

Important Information



These documents contain important policy information. After reading them carefully, they should be kept in a safe place for future reference.

Your most recent 'Insurance Certificate', Product Disclosure Statement (Part A and Part B) and Supplementary Product Disclosure Statement (if applicable) form your Insurance Contract.

What you need to do now



- **Please check the details**

Please review all pages of your policy documents carefully. In particular, you need to check all the information in the 'Insurance Certificate' and 'Your Declarations'.

- **Let us know if any of this information has changed, is incomplete or inaccurate**

It's an important part of your policy obligations (as per the Product Disclosure Statement) to let us know, as soon as practicable, if any information in these policy documents, including your previous answers to our questions, is incomplete or inaccurate.

What you need to know



Changes to No Claim Discount (NCD)

We have heard from our customers that No Claim Discount (NCD) can be confusing. To make things simpler, we are going to discontinue NCD on Car Insurance policies soon.

If you have Comprehensive cover, we will still use NCD as a factor when determining your premium for this period of insurance.

We may no longer use NCD at your next renewal. However, we will continue to consider your insurance and claim history when determining the premium you pay. We will remind you about this change when it happens.

We're committed to helping our customers

The Insurer is a signatory to the General Insurance Code of Practice (Code). The Code commits the Insurer to, among other things, provide a high standard of customer service and a fair and effective complaints process. General insurers' compliance with the Code is monitored and enforced by an independent body called the Code Governance Committee (CGC).

How to read these documents

We've included icons to make it easier for you to read the documents.

Important information

What you are covered for

Check the information you've provided

What you are not covered for



Insurance Certificate

2018 LDV T60

**Budget
Direct**

! This is the information we have on our records. Please ensure the information is complete and accurate and what your car is insured for meets your current insurance cover needs.

Policy number - 112468816 07 ?

Policyholder(s)	Ricky Nash
Period of insurance	
Start date	29 April 2025 12:00am AEST
Expiry date	28 April 2026 11:59pm AEST
Product	Gold Car Insurance Policy
Type of cover	Comprehensive
Insured car	2018 LDV T60 Pro 4DR Utility Semi Automatic Transmission 2.8 Turbo Diesel
Registration number	EBI70A
Car insured for	Market Value
Permitted use of car	Private and commuting
Usually parked at	251 Rutters Rdge Oberon NSW 2787

Drivers ?

Regular driver	Ricky Nash
Listed driver(s)	Jacqueline Nash Scott Nash
Excluded driver(s)	Any Household Member not listed above Any person under 25 years of age

Contact details ?

Contact number(s)	0432 116 680
Postal address	251 Rutters Rdge Oberon NSW 2787
Email address	rjnash@dodo.com.au

Policy options !

Optional benefits apply only if shown as included below

<input checked="" type="checkbox"/> Accident Hire Car	Not included
<input checked="" type="checkbox"/> No Claim Discount Protection	Not included
<input checked="" type="checkbox"/> Choice of Repairer	Not included
<input checked="" type="checkbox"/> Reduced Window Glass Excess	Not included

Excess(es) on claims !

Basic Excess (except window glass)	\$850
Window glass only	\$850

Additional excesses

The following amounts are added to the Basic Excess when the car is being driven by a person who is not an excluded driver, but who:

<input checked="" type="checkbox"/> is under 21 years of age	Not covered
<input checked="" type="checkbox"/> is aged 21 to 24 years inclusive	Not covered
<input checked="" type="checkbox"/> has not held a full or open Australian licence for 2 or more years	\$500
<input checked="" type="checkbox"/> is not listed as a driver on the policy	\$600

Product issuer

Auto & General Insurance Company Limited

ABN 42 111 586 353

AFS Licence No 285571

Managing agent

Auto & General Services Pty Ltd

AFS Licence 241411

Chat with us online today at

www.budgetdirect.com.au/chat

Customer Services Phone: 1300 306 560

Claims Phone: 1300 139 591

Your Premium

Your premium Refer to 'Your Pay Plan' section for your payment schedule					!
Description	Amount	Emergency Services Levy	GST*	Stamp Duty	Total
Car premium	\$1,679.28	\$16.79	\$169.61	\$93.28	\$1,958.96
Total premium[^]					\$1,958.96

*In accordance with the GST law relating to insurance premiums, the GST amount may be less than 10% of the total amount payable.

[^]The 'Total premium' figure represents the annual premium for your car based on the current details. If changes are made to the policy during the period of insurance the 'Total premium' shown here may differ from the total amount you pay. 'Your pay plan' details what you have already paid to us and any amount yet to be paid, but will not show any amounts that we have not charged or not refunded.

Your Declarations



! This is the information we have on our records. Please check that this information, including your previous answers to our questions, is complete and accurate, and contact us if any details need to be added or changed. This is an important part of your policy obligations.

The car

About the car



Usually parked at night	251 Rutters Rdge, Oberon NSW 2787
Method of parking	In a driveway
Condition	Good, no existing damage
Finance type	Finance or hire purchase
Kilometres per year	From 12,001 to 15,000 per year
Registered owner(s)	Ricky Nash
	Owner(s) date of birth 10/10/1964

Use of the car



How is the car used?

Private and commuting

The car is NEVER used for any commercial use, including the following purposes:

- carrying passengers for payment (including taxis and/or ridesharing, e.g. Uber)
- making deliveries or carrying other people's goods for payment (whether as a contractor or otherwise)
- driving tuition for payment
- hiring the car out to other people, including under peer to peer car sharing arrangements

Factory options/non-standard accessories



Are there any factory options and/or non-standard accessories fitted to the car?

- WHEELS - NON STANDARD WHEELS
- MISC - BULL BAR
- ELECT - FOG/DRIVING LIGHTS
- MISC - WINDOWS TINTED
- BODY - TONNEAU COVER(SOFT OR HARD)
- ELECT - CB/UHF RADIO
- MISC - TOW BAR / TOW PACK
- MISC - SNORKEL

Modifications to the car



Has the car been modified?

No - none disclosed

The drivers



Regular driver This is the person who drives the car most frequently:

Name	Ricky Nash	Gender	Male
Date of birth	10/10/1964	Does this driver own another car?	Yes
Type of licence	Full Australian licence – two or more years		
No Claim Discount	5 years (Rating 1)		

Listed drivers

These are the licenced household members and/or other drivers you've told us about:

Name	Jacqueline Nash		
Date of birth	27/12/1965	Gender	Female
Type of licence	Full Australian licence – two or more years	Does this driver own another car?	Yes
Relationship to insured	Spouse		

Name	Scott Nash		
Date of birth	03/08/1971	Gender	Male
Type of licence	Full Australian licence – two or more years	Does this driver own another car?	Yes
Relationship to insured	Other family		

Excluded drivers



Important: This policy **does not cover** any loss, damage or liability arising from the use of the car by:

- (X) any household member who is not listed on this policy
- (X) anyone who is under 25 years of age

Driver(s) history

Driving charges



Within the last 3 years, were any alcohol or drug related driving charges or dangerous driving charges laid against any of the drivers?

No - none disclosed

Demerit points and/or good behaviour bonds



Within the last 3 years, have any of the drivers reached the maximum demerit points allowed on their drivers licence or taken a good behaviour bond instead?

No - none disclosed

Licence suspensions, cancellations and/or restrictions



Within the last 5 years, have any of the drivers been under a licence suspension or cancellation, or had any licence restriction imposed?

No - none disclosed

Claims/loss history



Regardless of fault, have any of the drivers had any motor vehicle claims or any unclaimed accidents, thefts or losses during the last 5 years?

Driver	Type	Fault	Date	Claim made?
Scott Nash	Accident damage	Our driver other involved	May 2020	Yes

Criminal offences



Have any of the drivers ever been convicted of a criminal offence?

Important: You **don't** have to tell us about convictions or offences that the law permits you **not to** disclose.

No - none disclosed

Refused or cancelled insurance



In the last 5 years, has an insurance company cancelled or refused to renew the insurance of any of the drivers?

No - none disclosed

Your Pay Plan

Your payment schedule



This table shows the status of payments and the payment arrangements to the Direct Debit Request (DDR), credit card payment authority or PayPal agreement that you authorised to AGS (User ID: 142038) either over the telephone or the internet. If your payments are made by Direct Debit please also refer to the DDR Service Agreement.

Date (on or after)	Amount (incl. GST)	GST	Account	Status
29/04/2025	\$1,958.96	\$169.61	VISA 4*****6985	To be lodged

For privacy and security reasons we encrypt part of your credit card or account number. If you believe the information could be incorrect please contact our Customer Service Department.

Premium changes of \$1 or less

When a change is made to your policy that results in an additional premium or refund of \$1 or less:

- If you pay annually, it will not be charged or refunded to your nominated account.
- If you pay by instalment, we will adjust any remaining instalment(s) to account for the amount owing or to be refunded. If the final instalment has already been paid, it will not be charged or refunded to your nominated account.