

BMW Financial Services Australia



BMW Financial Services
A division of
BMW Australia Finance Limited
783 Springvale Road
Mulgrave Vic 3170
Telephone: 1300 808 030

MR ANECITO MANTILLA
PO BOX 736
KOTARA NSW 2289

13 August 2014

CUSTOMER COPY

Dear Policyholder,

Thank you for choosing BMW New Vehicle Extended Warranty Insurance. Please find your Policy Schedule and Policy Document attached. We recommend that you take the time to familiarise yourself with the cover, options and benefits of your policy. If you find any of the details on your Policy Schedule are incorrect please call 1300 808 030 and we can provide you with an updated Policy Schedule.

Your Insurer

BMW has chosen Allianz, one of the largest general insurers in Australia, to underwrite your policy. Allianz is a member of the Allianz Group which operates in more than 70 countries providing protection to more than 75 million customers worldwide.

Driven to deliver

Our insurance specialists are there to assist you. Should you have any queries regarding your policy or the cover provided in your policy, contact BMW insurance on 1300 808 030 between 8.30am and 5.30pm Monday to Friday.

Your Policy Number

108E045805MMN

for vehicle BZY90B

Insured for 24 months after the
Manufacturers Warranty ends

Period of Insurance

Start Date	13 Aug 2014
End Date 4pm	31 Oct 2016

Premium Details

Basic Premium	\$3,732.61
Stamp Duty	\$369.53
GST	\$373.26
Total Payable	\$4,475.40

Yours sincerely,

Richard Dicello
General Manager BMW Brands Financing

Craig McIntosh
Manager Insurance Products

BMW New Vehicle Extended Warranty Insurance is provided by Allianz Australia Insurance Limited AFS Licence No 234708 ABN 15 000 122 850 (Allianz). BMW products are arranged through BMW Australia Finance Limited ABN 78 007 101 715 (BMW). BMW and the authorised dealers act as an agent of Allianz and not as your agent. BMW or any of their related companies have no liability in respect of this policy.


**New Vehicle Extended Warranty Insurance
 Schedule**
Policy Number: 108E045805MMN
Important Information

Thank you for choosing BMW New Vehicle Extended Warranty Insurance.

Your new cover is set out in this Schedule and the enclosed Policy Document.

Before you proceed please check the information in this Schedule set out below and the Policy Document to ensure that the cover is appropriate for you.

This Schedule is based on information you have given us. It is important that you comply with your Duty of Disclosure. Please refer to the Policy Document that sets out your duty. If you don't have a Policy Document please call us. If you do not comply with your Duty of Disclosure, Allianz may reduce or refuse to pay a claim or Allianz may cancel your insurance. If your non disclosure is fraudulent, Allianz may refuse to pay a claim and treat the policy as if it never existed.

If any information is incorrect or incomplete or you wish to confirm any transaction in relation to your policy please contact BMW insurance on 1300 808 030.

We confirm that we have previously explained to you the reasons for collection and use of your personal information under the information handling guidelines of the Privacy Act 1988. We have received your consent to collect and use the information.

On receipt of your payment this Schedule will become your current Schedule and a tax invoice.

Please keep your current Schedule and Policy Document in a safe place.

Policy Number	108E045805MMN
Vehicle Vin Number	WBAWY32000L679992
Insured	MR Anecito Mantilla
The Insurer	Allianz Australia Insurance Limited AFS Licence No. 234708 ABN 15 000 122 850
Policy Type	New Vehicle Extended Warranty Insurance
Period of Insurance	Effective Date 13 August 2014 Expiry Date to 4pm on 31 October 2016
Period of Cover	24 months after the Manufacturers Warranty ends
Intermediary	Your intermediary is KLOSTERS BMW BMW
Vehicle Details	2011 BMW X3 XDRIVE 20D
Purchase price	\$47,100
Vehicle Registration Number	BZY90B


**New Vehicle Extended Warranty Insurance
 Schedule**
Policy Number: 108E045805MMN
Goods & Services Tax (GST)

Are you registered for GST? No
 Your ABN
 Your Input Tax Credit (ITC) entitlement %
 on the GST component of the premium

Interested Party No

Premium Details

Basic Premium	\$3,732.61
Stamp Duty	\$369.53
GST	\$373.26
Total Payable	\$4,475.40

Minimum premiums may apply. Any discounts/entitlements only apply to the extent any minimum premium is not reached. If you are eligible for more than one, we also apply each of them in a predetermined order to the premium (excluding taxes and government charges) as reduced by any prior applied discounts/entitlements.

If you are registered for GST purposes, your Input Tax Credit entitlement is, or is based on, the GST amount shown above. Please note that, in accordance with the GST law relating to insurance premiums, the GST amount may be less than 1/11th of the total amount payable.

Selected payment option

Full Payment	\$4,475.40
Payment Method	Credit Card

Note: Your payment will be debited from your nominated credit card. Your payment will be deducted in the next two or three working days.

Record of Answers You Gave Us

You answered "No" to the following questions

- Will the vehicle be used as a taxi, courier vehicle, rental vehicle, driving school vehicle, police, emergency or security vehicle, or in the mining industry?

Additional Conditions and Endorsements applying to the Policy
Financial Claims Scheme

In the unlikely event Allianz Australia Insurance Limited were to become insolvent and could not meet its obligations under this Policy, a person entitled to claim may be entitled to payment under the Financial Claims Scheme. Access to the Scheme is subject to eligibility criteria and for more information see APRA website at <http://www.apra.gov.au> and the APRA hotline on 1300 55 88 49.

PRIVACY NOTICE

This document sets out how we use, collect and disclose personal information about you. It replaces any information about privacy in the insurance documentation we have previously provided to you. Further information is in our Privacy Policy available at www.allianz.com.au/about-us/privacy.

At Allianz, we give priority to protecting the privacy of your personal information. We do this by handling personal information in a responsible manner and in accordance with the *Privacy Act 1988 (Cth)*.

How We Collect Your Personal Information

We usually collect your personal information from you or your agents. We may also collect it from our agents and service providers; other insurers and insurance reference bureaus; people who are involved in a claim or assist us in investigating or processing claims, including third parties claiming under your policy, witnesses and medical practitioners; third parties who may be arranging insurance cover for a group that you are a part of; law enforcement, dispute resolution, statutory and regulatory bodies; marketing lists and industry databases; and publicly available sources.

Why We Collect Your Personal Information

We collect your personal information to enable us to provide our products and services, including to process and settle claims; offer our products and services and those of our related companies, brokers, intermediaries and business partners that may interest you; and conduct market or customer research to determine those products or services that may suit you. You can choose not to receive product or service offerings from us (including product or service offerings from us on behalf of our brokers, intermediaries and/or our business partners) or our related companies by calling the Allianz Direct Marketing Privacy Service Line on 1300 360 529, EST 8am to 6pm Monday to Friday, or going to our website's Privacy section at www.allianz.com.au/about-us/privacy.

Who We Disclose Your Personal Information To

We may disclose your personal information to others with whom we have business arrangements for the purposes listed in the paragraph above or to enable them to offer their products and services to you. These parties may include insurers, intermediaries, reinsurers, insurance reference bureaus, related companies, our advisers, persons involved in claims, external claims data collectors and verifiers, parties that we have an insurance scheme in place with under which you purchased your policy (such as a financier or motor vehicle manufacturer and/or dealer). Disclosure may also be made to government, law enforcement, dispute resolution, statutory or regulatory bodies, or as required by law

Disclosure Overseas

Your personal information may be disclosed to other companies in the Allianz Group, business partners, reinsurers and service providers that may be located in Australia or overseas. The countries this information may be disclosed to will vary from time to time, but may include Canada, Germany, New Zealand, United Kingdom, United States of America and other countries where the Allianz Group has a presence or engages subcontractors. We regularly review the security of our systems used for sending personal information overseas. Any information disclosed may only be used for the purposes of collection detailed above and system administration.

Access to Your Personal Information and Complaints

You may ask for access to the personal information we hold about you and seek correction by calling 1300 360 529 EST 8am 6pm, Monday to Friday. Our Privacy Policy contains details about how you may make a complaint about a breach of the privacy principles contained in the *Privacy Act 1988 (Cth)* and how we deal with complaints. Our Privacy Policy is available at www.allianz.com.au/about-us/privacy.

Telephone Call Recording

We may record incoming and/or outgoing telephone calls for training or verification purposes. Where we have recorded a telephone call, we can provide you with a copy at your request, where it is

reasonable to do so.

Effective date: January 2014

Applicable to General Insurance products, Warranty products, Insurance High Cover.