years old and you qualify for the 'New car after a total loss for cars less than 2 years old' additional feature (see page 13 of the PDS for details) and you decide you would like to use this feature. We pay the car dealership directly for the new car.
Less excess payable	-\$650	As your car was damaged by fire the standard excess applies. You pay your excess directly to us.
Less unexpired registration and compulsory third party (CTP)	-\$250	You can collect a refund from your state or territory roads authority. If instead we decide to collect the refund from the relevant authority or insurer ourselves, this amount will not be deducted from your claim.
Plus Towing costs	+\$300	We arranged for your car to be towed to our closest preferred repairer or another facility of our choice as it was not able to be driven (see page 12 of the PDS for details on towing costs). The towing company has invoiced us. We will pay the towing company.
<b>Total claim</b>	<b>\$30,700</b>	

Your policy will continue to its expiry date if we agree to continue to insure you. The salvage becomes our property and we keep the proceeds of its sale. This does not affect how much we pay. If instead you elect not to receive a new car or we cannot agree on the replacement car, we will pay you the amount covered, less deductions (for example, excesses and unexpired registration and CTP insurance).

## Example 3 – New car after a total loss for cars less than 2 years old (when we cannot replace the car)

Your car is insured for an amount covered of \$29,800. Your standard excess is \$650 and you have not chosen an AAMI Flexi-Premiums excess. Your car is damaged by fire and we determine it is a total loss. Your car is less than 2 years old and you qualify for the 'New car after a total loss for cars less than 2 years old' additional feature (see page 13 of the PDS for details). Your car cannot be replaced within 90 days.

How much we pay		Additional information
Amount covered	\$29,800	We are unable to replace your car within 90 days of us deciding your car is a total loss. We will pay you the amount covered shown on your certificate of insurance less applicable deductions (see page 33 of the PDS).
Less excess payable	-\$650	As your car was damaged by fire the standard excess applies. You pay your excess directly to us.
Less remaining registration and compulsory third party (CTP)	-\$250	You can collect a refund from your state or territory roads authority. If instead we decide to collect the refund from the relevant authority or insurer ourselves, this amount will not be deducted from your claim.
Plus towing costs	+\$300	We arranged for your car to be towed to our closest assessment centre as it was not able to be driven (see page 12 of the PDS for details on towing costs). The towing company has invoiced us. We will pay the towing company.
<b>Total claim</b>	<b>\$29,200</b>	

All cover under your policy stops and your policy is cancelled. There is no refund of the unused premium. The salvage becomes our property and we keep the sale proceeds.

### Example 4 – Partial loss

Your car is insured for an amount covered of \$12,700 and you have the 'Hire car after an event for unlimited days' option (see page 19 of the PDS for details). Your standard excess is \$650 and you have chosen a \$1,000 AAMI Flexi-Premiums excess. During a storm a tree branch has fallen and damaged your car. Your car is still safe to drive and we assess the repairs to your car will cost \$6,000 and estimate it will take nine days to repair.

How much we pay		Additional information
Damage to car	\$6,000	We decide your car is repairable.
Less total excess payable	-\$1,650	Both your standard excess and your AAMI Flexi-Premiums excess apply. You pay your excess directly to us.
Claim so far	\$4,350	We pay the repairer directly for the repairs.
We have arranged for you to use a hire car of a similar make and model as your car whilst yours is being repaired.		
Plus hire car costs	+\$450	It has taken nine days for the car to be repaired and returned to you. The hire car provider has invoiced us. The cost is \$50 per day for nine days. We will pay the hire car provider.
<b>Total claim</b>	<b>\$4,800</b>	

### Example 5 – Windscreen and window glass optional cover

Your car is insured for an amount covered of \$35,000 and you have chosen the 'Windscreen and window glass cover' option (see page 20 of the PDS for details). Your windscreen has been damaged by a stone from loose gravel whilst you were driving and needs to be replaced. This is your first 'windscreen and window glass cover' claim in the current period of insurance. It will cost \$350 to replace the windscreen.

How much we pay		Additional information
Replacement windscreen	\$350	The windscreen provider has invoiced us. We will pay the windscreen provider.
Less excess payable	-\$0	No excess applies when you have the 'Windscreen and window glass cover' option and this is your first 'windscreen and window glass cover' claim within the period of insurance.
<b>Total claim</b>	<b>\$350</b>	

### Example 6 – Not at fault incident

Your car is insured for the amount covered of \$25,600. Your standard excess is \$650 and you have not chosen an AAMI Flexi-Premiums excess. The car is hit in the rear whilst stopped at a red traffic light and you obtain the name and address and of the driver at fault and the registration number of the at fault vehicle involved in the incident. We decide the other driver was at fault. You are eligible for 'Hire car after a not at fault incident' additional cover (see page 15 of the PDS).

How much we pay		Additional information
Damage to your car	\$7,500	We decide your car is repairable.
Less excess payable	-\$0	Your excess is waived because you have provided the name and address of the driver at fault and the registration of the at fault vehicle involved and we agree that you were not at fault for the incident.
Claim so far	\$7,500	We normally pay the repairer directly for the repairs.
As you provided the name and address of the driver at fault and the registration number of the at fault vehicle involved in the incident and we agree that you were not at fault, you qualify for the additional feature 'Hire car after a not at fault incident' (see page 15 of the PDS).		
Plus hire car costs	\$600	You are entitled to a hire car that meets your needs for the time it takes to repair your car and return it to you (\$75/day at 8 days). The hire car provider has invoiced us. We will pay them directly.
<b>Total claim</b>	<b>\$8,100</b>	

## Example 7 – Stolen car

Your car is insured for the amount covered of \$37,500. Your standard excess is \$600 and you have not chosen an AAMI Flexi-Premiums excess. The car is stolen and there were 2 child seats in the car valued at \$400 each. You report this to the police and to us. Your car is not found within 14 days of your claim being made. We accept your claim and decide it is in order. We determine your car is a total loss.

How much we pay		Additional information
Amount covered	\$37,500	
Less excess payable	-\$600	As your car was stolen, the standard excess applies. You pay your excess directly to us.
Less unexpired registration and compulsory third party (CTP) insurance	-\$150	You can collect a refund from your state or territory roads authority. If instead we decide to collect the refund from the relevant authority or insurer ourselves, this amount will not be deducted from your claim.
2 Child seats	+\$800	Your policy has an additional feature covering child seats up to \$500 each. You will be covered for the cost to replace these seats.
Claim so far	\$37,550	We would normally pay this directly to you. If a credit provider has a financial interest in the car then we would normally pay your credit provider what they are owed first and pay any balance to you.
As your car was stolen and not recovered within 14 days we have arranged for you to use a 'compact' category hire car (see 'Hire car after theft' additional feature on page 14 of the PDS for details).		
Plus hire car costs	+\$700	We settled your claim 14 days after you told us about your car being stolen. We pay the hire car provider for 14 days car hire calculated at \$50 per day. The hire car provider has invoiced us. We will pay the hire car provider.
<b>Total claim</b>	<b>\$38,250</b>	

Once we settle the claim, all cover for your car stops, your policy is cancelled and there is no refund of the unused premium. Your car (if it is recovered) becomes our property and we keep the proceeds of its sale. This does not affect how much we pay.

## Example 8 – Legal liability

You are 23 years old and a listed driver on the policy. Your standard excess is \$650 and your age excess as a listed driver is \$400. You are involved in an accident where the bull bar of your car has caused damage to another car, but there is no damage to your car. We determine that you are at fault and liable to pay the cost of repairs for the damage caused to the other car. The cost of repairs to the other car is \$7,000.

How much we pay		Additional information
Damage to other car	\$7,000	We normally pay the cost of repairs directly to the third party claimant or their insurer.
Plus towing and hire car	+\$1,060	The driver of the car you hit has claimed for towing of their vehicle and use of a hire car for 7 days.
Less excess payable	-\$1,050	As you are at fault the standard excess applies along with the age excess. You pay this amount directly to us before we pay the third party.
<b>Total claim</b>	<b>\$7,010</b>	

## About your premium

Your rated premium is the amount we calculate that reflects the likelihood of you making a claim together with other factors related to our cost of doing business.

We use many factors about you and your car to work out your rated premium. The importance we place on the factors we use can change and how those factors combine to affect the rated premium will differ from person to person. The rated premium also includes any discounts we give you, as well as GST and any applicable stamp duty, charge and levy. Your certificate of insurance will show you how much you have to pay.

Each time you renew your insurance your rated premium is likely to change, even if your personal circumstances have not changed. This is because your rated premium is affected by other things including:

- the cost of claims we have paid to other customers and claims we expect to pay in the future;
- new and updated data we use to calculate your premium;
- changes in government taxes and any state or territory duties or levies;
- our expenses of doing business; and
- other commercial factors.

When determining your rated premium on renewal, we also consider how much your rated premium was previously. As such, we may limit movements up or down.

Significant factors affecting your rated premium may include a combination of some or all of the following:

Factor
Amount covered
Address where the car is kept overnight
Car's use
Age of listed driver(s)
Gender of listed driver(s)
Whether the car is financed
Type of car
Car's age
Annual distance the car is driven
Claims that you have told us about that were made by driver(s) on other policies but not if the car shown on your certificate of insurance has an AAMI Lifetime Rating One
Claims made on the policy previously but not if the car shown on your certificate of insurance has an AAMI Lifetime Rating One
Your prior insurance history
The licence history of the listed drivers
The policy options you have chosen
Whether you have chosen an AAMI Flexi-Premiums excess
Whether you have previously paid your policy by instalments

Your rated premium will be higher if you choose to pay by instalments, rather than annually.

The amount you pay for this insurance is your premium and it includes the rated premium, less any AAMI Safe Driver Rewards® credit you are eligible for (see below for more details). Any AAMI Safe Driver Rewards® credit we apply is inclusive of relevant government charges.

## Our discounts

Discounts are also a factor that can affect your rated premium. Any discounts are usually calculated and applied before the application of government taxes and charges.

We might give you a discount for quoting for and buying a new policy online. From time to time we might also offer discounts or some other special offers as part of a marketing campaign. If we do this, separate terms and conditions may apply and you might not be eligible for our usual discounts. The amount and type of the discount offered can change or be withdrawn at any time.

If you are eligible for more than one discount, we usually apply any subsequent discount to the already discounted rated premium.

## AAMI Safe Driver Rewards®

The AAMI Safe Driver Rewards® program aims to provide rewards and benefits to safe drivers. AAMI Safe Driver Rewards® are only available while your car is continuously insured on the same AAMI Comprehensive Car Insurance policy. The status level you are eligible for is shown on your certificate of insurance. As you advance through the program, up to our highest status, you will progressively earn more rewards.

### What are the rewards for each status and how do I advance through the program?

Safe Driver Status	How is this status earned?	What is the reward?
<b>Gold</b>	You will automatically qualify for Gold Safe Driver Rewards status at a minimum.	While on <b>Gold</b> status, if you do not make a claim that impacts your Safe Driver Rewards status, we will reward you on renewal with a percentage off the rated premium that you paid last year for that car (see page 7 of this Guide for what we mean by 'rated premium') as a credit. We refer to this as a <b>Safe Driver Rewards credit</b> . We use the equivalent method to calculate your Safe Driver Rewards credit as you advance through the program.
<b>Platinum</b>	By holding your Gold status for two consecutive years without making a claim that affects your Safe Driver Rewards status.	While on <b>Platinum</b> status, each year you do not make a claim that impacts your Safe Driver Rewards status we will reward you with a Safe Driver Rewards credit. In each Platinum status year we will also reward you with a discount off AAMI Roadside Assist (see page 20 of the PDS for details).
<b>Ruby</b>	By holding your Platinum status for two consecutive years without making a claim that affects your Safe Driver Rewards status.	While on <b>Ruby</b> status, each year you do not make a claim that impacts your Safe Driver Rewards status we will reward you with a Safe Driver Rewards credit and a discount off AAMI Roadside Assist.
<b>Sapphire</b>	By holding your Ruby status for two consecutive years without making a claim that affects your Safe Driver Rewards status.	While on <b>Sapphire</b> status, each year you do not make a claim that impacts your Safe Driver Rewards status we will reward you with a Safe Driver Rewards credit and a discount off AAMI Roadside Assist.
<b>Diamond</b>	By holding your Sapphire status for two consecutive years without making a claim that affects your Safe Driver Rewards status.	While on <b>Diamond</b> status, each year you do not make a claim that impacts your Safe Driver Rewards status we will reward you with a Safe Driver Rewards credit. You will receive our maximum Safe Driver Rewards credit on successful renewal of your second year at <b>Diamond</b> status. In each Diamond status year we will reward you with our maximum discount off AAMI Roadside Assist. You will also have earned Safe Driver Rewards protection of your <b>Diamond</b> status, for one claim during the period of insurance.

The Safe Driver Rewards credit and AAMI Roadside Assist discount increases as you progress through the AAMI Safe Driver Rewards® program, up to our maximum Safe Driver Rewards credit and AAMI Roadside Assist discount.

With AAMI Safe Driver Rewards® (unless your policy shows that an AAMI Lifetime Rating One applies to the same car) we will take into account your claims history when we calculate your rated premium. In taking into account your claims history we may include claims that do not affect your Safe Driver Rewards status.

Any Safe Driver Rewards credit you are entitled to under AAMI Safe Driver Rewards® is not redeemable or payable as cash and cannot be used as a credit towards another policy or in relation to any other car you insure with us. If your policy is cancelled, we will refund the unexpired portion of the premium (which includes the unexpired portion of any credit that had applied). See 'What happens with cancellations' on page 36 of the PDS for more details.



## What happens if I make a claim that affects my Safe Driver Rewards status?

If you make a claim that affects your Safe Driver Rewards status and you are on:

- **Gold** Safe Driver Rewards status, your status will remain on **Gold** when you next renew your policy but you will not be entitled to a Safe Driver Rewards credit;
- **Platinum, Ruby or Sapphire** Safe Driver Rewards status, your status will be reduced for each claim affecting your Safe Driver Rewards status when you next renew your policy and you will not be entitled to a Safe Driver Rewards credit. Your reduced status level will reflect what (if any) AAMI Roadside Assist discount is available;
- **Diamond** Safe Driver Rewards status, your Diamond status is protected when you next renew your policy if you do not make more than one claim that would otherwise affect your Safe Driver Rewards status in the following period of insurance; however, you will not be entitled to a Safe Driver Rewards credit (though you will still be entitled to our maximum Safe Driver Rewards discount off AAMI Roadside Assist).

Your Safe Driver Rewards status cannot reduce further than **Gold** status regardless of the number of claims you make in the period of insurance. When you drop one or more Safe Driver Rewards statuses you must re-earn the status you have lost, in order to advance back up through the program. We reserve the right to change the AAMI Safe Driver Rewards® program from time to time or withdraw it.

Please refer to the below table for an explanation of the AAMI Safe Driver Rewards status structure and rewards, and the impact of your Safe Driver Rewards status. If you have purchased AAMI Roadside Assist, and you have reached at least Platinum status, you will be entitled to a discount off AAMI Roadside Assist, up to a maximum of 25% at Diamond status.

Safe Driver Rewards	Consecutive years of safe driving under your AAMI policy	Safe Driver Rewards Credit	Discount off AAMI Roadside Assist	Safe Drivers Rewards Protection
Gold	Year 1	0%	0%	x
Gold	Year 2	2.5%	0%	x
Platinum	Year 3	2.5%	5%	x
Platinum	Year 4	5%	5%	x
Ruby	Year 5	5%	10%	x
Ruby	Year 6	7.5%	10%	x
Sapphire	Year 7	7.5%	15%	x
Sapphire	Year 8	10%	15%	x
Diamond	Year 9	10%	25%	√
Diamond	Year 10 +	15%	25%	√

If we reduce any given period of insurance you hold to less than one year, you will still progress through the Safe Driver Rewards Program, as otherwise indicated above.

## Government taxes and charges

After we have calculated the amount to cover your car insurance risk, any applicable stamp duty, charge or levy and GST are then applied.

## AAMI Lifetime Rating One

Lifetime Rating One is no longer offered, however if Lifetime Rating One applies to any car covered by your policy it will be shown on your certificate of insurance and you can continue to renew your policy with that feature included. Lifetime Rating One recognises your good driving and insurance history by guaranteeing that we will not take into account how many claims you make to calculate your rated premium while you insure that car with AAMI Comprehensive Car Insurance. We have the right to alter the terms of Lifetime Rating One, including excess, premiums and acceptance of cover according to our underwriting rules. Please note that if you decide to remove Lifetime Rating One from your policy you cannot regain Lifetime Rating One for that car or any replacement of that car. Call us on 13 22 44 for details.

## AAMI approved driving program

You will be eligible for a discount upon the completion of a one-day safe driver course delivered by an AAMI approved provider, if:

- you are under 25 years of age, are a listed driver on an AAMI Comprehensive Car Insurance policy and you complete the course with an AAMI approved provider; or
- your child or grandchild is under 25, is a listed driver on your AAMI Comprehensive Car Insurance policy and they complete the course with an AAMI approved provider.

On completion you are eligible to receive a discount on your AAMI Comprehensive Car Insurance rated premium, until the first renewal on or after the participant turns 25 as long as the participant remains a listed driver. The discount does not apply to the portion of the rated premium relating to AAMI Roadside Assist, if you have purchased that option. Ask us for details of approved providers. AAMI does not pay for the course.