



2023 – 2024 Certificate of Insurance



Drive Less Pay Less - 2014 SUBARU FORESTER
MOT106923712

17 December 2022

Patrick Hazard
3/232 Marine Parade
COTTESLOE WA 6011

Thanks for continuing to pick Woolworths Car Insurance to insure your vehicle. You've picked an award winning product and we hope you're enjoying the benefits of being a Woolworths Insurance Customer.

This Certificate of Insurance (COI) along with your Product Disclosure Statement (PDS) sets out the terms and conditions of your insurance policy with us. Please check these to ensure the information in the COI is accurate and the cover provided suits your needs. If there is something you need to update or disclose, or if you do not wish to renew, make sure to contact us on 1300 641 327 before this policy renews on 16 Jan 2023. Our Target Market Determination is on our website insurance.woolworths.com.au. On payment, this COI becomes your tax invoice. Please store it in a safe place.

What you need to do:

Have a read of your PDS and make sure it still suits your needs. Also, review this COI and let us know if any of your information is incorrect or out of date. To make this easy for you we have highlighted the areas that could impact your cover. Keep an eye out for this icon.



These details may impact your cover.

Please note: Your sum insured may have changed to reflect the value of your car in the market. If you wish to adjust the sum insured, please contact us on **1300 641 327** before this policy renews.

Your odometer reading

Your new end odometer reading: **1 9 0 7 0 3** KMS

See section '1. About your policy' for further details on your Drive Less Pay Less cover.

Your payment summary



Your monthly installment:
\$70.16



First payment due on:
16 Jan 2023

This policy will automatically renew

For a complete breakdown of your premium, see section '5. Cost breakdown'.

Your renewal policy summary

Policy number: MOT106923712

Period of insurance:

From: **16 Jan 2023 (00:01 am AEST)**

To: **16 Jan 2024 (11:59 pm AEST)**

Location car is kept at night: **6011 - Driveway**

Car: **2014 SUBARU FORESTER**

Registration: **1EKM071**

Agreed value: **\$13,906**

Basic excess: **\$1,000 – See section '4. Excesses' for circumstances where additional excesses will apply**



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Check this document carefully – is it accurate, complete and up to date?

This Certificate of Insurance sets out the information you have provided and the other information we have used to offer you this policy. Please check the information carefully.

If any changes are required or if you are unsure, please let us know immediately. Incorrect information may affect your ability to claim on the policy.

By accepting this policy, you are confirming that the information is up-to-date, accurate and complete.

For more detail about this obligation, see “Your duty to answer honestly” in the PDS and please refer to our website if you would like information on our Privacy Policy.

Cooling-off period

You have 14 days after purchasing or renewing your policy to decide whether it meets your needs. You can cancel during this period and we will give you a refund provided you have not made a claim. For more details about the cooling off period see our PDS.

Your Rewards

Link your Everyday Rewards card with your policy for exclusive offers throughout the year.



Need to get in contact?

If you have any questions or feedback make sure to reach out.



Manage your policies online

Simply visit [woolworths.com.au/mycar](https://www.woolworths.com.au/mycar) and register to manage your policies online. You can view your policy details, manage payments and update your personal details.



Call 1300 641 327

**Operating hours Monday to Friday: 8am to 8pm AEST/AEDT
Saturday and Sunday 9am to 5pm AEST/AEDT**



Chat with us at [woolworths.com.au/chatnow](https://www.woolworths.com.au/chatnow)



To lodge a claim, visit [woolworths.com.au/mycarinsurance](https://www.woolworths.com.au/mycarinsurance) which is available 24 hours a day, seven days a week or call us on **1300 641 327**.



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1. About your policy

For a full description of what you are covered for under this policy, please read the Product Disclosure Statement (PDS).

Policy number:	MOT106923712
Policy holder(s):	Patrick Hazard, Hettie Scholes You have told us the registered owner/owner of the car is a policy holder
Contact phone number:	0434727334
Email address:	patrick.hazard@gmail.com
You have chosen to:	Cover loss or damage to your car and to third party property
Product selected:	Drive Less Pay Less <ul style="list-style-type: none"> • Third Party Property Damage covered up to \$20 million Cover loss or damage to your car and to third party property
Your Drive Less Pay Less details:	End odometer reading: 190,703 km The number of kilometres selected is your estimate of how far you normally drive each year. At each renewal, we automatically increase your end odometer reading by your number of kilometres selected. You can call us to increase your number of kilometres selected at any time. We add the increase to your end odometer reading. Conditions and additional premium may apply. The maximum number of kilometres you can select is 15,000km. If you make a claim, an additional \$1,000 outside odometer excess will usually apply if your car's odometer is below the start odometer reading, above the end odometer reading, or your odometer was faulty. We will allow a kilometre grace distance of up to 250km before additional excesses apply. See section '4. Excesses' and the PDS for more details about applicable excesses.
The optional extras and services you have chosen:	No optional benefits selected Please let us know if you'd like to add Roadside Assistance, Excess free windscreen and/or Hire car cover.



2. Your car

For a full description of what you are covered for under this policy, please read the Product Disclosure Statement (PDS).

Make and model:	2014 SUBARU FORESTER 2.5i MY14 4D WAGON CONTINUOUS VARIABLE 4 MULTI POINT F/INJ
Registration number:	1EKM071
Agreed value:	\$13,906
Parked during the day:	6011 - Driveway



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2. Your car

Parked at night: **6011 - Driveway**

How your car is used: **Private**

Any existing damage: **None**

Finance: **None**

After market, modification or optional factory fitted extras: (Included in your insured value)
• Alloy wheels

3. Driver history and declarations



Drivers	Date of birth	Age licence obtained	No. 'At fault' claims	No. 'Not at fault' claims
Patrick Hazard (main driver)	20/04/1986	17	0	0
Hettie Scholes (regular driver)	15/05/1989	18	0	0

Driver age restrictions: **There are age restrictions on this policy. See section '7. Special conditions'.**

You have told us that you and/or any other drivers of this car:

- **have not had insurance cover refused or declined in the last 10 years**
- **have not had any criminal conviction (excluding driving related) in the last 10 years**
- **do not have any pending prosecutions for any motoring offence**
- **have not been convicted of any drug or alcohol related driving offence in the last 5 years**
- **have not had an insurance claim declined for fraud or dishonesty in the last 10 years**
- **have not had a disqualification from driving and/or had your licence cancelled, suspended/restricted due to any driving offence(s) in the last 3 years**

You have told us that you and/or any other drivers will:

- **not use this car for delivering goods such as food, carrying passengers such as Uber, as a hire car, or by giving driving lessons**
- **not use this car for racing (professional or amateur), rallies or road trials, speed or other contests, drag racing (street or circuit), time trials, or burnouts**

You have told us: **• all listed drivers have a valid licence to drive in Australia**

You have told us that you and/or any other policy holder: **• are not currently bankrupt or subject to a debt agreement or personal insolvency agreement under Part 9 or Part 10 of the Bankruptcy Act 1966**



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4. Excesses

If you make a claim, the excess is the amount you pay. This may be waived if there is a third party involved who is legally liable, and you have identified and provided the details we require.

Basic excess: **\$1,000**

4.a. Additional excesses

Depending on the details of your claim and the driver, you may be required to pay one or more of the excesses below in addition to your Basic excess.

Excess type		Add. excess
Age excess - the driver is under 21 years old		plus \$1,200
	the driver is between 21 to 24 years old (inclusive)	plus \$800
Undeclared young driver - the driver is not listed on the policy as a driver and is under 25 years old		plus \$800
Learner driver		plus \$800
Inexperienced driver		plus \$800
Outside odometer excess - if, at the time of a claim, your car's odometer is below the start odometer reading or above the end odometer reading, or you have not told us that your odometer is faulty or has been replaced		plus \$1,000

These excesses may not apply if you have a driver age restriction, specified in section '7. Special conditions'. Please see our Premium Excess and Discount Guide on our website for more details about each excess at:

insurance.woolworths.com.au/car-insurance/useful-documents



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5. Cost breakdown

Below we have included a breakdown of how much your policy will cost, including all government charges. Please note that if you have made changes to your policy or made a claim during or since the last policy period this may affect how your premiums compare in the below table.

	2023 - 2024	2022 - 2023
	Base premium	Base premium
Base cost:	\$695.82	\$638.94
GST:	\$69.58	\$63.89
Stamp duty:	\$76.54	\$70.28
TOTAL ANNUAL COST:	\$841.94	\$773.11

Anytime you renew your insurance, your premium is likely to change even if your circumstances haven't. We factor in things like the number of claims we experience, changes in government taxes and state or territory duty or levies and the cost of running our business. For further information on how this is calculated please see our Premium Excess and Discount Guide on our website insurance.woolworths.com.au/car-insurance/useful-documents

6. Your payments



You have chosen to pay:	Monthly by Direct Debit from your credit card
Account details:	Credit card number ending in 753
Your payment:	\$70.16 per month (will automatically renew on 16 Jan 2023)
First payment due date:	16 Jan 2023

Please note

Payments will appear on your statement as Woolworths Insurance Chatswood.

Did you know?

You could **pay less by switching to pay your policy annually**. Please contact us by 15 Jan 2023 to change your payment option.

What to expect at renewal

At least 14 days before your renewal date, we will send you a notice advising you if we are offering renewal. If so:

- **for automatic renewal**, the notice will set out the proposed new policy terms and premium. If no changes are required, and your premium payments are up to date, you do not need to do anything - your policy will automatically renew.
- **if you opted out of automatic renewals**, the notice will advise you to call us for a renewal quote and policy terms. If you're happy to proceed, we will renew your policy. If you don't contact us, your policy will lapse.



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7. Special conditions

Driver age restriction as selected by you:

This policy will not cover any person under 25 years of age who is driving or is in control of the insured car, unless they are a legal learner driver, of any age, and are accompanied by a supervising driver who is 25 years of age or older and holds a full unrestricted driver's licence that is recognised within Australia.

In all other respects the policy conditions, exclusions, and limitations remain unaltered.



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