

2017 Toyota Kluger Gxl (4x2) Gsu50r My1 4d Wagon AV11YN
Comprehensive Car Insurance
Policy number: CAR015032310



Please read *When you need to contact us* at the end of this document. It's important you check the information on your Insurance Schedule is correct and complete. If it's not, log in to bingle.com.au to make changes.



Your cover at a glance

Policy holder	Rajjandeep Bhullar
Period of insurance	8 August 2023 until 11:59pm on 8 August 2024
Your car	2017 Toyota Kluger Gxl (4x2) Gsu50r My1 4d Wagon AV11YN
Policy type	Comprehensive Car Insurance
Amount covered	Market value
Legal liability	Up to \$20 million
Choice of repairer	We choose the repairer. We will arrange the repairs of your car with one of our preferred repairers.



Excesses

Standard excess	\$895	(all claims unless stated otherwise in the PDS)
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The following additional excesses also apply depending on the circumstances of your claim.

Age excess	\$600	(drivers under 25)
Unlisted household member or unlisted regular driver excess	\$1,950	(doesn't apply to learner drivers as long as another driver listed on policy is a passenger in your car)



Optional extras

Options with a ✓ are those that you chose or that are automatically included. Options with an ✗ have not been selected.

- ✗ New for Old (Not available - your car is too old to qualify for this optional cover)
- ✗ Keep Mobile
- ✗ Windscreen and Window Glass only Cover



What you've told us about your car

Car kept overnight at	18 Peckham Gr, Oran Park, NSW, 2570
Parked overnight	Garage
Parked during the daytime	Driveway
Condition	Your car is safe, undamaged, and in roadworthy condition
Colour	Grey

Financier	Angle Finance
Used primarily for	Private
Your car is driven	Up to 15,000 km on average per year

Accessories or modifications

You have told us that your car does not have:

- custom paint or specialised paint (aftermarket)
- nitro or hydrogen fuel
- petrol turbo or supercharger (when fitted aftermarket)
- roll bar/roll cage/racing harness.



Listed drivers

You've told us that the following people drive your car:

- Rajjandeep Bhullar, female, born on 14 August 1994, licence first obtained over five years ago
- Kashmir Singh, male, born on 2 October 1988, licence first obtained over five years ago



Insurance, driving and criminal history

You must contact us to tell us if in the past three years, you or anyone to be insured under this policy:

- committed any criminal acts whether charged or convicted in relation to fraud, theft or burglary, drugs, arson, criminal, malicious or wilful damage
- have had an insurer decline or cancel a policy, impose specific conditions on that policy, or refuse a claim
- have been declared bankrupt or defaulted on a loan or credit card
- have had their driver's licence suspended, cancelled, disqualified or restricted
- have made any insurance claims for loss or damage relating to motor vehicle/car/caravan insurance (excluding any claims made on this policy).

When you need to contact us

It's important to check the information provided on your Insurance Schedule. If any details are incorrect, please log in at bingle.com.au

Also, when you hold a policy with us, there are other circumstances you need to tell us about during the period of insurance. These circumstances are set out in the *Keep your policy details up-to-date* section of your PDS. If you don't contact us when you need to, you may not be covered under your policy and it may lead us to reduce or refuse to pay a claim and/or cancel your policy.