Estimated Distribution Notices FAQ Guide

AAI & MTA Car Dealer Add-On Insurance Class Action Settlement Administration

This Guide is for recipients of the **Estimated Distribution Notices** in the **AAI & MTA Add-On Insurance Class Action.**

We are sending notices to inform all Eligible Group Members of their estimated distribution amounts. On 4 August 2026, we will request bank details from those eligible for compensation. The deadline to provide your bank details through our secure portal is **19 August 2026 at 4pm (AEST).**

Notices are sent from *aai_addonclassaction@mauriceblackburn.com.au* or *donotreply@mauriceblackburn.com.au* by email or '*MBLawyers*' by SMS. Legitimate links will contain our domain *mauriceblackburn.com.au* or the short URL *mblackburn.com.au*.

Carefully follow all instructions provided in your notice to prevent issues with payments. We recommend you **copy and paste your access code** into the bank details portal to avoid errors. Provide a bank account **in the name of the policyholder.**

Read this Guide thoroughly before contacting us with questions so we can reduce costs and help as many people as possible.

Once we collect all bank details, we need to conduct some important verification checks. We will begin making payments in late 2026. **Please do not email us for general updates** so we can focus on progressing the administration and reduce costs. Regular updates are available on our website.

This is different to the Allianz Class Action (see here). If you received a request for bank account details in both cases, you need to submit them separately following the instructions provided.

General & notice questions

1. What's happened so far?

The AAI & MTA Add-On Insurance Class Action has now completed several important stages. Approximately 44,000 persons registered in the class action between 2021 and 2025. On 23 February 2025, the proceeding settled for $34 million, and the Supreme Court of Victoria approved the settlement in June 2025. Since 2 September 2025, Maurice Blackburn has been administering the settlement. This includes checking eligibility, matching and consolidating claim information, and calculating estimated compensation amounts for eligible group members. We are now preparing and sending Estimated Distribution Notices and collecting bank details so that we can process payments.

2. What is the Estimated Distribution Notice?

An Estimated Distribution Notice is a formal notice sent by Maurice Blackburn by email or SMS to group members whose claims have been assessed under the Court-approved Settlement Distribution Scheme (**Scheme**). It tells you the estimated amount of compensation you may receive (if any), based on your claim information and the calculation method that must be applied to all eligible claims.

If you received an Estimated Distribution Notice from Maurice Blackburn by email or SMS, your claim has been assessed, and you have been identified as an eligible group member under the settlement.

Notices will be sent out on 29 July and 4 August 2026 to your registration email address or mobile number (5. When will I get my notice).

3. Is this a scam?

No, this is not a scam. We will post the dates of any notice distributions on our website shortly before we send them. Official communications about the AAI & MTA Add-On Insurance Class Action will only be sent by Maurice Blackburn via email or SMS from authorised addresses, including:

- *aai_addonclassaction@mauriceblackburn.com.au*
- *donotreply@mauriceblackburn.com.au*
- SMS messages from "*MBLawyers*"

Links will contain our authorised domain ***mauriceblackburn.com.au*** or the short link ***mblackburn.com.au***

The link provided in your Estimated Distribution Notice is secure and is the only way to submit your bank details. We will never ask for your online banking login or password, PIN number, or credit card information.

If you are unsure about any communication you receive, you should refer to the official website for confirmation before taking any action.

4. I received an Estimated Distribution Notice. What do I need to do?

If you received an Estimated Distribution Notice and you are entitled to compensation, please provide your bank details using the secure link in the notice by the deadline specified in your notice. This secure link is part of Maurice Blackburn's process for collecting payment information safely.

You must submit your bank account details through the secure portal. We cannot accept submission of bank details by any other means for security reasons, and due to the high volume of Eligible Group Members.

The form requests your account name, account number, BSB, date of birth, and nationality. If you have a company or trust claim, you will be asked for the beneficiary name and country of domicile. We need this information so that we can conduct verification checks and pay you.

Please do not email bank details to us. Any email containing bank details will be deleted and the information will not be retained.

Carefully follow all instructions provided in your notice to avoid issues with your payment. We recommend you **copy and paste the access code** into the bank details portal. You cannot change your details once submitted and may not be able to correct them later. Email us if you made a mistake.

5. I haven't received an Estimated Distribution Notice. When will I get my notice?

The notice distributions will be staggered and sent out in as follows:

- All group members entitled to compensation – **4 August 2026**
- Nil compensation assessments – **29 July 2026**

Check the email address you registered with, including your spam folder and deleted items. Search for emails from *aai_addonclassaction@mauriceblackburn.com.au* or *donotreply@mauriceblackburn.com.au*. If you have searched all of your folders, you can email us on *aai_addonclassaction@mauriceblackburn.com.au*

Ineligible registrants will not be sent an Estimated Distribution Notice because they have been assessed as ineligible for compensation under the Scheme. If this applies to you, you were notified of this outcome by email, SMS, or post in April 2026. This determination is not subject to appeal. If you are ineligible, there is no further action you need to take, and this decision cannot be reviewed.

If you believe you should have received an Estimated Distribution Notice according to the dates above, and you previously received an Eligibility Notice, please check your email and SMS messages, including your junk or spam folders, before contacting us.

Payment & compensation questions

6. When will I get paid?

We expect payments to begin in late 2026, although this timing may change. Payments will not all be made at the same time because there are around 40,000 Eligible Group Members involved.

Before payments can be made, the Settlement Administrator must complete important verification checks, including checks required by law. These include confirming that bank details are valid and checking whether an eligible group member is prevented from receiving payments of this kind under Australian or international sanctions laws. These checks mean payments cannot be made immediately, and we are not able to fast-track individual payments.

We will make payments as soon as we reasonably can and will provide a further update about expected payment timing.

7. How did you calculate my compensation?

Your compensation amount was calculated according to the mathematical formula as required by the Court-approved Scheme. The calculation considers your policy details such as how much you paid, and other relevant claim information and applies the same approved method to all eligible claims. Estimated compensation amounts will vary depending on each person's circumstances. The formula is contained in the confidential schedule to the Scheme. You can request a copy on our website.

Your Estimated Distribution Notice sets out your individual estimated compensation amount. Under the Scheme, this assessment is final and cannot be changed or reviewed.

Policies before 30 March 2015

Less compensation is available for policies entered into before 30 March 2015. This is because those claims carried greater legal risk, including because a limitation period may have prevented some claims from succeeding. The Court approved discounts for these claims as part of the loss formula in the Scheme. This information was provided to registered group members in the settlement notices provided ahead of the settlement approval hearing. The Settlement Administrator does not have discretion to change this. Please check the Policy Date in the table in your notice to see if this applies to you.

8. Are interest payments part of the compensation?

Yes, the formula that will be used to calculate individual group members' compensation takes into account additional interest costs paid by Eligible Group Members based on certain assumptions contained in the Court-approved Scheme. Statutory interest, being the interest that accrued over the course of the proceeding, is also a factor in the formula. Any interest payment calculation is per policy, as policies may have commenced at different times.

The formula and method by which this is calculated are contained in the confidential schedule to the Scheme. You can request a copy here.

9. Are commissions part of my compensation?

There is not a separate amount for commissions. The calculation is based on what you paid in premiums and interest, among other factors.

Commissions are generally paid by the lender to the dealer out of or based on what they receive from you in premiums and/or interest. This means that to the extent that any commissions came out of, or inflated, what you paid in policy premiums and interest, this forms part of the compensation calculation because the total premium payment and interest payments are accounted for in the formula.

10. How are payments for multiple policies calculated?

Compensation is calculated per policy, then the amounts are combined to calculate your “estimated distribution amount”.

11. Will I get the full amount I lost or paid for?

No. While what you paid is a factor in your compensation, your pro rata share of the settlement sum will be calculated based on the relative value of your claim. This is because the settlement represents a compromise between the parties based on legal and factual risks of the proceeding, as well as the benefits to group members of certainty of compensation and being paid now rather than later.

12. Is this my final compensation amount?

Final compensation amounts may differ. The amount paid to you may be different from the Estimated Distribution Amount shown in your notice. This can happen if, for example, some eligible group members do not claim their compensation by the deadline that applies to them. If that occurs, their unpaid compensation stays in the settlement pool and may be distributed to eligible group members who submitted valid bank details on time. When payment is made, we will send you a remittance notice confirming your final amount.

13. How will my compensation be paid to me?

To receive your payment, you must provide your bank account details through the secure link in your Estimated Distribution Notice by the deadline that applies to you. For security reasons, this is the only way to provide bank details. We cannot accept bank details by email, phone, post, or any other method.

You will be paid by secure transfer to your bank account. We cannot make payments by cheque or cash.

You must submit your bank details using the secure link before the deadline specified in your notice. If you don’t, you may lose your right to receive compensation. After you submit your details, they will be verified before any payment is made.

We estimate payments will commence in late-2026.

14. What happens if my payment cannot be processed?

If a payment to your nominated bank account is unsuccessful or cannot be processed by the Settlement Administrator, the payment will not be reprocessed or attempted again.

If this happens, we will let you know that the payment was unsuccessful and that your compensation has been forfeited. Forfeited funds do not go to Maurice Blackburn. They are returned to the Settlement Distribution Fund and dealt with in accordance with the Scheme.

15. I don't think my assessment is correct. Can I dispute my estimated amount?

Your assessment has been completed in accordance with the mathematical formula as required by the Court-approved Scheme, using the claim information available to the Settlement Administrator. The same method must be applied consistently to all group members.

The Scheme provides that the assessment and calculation of your estimated distribution amount are final and cannot be reviewed. We cannot review any further information now.

If your compensation is below $30

If your assessed compensation amount is below the minimum payment threshold of $30, no payment will be made. This minimum payment rule applies to all group members. In these circumstances, you are not entitled to compensation, and the decision cannot be reviewed.

If your estimated distribution is above $0 but below $30, it will remain in the settlement pool for distribution to Eligible Group Members or as otherwise set out in the Scheme. Maurice Blackburn does not retain these amounts or any amounts above the Court-approved costs.

We understand you may have questions about your assessment. However, because the Scheme does not allow a review of this decision, we are unable to respond to queries asking us to reassess or change your outcome.

If you believe your amount should be higher

All individual compensation amounts were calculated using a mathematical formula that was reviewed and approved by the Court and cannot be changed. We are not able to review new information or documents. All registrants were given an opportunity to provide information supporting their claim, and the deadline to do so has now passed.

We need to continue administering the settlement for all registered group members. Because there is no right to review your assessment, we are unable to take further action on requests to reassess your claim.

If you believe there are policies missing from the schedule in your notice

Maurice Blackburn made extensive efforts to identify all policies in the defendant's purchaser data that match with the information you provided, including information you provided in your registration and any eligibility forms. If you purchased further policies that are not listed, the information you provided did not match to those policies. The policies that were matched to your information are as set out in your Estimated Distribution Notice. This is not subject to review.

Please note company and individual claims will be notified separately so if you registered both on behalf of an individual and a company, these will be identified in separate notices.

Only the following AAI Limited, TAL Life Limited or MTA Insurance Pty Ltd add-on insurance policies, purchased in a car dealership between 1 May 2006 and 30 June 2018, are covered by the class action:

- loan protection insurance issued by AAI, SLSL or MTAI;
- equity or equity plus insurance issued by AAI or MTAI;
- cash benefit insurance issued by AAI or MTAI;
- extended vehicle warranty insurance issued by AAI or MTAI; or
- tyre and rim insurance issued by AAI or MTAI.

If you purchased a different type of insurance policy (such as comprehensive car insurance), or add-on policies with a different insurer, or outside this period, they are not covered. For more information on what policies are covered visit our website here.

If you have been determined ineligible

If you have been found ineligible, this means you do not meet the criteria under the Scheme and are not entitled to compensation. The Settlement Administrator's eligibility decision is final and there is no right to review it under clause 5.8 of the Scheme. You can read a copy of the Scheme here. You will not receive an Estimated Distribution Notice if you are ineligible.

16. How are legal costs and administration fees calculated from the settlement sum?

The Supreme Court of Victoria ordered that the some of the $34m settlement sum be used to pay:

1. legal costs (25% of the settlement sum) ($8.5m),
2. a reimbursement payment to the Plaintiff ($30,000), and
3. the costs of administering payment of the settlement sum to eligible group members (approximately $1.3m).

The remainder of the settlement sum, more than $24 million, will be shared proportionally between eligible group members, subject to any further orders of the Court.

The Court independently reviewed the settlement terms, including legal costs and the deductions set out above, and approved them as fair and reasonable for all group members.

The Administrator reports to the Court every 6 months on the performance of the Scheme including costs incurred and payments made to eligible group members. Administration costs cannot be exceeded without Court approval. If the Administration Costs are less than this amount, the remaining amount will be distributed to group members or as otherwise provided for by the Scheme.

Maurice Blackburn does not retain any unclaimed funds from the distribution sum. These funds remain in the pool for distribution to other eligible group members according to their proportional share.

Companies, trusts & deceased estates

17. What if my company is deregistered or in liquidation?

If your company:

(a) was deregistered at the time of registering in the Proceeding; or

(b) went into external administration or voluntary liquidation after registration in the Proceeding,

your compensation is payable to ASIC, the administrator or liquidator as applicable.

This is required by law, and Maurice Blackburn cannot change this (see Clause 14.5 of the Scheme).

If the company was registered when you joined the Proceeding but has since been deregistered (but is not in external administration or voluntary administration), you may be able to receive compensation (see Clause 14.6 of the Scheme).

The date that you registered to participate in the class action is set out in your notice if we identified that you registered on behalf of a company. If it is not there, you can request this information by email.

For now, please nominate a bank account in the name of a former director of the company by the deadline specified in your notice. We may be in contact during the bank details verification process in relation to further requirements.

18. What if my trust has been dissolved?

If the policy was purchased in the name of a trust that no longer exists, we may not be able to pay compensation. For now, please nominate a bank account in the name of the former trustee or beneficiary of the trust by the deadline specified in your notice. The recipient is required to manage the funds in accordance with any applicable obligations or laws. We may be in contact during the bank details verification process.

19. How are payments made to a deceased estate?

You can submit:

(a) An estate account; or

(b) A non-estate account in the name of the person authorised to act on behalf of the estate (such as the executor, administrator, next of kin or sole beneficiary).

You will be responsible for distributing the money in line with the will, or as otherwise required by law.

We will be in further contact during the bank details verification process if any further documents are required before payment is made.

Bank account collection questions

20. Can I submit my bank details another way?

No. You must submit your bank account details through the secure link provided in your Estimated Distribution Notice.

For security and privacy reasons, we cannot accept bank details via email, post, phone, or any other method. If you send your bank account details to us outside the secure portal, we will securely delete the information, and it will not be used.

21. Can I email or post you my bank details?

No. Your email or letter will be securely deleted or destroyed without further action if it contains bank details. This is not secure. If you do not submit your details by the secure portal, you will not receive your compensation.

Please submit your details via the portal by the deadline specified in your notice.

22. Can I submit bank details not in the name of the policyholder?

To ensure that the compensation is paid to the correct recipient, which is the policyholder who suffered the losses, payments must be made into an account in the name of the policyholder. Payments can be made into joint accounts, provided the policyholder is listed.

The payment must be made to the policyholder even if another person made payments under the policy or is a guarantor.

We will conduct verification checks on the bank details provided to ensure this requirement is met.

23. Can I get the money paid into another account (e.g. spouse/child)?

To ensure that the compensation is paid to the correct recipient, being the policyholder who suffered the losses, payments must be made into an account in the name of the policyholder. Payments can be made into joint accounts, provided the policyholder is named on the account.

The payment must be made to the policyholder even if another person made payments under the policy or was a guarantor.

We will conduct verification checks on the bank details provided to ensure this requirement is met.

If you hold power of attorney on behalf of a policyholder, it is your responsibility to manage and distribute the funds lawfully and in accordance with your obligations.

24. Can I still be paid if I live overseas? Can I submit an international bank account?

Yes, eligible group members who live overseas can still receive their compensation payment. You will need to provide valid Australian on international bank account details using the secure form included in your Estimated Distribution Notice.

Bank & processing fees

Fees for processing international transactions from our bank are deducted from your distribution amount, which will reduce the amount you receive. Your international bank may also deduct fees in relation to the transaction.

All standard verification requirements will still apply, and you must submit your details before the deadline specified in your notice to avoid forfeiting your entitlement to compensation.

25. I don't have a bank account — what should I do?

To receive your compensation, you will need to provide valid bank account details using the secure form provided by Maurice Blackburn. Payments can only be made via direct bank transfer for security and administrative reasons.

If you do not currently have a bank account, you will need to arrange one in order to receive your payment. It is important that your account details are submitted before the deadline specified in your notice, as failure to do so may result in you forfeiting your entitlement to compensation. Please contact us with specific questions.

26. I haven't received an Estimated Distribution Notice yet. Can I provide my bank details now?

If you have received your Estimated Distribution Notice, you should provide your bank details now using the secure link included in that notice. It is important that you submit your details before the deadline specified in your notice, so your payment can be processed.

Do not provide your bank details to us before you receive your notice, as you do not yet have the link and the access code you need to correctly submit your details.

For security and privacy reasons, bank details must only be submitted through the secure link provided. We cannot accept bank details via phone, email, or any other method.

If you submit your details after the deadline or you do not use the secure portal, you will forfeit your right to receive compensation.

27. Don't you already have my bank details?

No. We have purchaser data provided by AAI, TAL and MTA, such as details about what you purchased and when, which was used to match and assess your claim.

To receive payment, you must provide your bank account details using the secure link included in your Estimated Distribution Notice. This ensures that your information is accurate, up to date, and can be verified before payment is made.

For security and privacy reasons, we cannot accept bank details via phone, email, or any other method. If you have previously emailed us your bank details, your email has been deleted.

28. Why do I have to provide my date of birth and nationality?

We need to do checks to make sure you are not a 'designated person' under the anti-money laundering and sanctions laws. This information helps us to do those checks and helps us to make sure you are not classified as a 'designated person'.

Your information will be held and managed lawfully and in accordance with our privacy policy here

29. I made a mistake when submitting my bank details — what should I do?

Please make sure you check your details before you submit when using our portal. You will be able to view and edit the information you supplied before submitting your details. Check your details carefully before submitting.

If you have made an error when submitting your bank account information, you must email us before the deadline specified in your notice and we will reset your link to the secure portal. You must then re-submit your information. Late requests for amendments may not be accepted.

Do not email your bank account details to us – we will immediately delete your email and your details will not be retained.

Technical issues

There is a high volume of group members, so we ask that you **please try to resolve technical problems yourself** using the detailed instructions in your notice and in this Guide before contacting us.

If after reading the FAQs below, you are having technical problems, you can email us with a screenshot and detailed description of your issue so we can best assist you.

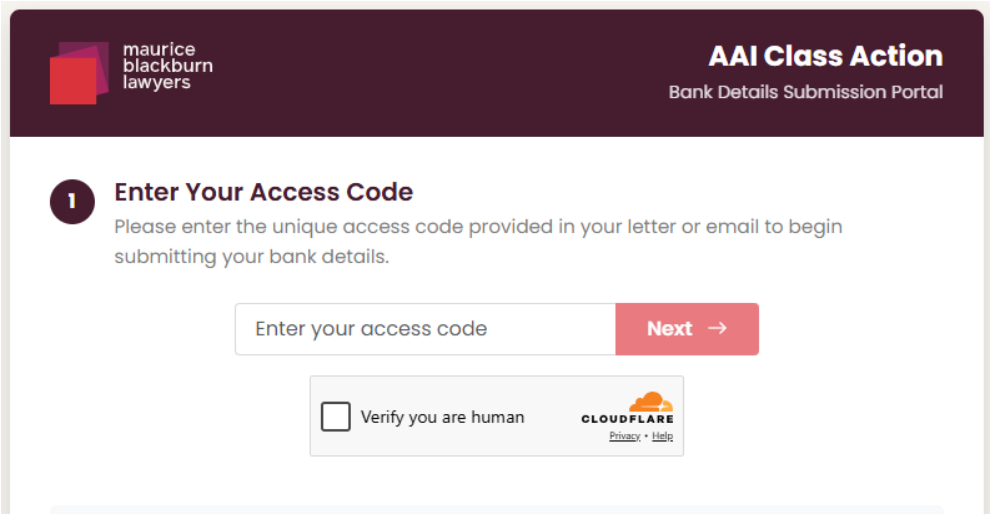
30. I can't find my access code or my access code isn't working

Your access code is a 7-digit code in red text below the link to the portal in your estimated distribution notice. It is a combination of numbers and letters in all capitals. For security reasons, we cannot send it to you again.

Follow these steps to make sure you enter it correctly:

- Copy and paste your access code into the portal to avoid errors.
- Remove any extra spaces or other characters before or after the code.
- If your code contains letters, they are all capitalised. Check characters like '5' and 'S', '0' and 'O', 'L' and '1' are entered correctly exactly as it appears in your notice.

After you enter your access code, you need to select the check box to 'Verify you are human' (see below). If you do not see this box, you may be using a secured network such as a work internet connection. Please try again using mobile internet or a personal internet connection.



We cannot help individual group members enter their details for security reasons. If you need help with technology, please ask a trusted family member or friend.

If you have already submitted your bank details, you will not be able to submit it again through the portal (see 29. 'I made a mistake' above).

31. I'm having trouble completing the form in the online portal — what should I do?

The portal will only allow you to proceed with your submission if all required information has been entered correctly and all compulsory fields have been entered. Please do not leave fields blank.

Please take care to ensure:

- Your access code has been entered correctly. We recommend copying and pasting this from your notice into the correct field to avoid typographical errors.
- Your BSB is 6 digits (e.g. 123456). There is no need to include hyphens or spaces, as these will be added automatically.
- Your account number contains numbers only. Please do not include hyphens or spaces.
- All fields have been completed. This includes selecting the required options, such as whether your bank account is Australian or international, whether it is a State Street account, and whether it is a joint account. If any of these options do not apply to you, select 'no'.
- The declaration at the end of the portal has been completed by selecting all required checkboxes and entering your full name.

- Remove any extra spaces at the beginning or end of your answers.

If you are still unable to complete your submission, please contact us for assistance. Please include screenshots of any issue you are encountering but do not include your bank details.

32. I'm having technical difficulties

If you are experiencing technical difficulties accessing the secure link in your Estimated Distribution Notice:

- Refresh the page
- Try a different browser
- Ensure you are using a stable internet connection
- Ensure your browser software is up to date
- Try a different device, such as a laptop or desktop computer

You should also check that you are using the correct link provided in your email or SMS from Maurice Blackburn.

If you are still unable to access the link, you may wish to ask a trusted family member or friend to assist you.

Due to the volume of group members, we may be unable to provide individual technical support, and it is important that you submit your bank details before the deadline specified in your notice to avoid forfeiting your entitlement to compensation.

33. What happens if I miss the deadline?

Late submissions will not be accepted. If you miss the deadline specified in your notice and do not submit your bank details on time via the secure portal, you forfeit your entitlement to compensation.

34. I'm not seeing the "I'm a robot" verification checkbox – what should I do?

If you are not seeing the verification prompt (such as the "I'm not a robot" checkbox), this may be due to restrictions on your network or browser settings.

If possible, we recommend trying to submit your details using a different device or switching to a different network (for example, moving from a work network to a personal Wi-Fi or mobile data connection). This will often resolve the issue.

35. What happens next?

If you have received your Estimated Distribution Notice and are entitled to compensation, you must provide your bank details using the secure link before the deadline specified in your notice.

Once your bank details have been submitted, the Settlement Administrator will carry out verification checks, including to meet legal and security requirements. After these checks are completed, payments will be processed. We currently expect payments to be made in late 2026.

You do not need to take any further action after submitting your details unless we contact you.

36. Anything else I should know?

Due to the large number of group members, we may not be able to respond to individual enquiries where the information is already available on our website. We encourage you to check the website regularly for updates.

You can update your contact details at any time here. We will process your request in due course.

For general updates or to read a copy of the Scheme, please check our website.

Your information will be held and managed lawfully and in accordance with our privacy policy here