AAMI COMPREHENSIVE CAR INSURANCE
ADDITIONAL INFORMATION GUIDE

The Additional Information Guide (AIG) provides additional information about how we calculate premiums, our excesses, and discounts. You should read this AIG together with our Comprehensive Car Insurance Product Disclosure Statement (PDS) dated 18/09/20.

You can ask us for a confirmation of a transaction relating to your policy or any claim by calling us on 13 22 44.

This AIG is relevant to you if your policy has a commencement or renewal date on or after 30/06/2025.

About your premium

The cost of your insurance is called the 'premium'. Your premium will depend on many factors. Your premium for each period of insurance will be shown on your certificate of insurance.

We'll calculate your premium based on:

- your risk
- any discounts applied
- whether you choose an AAMI Flexi-Premiums excess
- GST, stamp duty, and other government charges and levies (as applicable).

Your risk – we work this out using factors we consider important, including but not limited to the type of car, how your car is financed, address where the car is kept, how you use your car, as well as information about the listed drivers and the level, type and amount of cover you have chosen. When you have Comprehensive cover we also take into account additional factors such as previous insurance and claims history of drivers (but not where Rating 1 for Life applies), any optional covers chosen, and for our existing customers, whether you have previously paid by instalments. Your premium costs less if you pay annually, rather than by instalments.

This isn't a list of all our risk factors. We collect information in relation to risk factors from you and other sources. The importance we place on the factors we use can change and how these factors combine to affect your premium will differ from person to person. We may add or remove factors.

The premium you pay is also affected by other things including:

- the costs of claims we've paid to other customers and claims we expect to pay in the future
- our expenses of doing business
- other commercial factors.

When determining your renewal premium, we also consider your previous premium. As such we may limit premium movements up or down.

Premium discounts

Discounts are also a factor that can affect your premium. The premium you pay for your insurance includes any discounts we've given you. Discounts are usually applied before we add government taxes and charges.

Any AAMI Safe Driver Rewards® credit we apply is inclusive of relevant government charges.

From time to time we might also offer a discount or some other special offer as part of a marketing campaign. If we do this, separate terms and conditions may apply. The amount and type of discounts that may be offered can change or be withdrawn.

If you receive more than one discount, we apply each further discount to the already discounted premium.

We regularly offer a discount for buying a new policy online through our website.

Optional AAMI Roadside Assist is not discounted but it is part of AAMI Safe Driver Rewards® (see below for details).

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're eligible for is shown on your certificate of insurance. As you advance through the program, up to our highest status, you'll progressively earn more rewards.

LUCKY YOU'RE WITH AAMI

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?
Gold	You'll automatically qualify for Gold Safe Driver Rewards status at a minimum.	While on **Gold** status, if you don't make a claim that impacts your Safe Driver Rewards status, we'll reward you on renewal with a Safe Driver Rewards credit for your car. The credit is calculated as a percentage of last year's premium amount (prior to the application of any Safe Driver Rewards credit) for your car.
Platinum	By holding your Gold status for two consecutive years without making a claim that affects your Safe Driver Rewards status.	While on **Platinum** status, each year you don't make a claim that impacts your Safe Driver Rewards status we'll reward you with a Safe Driver Rewards credit. In each Platinum status year we'll also reward you with a discount off AAMI Roadside Assist.
Ruby	By holding your Platinum status for two consecutive years without making a claim that affects your Safe Driver Rewards status.	While on **Ruby** status, each year you don't make a claim that impacts your Safe Driver Rewards status we'll reward you with a Safe Driver Rewards credit and a discount off AAMI Roadside Assist.
Sapphire	By holding your Ruby status for two consecutive years without making a claim that affects your Safe Driver Rewards status.	While on **Sapphire** status, each year you don't make a claim that impacts your Safe Driver Rewards status we'll reward you with a Safe Driver Rewards credit and a discount off AAMI Roadside Assist.
Diamond	By holding your Sapphire status for two consecutive years without making a claim that affects your Safe Driver Rewards status.	While on **Diamond** status, each year you don't make a claim that impacts your Safe Driver Rewards status we'll reward you with a Safe Driver Rewards credit. You'll receive our maximum Safe Driver Rewards credit on successful renewal of your second year at **Diamond** status. In each Diamond status year we'll reward you with our maximum discount off AAMI Roadside Assist. You'll also have earned Safe Driver Rewards protection of your **Diamond** status, for one claim during the period of insurance.

*If a Safe Driver Rewards credit applies to any car covered by your policy, it will be shown on your certificate of insurance and any credit you qualify for will be applied on your renewal.

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'll take into account your claims history when we calculate your premium. In taking into account your claims history, we may include claims that don't affect your Safe Driver Rewards status. Your Safe Driver Rewards credit will increase (up to the maximum) on renewal if you haven't made a claim that impacts your Safe Driver Rewards status before we calculate your renewal offer. Safe Driver Rewards is determined using your claims history (including open claims) when we calculate your renewal premium.

Any Safe Driver Rewards credit you're entitled to under AAMI Safe Driver Rewards® isn't redeemable or payable as cash and can't be used as a credit towards another policy or in relation to any other car you insure with us.

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

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

- **Gold** Safe Driver Rewards status, your status will remain on **Gold** when you next renew your policy, but you won't 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 won't 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 don't make more than one claim that would otherwise affect your Safe Driver Rewards status in the following period of insurance, however, you won't be entitled to a Safe Driver Rewards credit (though you'll still be entitled to our maximum Safe Driver Rewards discount off AAMI Roadside Assist).

Your Safe Driver Rewards status can't 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've 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 the impact of your Safe Driver Rewards status. If you've purchased AAMI Roadside Assist, and you've reached at least Platinum status, you'll be entitled to a discount off AAMI Roadside Assist.

The Safe Driver Rewards credit starts at 0% in Year 1 and increases up to a maximum of 15% at Diamond status Year 10+ level. The discount off Optional AAMI Roadside Assist is 0% at Gold Status and then increases up to a maximum of 25% at Diamond status.

AAMI Safe Driver Rewards®	Consecutive years of safe driving under your AAMI policy	AAMI Safe Drivers Rewards® Protection
Gold	Year 1	x
Gold	Year 2	x
Platinum	Year 3	x
Platinum	Year 4	x
Ruby	Year 5	x
Ruby	Year 6	x
Sapphire	Year 7	x
Sapphire	Year 8	x
Diamond	Year 9	√
Diamond	Year 10 +	√

Government taxes and charges

After we've calculated the amount to cover your car, GST, stamp duty, and other government charges and levies are then applied (as applicable).

AAMI Lifetime Rating One

AAMI withdrew Lifetime Rating One for new policies many years ago. If Lifetime Rating One still applies to any car covered by your policy, it'll be shown on your certificate of insurance. If you have Lifetime Rating One, we don't consider claims when calculating your premium, however, AAMI Lifetime Rating One doesn't protect your Safe Driver Rewards status if you have a claim that impacts Safe Driver Rewards. Your premium will be affected by changes to your Safe Driver Rewards.

If you remove Lifetime Rating One, you can't regain Lifetime Rating One. AAMI has the right to discontinue Lifetime Rating One on renewal or to alter its terms. Please call us for more details.

Your excess(es)

The amount and types of excesses that apply to your policy are shown on your certificate of insurance. Depending on the circumstances, you might have to pay more than one type of excess when you claim.

The different types of excesses are:

Standard excess

Your standard excess depends on the type of car you're insuring, the location where your car is kept, and on whether we have imposed an additional amount in your standard excess.

We take into account a number of factors when determining whether we'll include an additional amount in your standard excess, such as:

- the type or condition of your car you are insuring
- our assessment of your (or a listed driver's) driving history.

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

AAMI Flexi-Premiums 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-Premiums 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 isn't 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:

- The age excess won't apply if, at the time of the incident, the person in control of the car was being paid for a service (not ride- sharing), for example, 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 licence for less than two years and they're 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 licence for less than two years and they aren't 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:

- The inexperienced driver excess won't apply if, at the time of the incident, the person in control was being paid for a service (not ride-sharing), for example, where the car is being serviced or test driven, or driven by a car park attendant or a valet.
- An inexperienced driver is someone who is 25 years or over and hasn't held a driver licence specific to the car type for at least the past 2 consecutive years prior to the incident.

Driver history excess

The driver history excess is $800. This excess applies if we've agreed to insure a driver who has had their driver 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.

	What excess will apply			
When you make a claim for:	**Standard Excess**	**AAMI Flexi-Premiums® 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 incident where you or the driver of your car caused or contributed to the incident.	Yes	Yes	Age excess Inexperienced driver excess Driver history excess	Yes
An incident where you can prove another driver was entirely at-fault and give us the at fault driver's name, address and registration number.	No	No	None	No
An incident where you can prove another driver was entirely at-fault but cannot give us the at-fault driver's name, address and registration number.	Yes	Yes	Age excess Inexperienced driver excess Driver history excess	Yes

*If you've chosen and paid for the 'Windscreen and window glass cover' option (see page 42 of the PDS) then you won't have to pay any excess for one claim under this cover in the period of insurance.

Financial Claims Scheme

In the unlikely event of an insurer becoming insolvent, a person entitled to claim under protected policies may be entitled to payment under the Financial Claims Scheme (FCS). Access to the scheme is subject to eligibility criteria.

You can find more information about the FCS from the APRA website at www.fcs.gov.au.