

Your Guide to Premiums, Excesses, Discounts and Claim Payments

This AAMI Comprehensive Car Insurance Premium, Excesses & Claims Guide (Guide) is designed to provide you with additional information about the excesses and discounts that may apply to the AAMI Comprehensive Car Insurance Policy (Policy), as well as explain how we calculate premiums for, and pay claims under, the Policy.

You should read this Guide together with our Comprehensive Car Insurance Policy – Product Disclosure Statement (PDS), which shows a completion date of 1 September 2011 on page 6, and your Policy schedule.

This Guide applies if you obtained a quote between 6 August 2010 and 5 August 2011 and commenced your policy cover on or after 30 September 2011.

About your premium

The premium is the amount you pay us for this insurance and is shown on your Policy schedule. The premium includes the risk premium which reflects what we consider is the likelihood of you making a claim together with other factors related to our cost of doing business and other commercial factors. We then add to the risk premium, stamp duty, Goods & Services Tax (GST) and any additional government charges and Fire Services Levy (FSL) if applicable.

When we calculate your risk premium, there are a range of factors we take into account. We call these premium factors. Some of the key factors that affect your risk premium are the covers you choose and any discounts you are eligible for.

The amount of risk premium you pay also depends on information you give us, particularly the information you give us about your car, yourself, the drivers of your car and the decisions you make in relation to your Policy such as your choice of a Flexi-Premium excess.

It is very important that all the information you give us is accurate and precise. For instance, the address where your car is kept overnight has an impact on your risk premium. If you live in a unit you need to tell us the exact unit number and street number of the unit building. If you do not give us this information it could have an impact on your risk premium.

When we calculate your risk premium we might take into account some or all of our premium factors. The importance we place on the factors we use can change and how those factors combine to affect your risk premium will differ from person to person. The following is a list of the significant premium factors we use to calculate your risk premium and the likely effect they will have on your premium:

Premium Factor	Likely effect on risk premium
Age of the drivers	Generally the older the driver is the lower the premium is likely to be. However, for young drivers and some older drivers the premium is likely to be higher.
Gender of the drivers	A premium for a female driver is likely to be lower than a male driver.
Type of car	Standard performance cars usually attract a lower premium than higher performance cars.
Age of car	A premium for a newer car is likely to be higher than for an older car.
Non-standard accessories or modifications	Any non-standard accessories or modifications that you have fitted to your car, and that we have agreed to insure for an additional value, are calculated based on their type and may result in either a premium increase or discount.
Agreed value of the car	The lower the agreed value of the car, the lower the premium is likely to be.
Address where the car is kept overnight	The premium is likely to be lower if the car is kept overnight at an address which has a lower claims cost and incidence rate than other addresses.
What the car is used for	The premium for private use is likely to be lower than for business use.
Whether the car is under finance	The premium is likely to be lower if the car is not under finance.
Your prior insurance	The premium may be either higher or lower depending on the pricing strategy we have adopted in relation to your most recent insurer.
Licence history	The premium is likely to be higher if you have previously had your licence cancelled than if you have not ever had your licence cancelled.
Any discounts you are eligible for	If you are eligible for any of our discounts this will attract a lower premium. The main discounts we offer are discussed in more detail later in this Guide.



Premium Factor	Likely effect on risk premium
Whether you select a Flexi-Premium® excess	The premium will be lower if you choose a Flexi-Premium® excess.
Whether the premium is paid by monthly instalments	If you choose to pay by monthly instalments the premium you pay will attract an increase calculated as 15% of the risk premium (excluding the options and benefits component of the risk premium) for the period of cover. In addition, if you had previously chosen to pay by monthly instalments, your premium may be higher than if you had never previously chosen to pay by monthly instalments.
Whether you choose a six month Policy	If you choose a six month Policy the premium you pay will be higher than half the annual premium.
The covers or extra benefits you have selected	Selecting an extra cover such as the windscreen cover (see page 38 of the PDS for details) will always attract a higher premium than not selecting this cover.

Each time you renew your insurance your premium is likely to change, even if your personal circumstances have not changed. This is because the premium you pay is also 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 our approach to calculating your premium
- changes in the car's agreed value
- our expenses of doing business
- changes in government taxes and any state or territory duties or levies, and
- other commercial factors.

As a general rule, the more likely an event we cover is to occur, the higher the premium we charge to cover it. Similarly, the more the event costs or the higher our business expenses are, the higher the premium is likely to be.

When determining your renewal premium, we also consider how much you paid last time. As such we may limit movements up or down to your premium to avoid large changes in premiums across different periods of cover.

Premium Discounts

The premium you pay for this insurance includes any discounts you qualify for and these are applied to your risk premium before we add the options or benefits component of the risk premium and government charges.

The main discounts we offer include:

- Rating Discounts
- AAMI Safe Driver Rewards Discounts
- The AAMI Skilled Drivers Discount

You may be able to obtain a discount in the first year of your Policy if you have a current association with AAMI. We would consider that you have a current association with AAMI if, for instance, you have other current policies with AAMI or if your spouse or partner is currently insured with AAMI. Call us on **13 22 44** for full details.

At times we may also offer premium discounts to particular customers as part of a promotion or to take account of market conditions.

The amount and type of discounts offered can change or be withdrawn at any time before you purchase this Policy, or at your next renewal.

Rating Discounts

Ratings are a measure of your safe driving status and are used to provide you with a discount on your car insurance premium. The lower the rating, the higher the rating discount.

State/Territory	Lifetime Rating One	Rating 1	Rating 2	Rating 3	Rating 4	Rating 5	Rating 6
ACT	70%	66%	62%	55%	51%	40%	0%
NSW	70%	66%	63%	57%	50%	37%	0%
NT	54%	52%	50%	39%	28%	14%	0%
QLD	60%	57%	52%	46%	41%	31%	0%
SA	56%	52%	48%	37%	27%	13%	0%
TAS	60%	56%	53%	47%	33%	20%	0%
VIC	56%	50%	43%	36%	30%	17%	0%
WA	64%	59%	49%	39%	31%	21%	0%

How do claims affect your Rating?

Providing no claim that negatively affects your rating is made on your policy, your rating goes down one level each year until it reaches Rating 1. The following table shows what will happen to your rating, at your next renewal, for each claim you make that negatively affects your rating. For details on the types of claims that affect your Rating see pages 33-34 of the PDS.

For example, if you have purchased an annual Policy, are on a Rating 2 but then make two claims that negatively affect your rating during the period of cover you will be on Rating 4 at your next renewal. If you lived in Victoria this would mean that you would move from a 43% Rating Discount at your last renewal to a 30% Rating Discount at your next renewal.

By paying an extra amount, you can choose to protect your rating for one at fault claim during the period of cover with AAMI Rating Protection (see page 38 of the PDS for details).

Rating during the annual Policy period in which your accident/event occurs							
Claims in the annual Policy period	Lifetime Rating One	Rating 1	Rating 2	Rating 3	Rating 4	Rating 5	Rating 6*
1	Remain on Lifetime Rating One	Rating 2	Rating 3	Rating 4	Rating 5	Rating 6	Rating 7 (is not a discount)
2	Remain on Lifetime Rating One	Rating 3	Rating 4	Rating 5	Rating 6	Rating 7 (is not a discount)	Rating 8 (is not a discount)
3	Remain on Lifetime Rating One	Rating 4	Rating 5	Rating 6	Rating 7 (is not a discount)	Rating 8 (is not a discount)	Rating 9 (is not a discount)

*If you are on a Rating 6 (0% rating discount) and lodge a claim that negatively affects your rating, on renewal, the premium is increased and no discount is applied.

Important Note: If you have purchased a six month Policy, your rating will only be affected once per year.

AAMI Safe Driver Rewards Discounts

The AAMI Safe Driver Rewards program provides rewards and benefits to safe drivers. As you advance through the program, you will progressively earn more rewards and discounts on your Policy premium.

Earning your Safe Driver Rewards status and rewards

Status	Consecutive completed years on Rating 1	AAMI Lifetime Rating One	Earned Safe Driver Discount	Earned Discount Hire Car Benefit	Earned Safe Driver Status Protection
Silver	Not yet earned	✗	✗	✗	✗
Gold	Just earned	✗	✗	✗	✗
Gold	1	✓	✗	✗	✗
Platinum	2	✓	2.5%	✗	✗
Platinum	3	✓	2.5%	✗	✗
Ruby*	4	✓	5%	✗	✗
Ruby	5	✓	5%	✗	✗
Sapphire	6	✓	10%	✓	✗
Sapphire	7	✓	10%	✓	✗
Diamond	8	✓	15%	✓	✓
Diamond	9	✓	15%	✓	✓
Diamond	10+	✓	15%	✓	✓

*You will also receive a gift card the first time you reach Ruby status.

For more information about how AAMI's Safe Driver Rewards program works, see pages 40-41 of the PDS.

How claims affect your AAMI Safe Driver Rewards status and rewards

If you make one or more claims on your Policy that negatively affect your AAMI Safe Driver Rewards status the following table shows what will happen to your status at your next annual Policy renewal. The change in status can also result in a change to the relevant rewards associated with that status.

Claims in the annual Policy period	Status during the annual Policy period in which your accident/event occurs					
	Gold without Lifetime Rating One	Gold with Lifetime Rating One	Platinum	Ruby	Sapphire	Diamond
1	Silver (Rating 2)	Remain on Gold Lifetime Rating One	Gold with Lifetime Rating One	Platinum (as if 2 consecutive completed years on Rating 1)	Platinum (as if 2 consecutive completed years on Rating 1)	Remain on Diamond
2	Silver (Rating 3)	Remain on Gold Lifetime Rating One	Gold with Lifetime Rating One	Gold with Lifetime Rating One	Gold with Lifetime Rating One	Platinum (as if 2 consecutive completed years on Rating 1)
3	Silver (Rating 4)	Remain on Gold Lifetime Rating One	Gold with Lifetime Rating One	Gold with Lifetime Rating One	Gold with Lifetime Rating One	Gold with Lifetime Rating One

If you have purchased a six month Policy, your Safe Driver Rewards Status will be affected once per year, on the basis of the above table.

The AAMI Skilled Drivers Discount

You will be eligible for a 10% discount on completion of the AAMI Skilled Drivers Course, if you are under 25 years of age.

If you complete the course during an existing period of cover, in order to access the 10% discount on your premium for the full period of cover, you must complete the course in the first six months of cover. Otherwise you will receive the 10% discount on the unused portion of your premium for the remaining period of cover.

In subsequent years, your AAMI Skilled Drivers Discount will be automatically recognised at your policy renewal so long as you are less than 25 years of age at that time. See pages 14 and 40 of the PDS for details.

Government taxes and charges

Motor vehicle insurance policies are subject to stamp duties imposed by state and territory governments, a 10% GST and a fire services levy if applicable.

These charges are added to the risk premium as the final step in the premium calculation. When we add these taxes and charges, we add the fire services levy first (if applicable), then GST and then stamp duty.

These amounts are shown on your receipt. We'll provide you with a receipt for some transactions, or otherwise provide one to you upon request.

About your excess

What is an excess?

An excess is the amount that you must first contribute towards each claim you make on your Policy unless we tell you otherwise. If your claim is for more than one occurrence, you'll need to pay the excess(es) applicable to each occurrence. Depending on the choices you make when you purchase the Policy, and the circumstances of your claim, more than one excess may need to be paid.

Some excesses, like the standard excess, will apply whenever you make a claim, unless you can provide us the name and address of the responsible party, or their vehicle's registration number. When a standard excess applies to your Policy, any flexi-premium, age, additional or inexperienced driver excess may also be payable, if it is applicable to the event you are claiming for.

See pages 30 – 32 of the PDS, and the actual excesses shown on your Policy schedule, for full information about the excesses that apply to your Policy and when and how they are to be paid or deducted.

What is an excess? (continued)

The following excesses apply to the Policy:

Standard	This is the basic excess you must contribute towards each claim. The standard excess on your Policy depends on where you live.								
	NSW	ACT	VIC	QLD	SA	WA	NT	TAS	
	\$550	\$550	\$550	\$500	\$400	\$400	\$400	\$350	
Flexi-Premium®	This excess is additional to your standard excess if you have chosen to pay a lower premium by increasing your Policy's excess. You can choose to add one of the following flexi-premium excesses to your standard excess.								
	\$95	\$150	\$250	\$550	\$1,050	\$1,550			
	Any flexi-premium excess you select will reduce your risk premium. Please call us on 13 22 44 if you would like to take up or change a flexi-premium excess.								
Age	This excess is additional to any other excess(es) if your car was being driven by a person in certain age ranges. The age excess on your Policy depends on where you live and if the driver is listed on your Policy schedule.								
	Age	NSW	ACT	VIC	QLD	SA	WA	NT	TAS
	16 and under 24 listed	\$600	\$600	\$600	\$600	\$400	\$400	\$400	\$400
	16 and under 24 not listed	\$1,400	\$1,400	\$1,400	\$1,400	\$1,200	\$1,200	\$1,200	\$1,200
Additional	This excess may be imposed in special circumstances, depending upon the car type. If an additional excess applies to your Policy, it will be shown on your Policy schedule. It is payable in addition to any other excess(es).								
Inexperienced Driver	This excess is additional to any other excesses if your car was being driven by a person who is 24 years and over and who has held their car licence for less than two years. The inexperienced driver excess on your Policy depends on where you live and if the driver is listed on your Policy schedule.								
	Age	NSW	ACT	VIC	QLD	SA	WA	NT	TAS
	24 and over but licensed under 2 years listed	\$400	\$400	\$400	\$400	\$200	\$200	\$200	\$200
	24 and over but licensed under 2 years not listed	\$1,200	\$1,200	\$1,200	\$1,200	\$1,000	\$1,000	\$1,000	\$1,000

Claim Payments

When you make a claim on your Policy we will ask you questions about what you are claiming for. We may also ask you to provide us with documents to support your claim or ask you to explain what has happened in person.

Once we have all of the information we need to assess your claim, we will consider what you have claimed for against the Policy cover you purchased. Each of the covers under the Policy has a maximum payout limit. These limits are shown either in the PDS or on your Policy schedule.

If we are satisfied that your claim is in order, we will ask you to pay any excess to us or deduct your excess from our payment. Depending on how we decide to settle your claim, we may make a payment directly to you, or to a provider of goods or services, or to someone who has claimed against you.

In the rare instance that we do not accept your claim, we will always tell you why and give you information about how you can have our decision reviewed, at no cost to you.

Claim payment examples

The following claim payment examples show how AAMI pays five of the most common types of comprehensive car insurance claims. They are only examples; AAMI always determines real claim payments on an individual basis, after we have assessed each claim.

Index of claim payment examples:

1. A claim for accident damage to your car that can be repaired (plus a claim for emergency costs)
2. A claim where the car is a write-off
3. A claim for the theft of your car
4. A legal liability claim where someone is making a demand against you
5. A claim that affects your AAMI Safe Driver Rewards status and rewards

Notes about the claim payment examples:

- All examples (including excesses) are based on a policyholder living in **New South Wales**.
- All amounts are shown in Australian dollars and are GST-inclusive.
- All examples assume that the policyholder is not registered for GST.
- You should read the PDS and your Policy schedule for full details of what we cover as well as what Policy limits and exclusions apply.

Example 1 - A claim for accident damage to your car that can be repaired (plus a claim for emergency costs)

When driving your car from your home in Sydney to your friend's home in Melbourne for a four-day long weekend, you brake heavily for a red traffic light in Albury. Your car swerves and you collide with a barrier. You aren't injured but your car's radiator is leaking and your car cannot be driven.

You call AAMI from the accident scene and we arrange for a tow truck to tow your car to a local vehicle repairer in Albury (cost \$180), where it is stored safely.

Since you are more than 100 km away from home you arrange a hire car in Albury, so that you can continue your journey to Melbourne (at a \$55 daily hire rate). A hire car is only available the following day, so you stay overnight at an Albury motel (cost \$115). The following day you pick up your hire car and complete your journey to Melbourne. Given that you are interstate, AAMI allows you to retain the hire car over the long weekend in Melbourne. At the end of the long weekend you drive the hire car back to Sydney, returning it at a hire depot near your home (total hire period of four days, costing \$220, plus a one-off \$150 vehicle relocation fee: \$370 in total).

We agree with you that it would be best to transport your damaged car to Sydney, so we organise a second tow truck to transport it from Albury to one of our Sydney Customer Service Centres (cost \$500). We then assess your car, which in this example we insure for an agreed value of \$10,000, as being repairable, and organise for its repair (\$4,700 repair cost). We keep you informed of the progress of the repairs and you pick up your repaired car after eight days. You provide us with receipts for the motel and hire car.

A standard Policy excess of \$550 is the only excess that applies to this claim. You pay it to us by credit card.

We would calculate our claim payments on the following basis:

How much we pay	Additional information	What Policy limits apply?
\$370	We reimburse you for the cost of your hire car (four days at \$55 per day, plus a \$150 vehicle relocation fee).	We pay up to \$500 of the overall cost of your essential accommodation and travel expenses.
\$115	We reimburse you for the cost of your overnight motel accommodation in Albury.	In this example these expenses are \$485 in total, so the Policy limit is not reached.
\$180	We pay for the transport fee from the accident scene to the Albury vehicle repairer.	We pay the reasonable cost of transporting your car, if it cannot be safely driven, to a place of safety and then, if needed, to an AAMI customer Service Centre.
\$500	We pay for the transport fee from the Albury vehicle repairer to AAMI's Customer Service Centre in Sydney	
\$4,700	We pay the Sydney car repairer for the full cost of the authorised repairs.	We cover your car for accidental damage up to the agreed value that's shown on your Policy schedule. In this example, the agreed value is \$10,000.
Payment: \$5,865	This is the total amount we pay to various parties to settle your claim.	

In the above example our payment is based on the following Policy covers:

1. Accidental damage (see page 9)
2. Help with the cost of keeping your car safe after an accident (see page 12)
3. Emergency costs – accident (see pages 12 – 13)
4. If your car has been damaged and cannot be safely driven (see page 22)

Example 2 – A claim where the car is a write-off

Your car is three years old and is insured, through an annual premium payment, for an agreed value of \$12,000.

When driving your car you collide with another car that has failed to give way at an intersection. You aren't injured but your car is heavily damaged and cannot be driven. The driver of the other car stops and gives you their name, address and their car's registration number. This means you don't have to pay us an excess on this claim.

You call AAMI from the accident scene and we organise for a tow truck to transport your car to your nearest AAMI Customer Service Centre (cost \$200). We assess your car as being a write-off since its chassis is bent beyond repair. You tell us that you don't want to keep any part of your damaged car (the salvage), so we keep it and pay you the agreed value, which in the case of this claim is \$11,750. We reduce the original \$12,000 agreed value by \$250 in this claim, because in New South Wales you are entitled to obtain separate refunds for your unused registration and Compulsory Third Party (CTP) insurance premium: \$250 in total in this example. We deposit the \$11,750 into your bank account.

We would calculate our claim payments on the following basis:

How much we pay	Additional information	What Policy limits apply?
\$200	We pay for the towing fee from the accident scene to your nearest AAMI Customer Service Centre.	We pay the reasonable cost of transporting your car, if it cannot be driven, to your local AAMI Customer Service Centre.
\$11,750	Since your car is a write-off, we pay you its agreed value. In this example it is \$11,750, following our deduction of \$250 which represents the unused portion of your car's registration and CTP insurance premium.	When a car is two or more years old and we agree that it's a write-off, we will pay the agreed value that is shown on your Policy schedule. The agreed value is reduced by any excess that applies to your Policy, any unpaid premium, and by the value of your damaged car (or any part of it) if you wish to keep it. The agreed value is also reduced in NSW by the value of the unexpired portion of your car's registration and CTP insurance premium. This is because in NSW you are entitled to collect these unused amounts from the Roads and Traffic Authority and your CTP insurer. If your car is under finance we will first pay the financier what you owe and then pay you any balance.
Payment: \$11,950	This is the total amount we pay to various parties to settle your claim.	

In the above example our payment is based on the following Policy covers:

1. Accidental damage: write-off payment (see pages 26-27)
2. When your car has been damaged and cannot be safely driven (see page 22)

Example 3 - A claim for the theft of your car

You insured your brand new car with AAMI for an agreed value of \$35,000.

Six months later you drove it to the local shopping centre and parked it in the multi-level car park. When you returned with your shopping an hour later your car was gone.

You immediately called the police and reported your car stolen. The police provided you with a report. You called AAMI when you got home and lodged your claim.

Important note 1: the PDS explains that you must call both the police and AAMI as soon as you believe that your car has been stolen.

When you lodged your claim you paid your total Policy excess of \$1,600 (made up of your standard excess of \$550 plus your flexi-premium excess of \$1,050, which you selected when you purchased your Policy). AAMI organised a hire car for you, which you were able to drive for 21 days (cost to AAMI: \$1,155).

AAMI asked you to provide documents to show when you had bought your car, that you own it, and other documentation to support your claim. AAMI also spoke to you about the circumstances of the theft. 14 days after you lodged your claim your car still hadn't been found. Since AAMI was satisfied at that time that your claim was in order, and agreed that your car was a write-off within the first two years of its original registration, AAMI replaced your car with a brand new car (\$34,990) and paid for the new car's initial on-road costs (\$1,375). The replacement car was of the same make, model and series as your stolen car and it was locally available.

Important note 2: the PDS explains that your existing Policy ends when we replace your car, so you will need to organise new insurance cover for the replacement car.

We would calculate our claim payments on the following basis:

How much we pay	Additional information	What Policy limits apply?
\$1,155	We pay for the cost of providing you a hire car for 21 days (in this example, at a rate of \$55 a day).	We pay for a hire car for up to 21 days when your car is stolen. Our standard conditions for hire cars apply. See pages 15-17 of the PDS.
\$34,990	We pay to purchase your replacement car, brand new from an authorised car dealer.	When we pay to replace your car, the amount we pay will be what is needed for us to purchase the replacement, plus any initial on-road costs.
\$1,375	We pay your replacement car's initial on-road costs, including its first year of registration, compulsory third party insurance and stamp duty.	
Payment: \$37,520	This is the total amount we pay to various parties to settle your claim.	

In the above example our payment is based on Accident loss (theft) cover: when we replace your car (see pages 9, 10, 26-27)

Example 4 - A legal liability claim where someone is making a demand against you

When driving in heavy traffic, your son brakes too late and collides with the rear of a sports car. It's not a heavy impact and your car is fitted with a bull bar, so it's not damaged. However, your car's bull bar damages the sports car's rear bumper bar and number plate.

Your son stops at the scene and exchanges details with the driver of the sports car. You call AAMI that evening to explain that your son has had an accident and that someone will probably claim against him.

A week later your son receives a letter from the owner of the sports car, requesting payment of \$4,037 dollars. The letter includes a quote from a smash repairer for \$4,000, and explains that a replacement number plate will cost them \$37. You send the letter and quote to AAMI and pay us your total Policy excess of \$1,950 (made up of your standard excess of \$550 plus an age excess of \$1,400 since in this example the driver of your car was your 19 year old son who is not listed on the Policy schedule).

We assess your claim and agree that your son was responsible for the accident. We also assess the sports car's repair quote. By our assessment the quote is excessive. We offer \$3,037 in full settlement of the demand against you, which includes \$37 towards the replacement number plate. Our offer is accepted and we settle the claim, without you or your son having to negotiate with the owner of the sports car directly.

We settle the demand against you on the following basis:

How much we pay	Additional information	What Policy limits apply?
\$3,037	We send a cheque to the owner of the sports car for your full legal liability. The owner can use this money to pay for the fair cost of repairs and for the replacement number plate.	We pay up to \$20,000,000 for all claims arising from the one event.

In the above example our payment is based on the Legal liability cover (see pages 23-24 of the PDS).

Example 5 - A claim that affects your Safe Driver Rewards status and rewards

When driving your car from your home in Sydney to your place of work you fail to stop at a give way sign and collide with another car.

This is your first claim since your annual Policy renewed one month prior. At that renewal, the Safe Driver Rewards status on the Policy changed from Platinum to Ruby as you had been on a Rating 1 for four consecutive years without making an at fault claim. This means you are entitled to the following Safe Driver Rewards:

- A gift card since this is the first time you've reached Ruby status.
- A 5% Earned Safe Driver Discount on your current period of cover.
- Lifetime Rating One - AAMI Lifetime Rating One is protected for life, regardless that you were at fault in the accident.

With these Safe Driver Rewards it means that:

- Your Lifetime Rating One discount of 70% is not affected by this claim.

Changes at next renewal

You do not make any further at fault claims during the period of cover and you receive your renewal notice. However, because you made an at fault claim during the period of cover, your AAMI Safe Driver Rewards status will change at renewal from Ruby to Platinum (as if two consecutive completed years on Rating 1). Your Earned Safe Driver Discount will also be reduced from 5% to 2.5%.

In order to regain Ruby status you will need to have two consecutive years without making an at fault claim.

How to contact us

- **By phone:** Call 13 22 44. We are available 24 hours a day, 7 days a week.
- **Via the internet:** aami.com.au
- **By mail:** AAMI, PO Box 14180, Melbourne City Mail Centre, Victoria, 8001.

Financial Claims Scheme

The Policy described in this Guide 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 certain persons, who have valid claims connected with certain protected policies issued by that insurer to be paid certain amounts by APRA.

Information about the FCS can be obtained from APRA at apra.gov.au or by calling **1300 13 10 60**.