

---

**You'll be in safe hands  
with Allianz Insurance  
through Heritage Bank**



**Heritage Bank**  
*People first.*

---



---

# You can relax when you've got Allianz Insurance through Heritage Bank.

Over 3 million Australians enjoy being with Allianz Insurance. By providing dependable cover and great service, Allianz Insurance through Heritage Bank can help cover what's important to you and your family with the minimum of fuss.

We have you covered with a comprehensive range of insurance products:

- ✓ Home Insurance
- ✓ Motor Vehicle Insurance
- ✓ Caravan and Trailer Insurance
- ✓ Landlord Insurance

Features and benefits include:

- ✓ Quick and easy claims
- ✓ Tailor your cover to suit you. Add optional covers for an additional premium.
- ✓ Pay by the month at no extra cost<sup>1</sup>



## At a glance:

This is a summary only. For information on what is covered and not covered and the standard terms, conditions, limits and exclusions of cover, please read the relevant Product Disclosure Statement.

## Home and Contents Insurance

Insure your Home and Contents with benefits such as:

- ✓ Cover for the unexpected – including fire<sup>2</sup> storm and burglary
- ✓ Alternative accommodation for you and your pets - if your building or contents are damaged by an insured event during the period of insurance to such an extent that you can't live in your home, Allianz will pay the additional costs for temporary accommodation for you up to 10% of the building or contents sum insured (as applicable) and up to \$500 for temporary accommodation for your pets in a commercial boarding establishment.
- ✓ Up to 30% No Claim Bonus depending on your claims history<sup>3,4</sup>
- ✓ Optional cover to insure your portable contents for loss or damage both at and away from home (up to 120 days when temporarily outside of Australia) for an additional premium. Some portable contents must be specified as Listed portable contents with the full replacement value to be covered away from the home<sup>5</sup>

## Comprehensive Motor Insurance

Cover your car with features and benefits such as:

- ✓ Rental car for up to 30 days if your car is stolen (\$100 per day limit)<sup>6</sup>
- ✓ Safe driver discount for eligible drivers<sup>4,7</sup>
- ✓ Option to decrease your premium by increasing your basic excess<sup>4</sup>
- ✓ Choose your own repairer<sup>8</sup>
- ✓ 24/7 online claims



## Caravan and Trailer Insurance

There's nothing better than hitting the wide-open road with your caravan in tow. While you're enjoying life, it's important that you are covered for accidental loss or damage to your caravan. Caravan and Trailer Insurance through Heritage provides cover for your caravan, trailer, camper trailer or horse trailer.

### Benefits include:

- ✓ Cover for accidental loss of or damage to your caravan or trailer Australia wide
- ✓ Cover for the cost of emergency repairs up to \$500
- ✓ Cover for emergency accommodation expenses up to \$100 per day, up to a maximum of \$1000 if your caravan was more than 100km from where it is normally parked at night at the time of a covered accident.




Heritage and People's Choice Limited trading as Heritage Bank ABN 11 087 651 125 AFS Licence No. 244310 arranges this insurance as agent for the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL No 234708. We do not provide any advice based on any consideration of your objectives, financial situation or needs. Terms, conditions, limits and exclusions apply. Before making a decision, please consider the relevant Product Disclosure Statement available from heritage.com.au. The relevant Target Market Determination is available at heritage.com.au/TMD. If you purchase this insurance, we will receive a commission that is a percentage of the premium as disclosed in our Financial Services Guide. Ask us for more details before we provide you with services.

- 1. 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.
- 2. 72 hour waiting 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 increase your cover under an existing policy. Refer to PDS for when exclusion periods apply.
- 3. No Claims Bonus (applies to home and landlord):** When you take out a new policy, we calculate your No Claims Bonus based on your home or landlords (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 five 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. **Home:** The No Claim Bonus is applied to some optional covers if selected; Motor Burnout and Accidental Damage, but not Flood or Portable Contents cover, if selected. **Landlord:** The No Claim Bonus discount doesn't apply to optional cover Flood, if selected, but is applied to Rent Default and Theft by Tenant, if selected.
- 4. Minimum premiums:** 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). Any discounts/entitlements may be subject to rounding and may only apply to the extent that any minimum premium is not reached.
- 5. Portable contents:** You can choose optional cover to protect your portable contents such as mobile phones, cameras and engagement rings in the event of theft or an accident at the insured address and when you take them out of your home, even when you are temporarily outside Australia for up to 120 continuous days in any period of insurance. Some portable contents must be specified as Listed portable contents with the full replacement value to be covered away from the home.
- 6. Rental Car:** We will extend your rental car or daily travel allowance period to the extent that we caused or contributed to the delay in repairing your vehicle.
- 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.** In certain circumstances we may agree with you to use another repairer than the one that you selected. We will act reasonably in doing so.


**heritage.com.au/insurance**

# Learn more at

## heritage.com.au/insurance

 Drop into your nearest  
Heritage Bank branch

 Visit [heritage.com.au](https://heritage.com.au)

 Call 13 14 22

 Connect with us

**Facebook:** [facebook.com/heritage](https://facebook.com/heritage)

**Twitter:** [@heritagebank](https://twitter.com/heritagebank)

**YouTube:** [youtube.com/HeritagePeopleFirst](https://youtube.com/HeritagePeopleFirst)

**Heritage Bank**  
*People first.*

**Allianz** 

This environmentally responsible brochure is printed using vegetable based inks on a paper that is produced using only sustainable resources under the guide of Responsible Forestry Practices. This paper is endorsed by the Forest Stewardship Council, is elemental chlorine free, and is manufactured under Environmental Management System ISO 14001. IN003 Effective 08/23.