

## **Eligibility & Ineligibility Notices FAQ Guide**

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

**This Guide is for recipients of Eligibility & Ineligibility Notices in the AAI & MTA Add-On Insurance Class Action**

In April 2026, we are sending notices to all ~40,000 registrants to inform them of their eligibility or ineligibility. Please read this FAQ Guide before contacting us with questions.

The next step is for us to determine how much registered group members are eligible to be paid. We do not know yet how much your compensation will be. Please do not contact our team about this. We will tell you when we know more.

You do not need to do anything right now. We will contact you again soon. We estimate this will be in about July 2026, but it may take longer.

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## **1. What's happened so far?**

We have made significant progress since the settlement was approved, including:

- Developing a specialist claims management platform to conduct the administration.
- Preparing for and distributing Eligibility Assessment Information Request notices for about 15,000 registrants from whom we needed further information and responded to enquiries.
- Completing the data-matching process for the ~10,000 participants that submitted their Eligibility Assessment Form (Eligibility Participants).
- Delivering the outcomes of the eligibility assessments.

## **2. What is the eligibility process?**

The steps set out below were carried out in compliance with the Settlement Distribution Scheme ('Scheme') which was approved by the Supreme Court of Victoria as fair and reasonable.

### **Eligibility Assessment Information Request**

We requested certain registrants to submit further information via the Eligibility Assessment form because the information in their registration did not match to an eligible policy ('Eligibility Participants'). Only individuals matched to the List of Purchasers may be able to claim compensation.

If you did not receive an eligibility assessment information request, this process did not apply to you because you already provided sufficient information in your initial registration for us to determine your eligibility.

### **Eligibility Assessment Submissions Review**

The settlement administration team conducted a detailed matching process using information submitted by Eligibility Participants and the List of Purchasers provided by the defendants. Eligibility Participants whose information matched with the List of Purchasers are potentially eligible to claim compensation. Eligibility Participants whose information did not match with the List of Purchasers, or who did not respond to the request by the deadline, are not eligible and unable to participate in the settlement.

## **Your Notice**

### **3. I received an Eligibility Notice, what does this mean?**

You received an Eligibility Notice because you have been matched to a policy or policies on the defendant's List of Purchasers based on information you provided.

This means that you are potentially eligible to claim compensation.

There is nothing further you need to do at this time. The next step is for us to determine how much eligible group members are entitled to be paid. Please do not contact our team with

compensation enquiries. We will be in contact with you when we know more. For more information on next steps, see question [19](#) below.

#### **4. If I received an Eligibility Notice, why wouldn't I receive payment?**

Most eligible group members will receive compensation. However, even if you receive an eligibility notice, there is a possibility that you will not receive compensation.

Under the Scheme, the Administrator cannot distribute compensation to eligible group members whose distribution amount is less than \$30. We will tell you if this applies to you.

The cost of distributing the compensation would be higher than the compensation amount that those individuals would be receiving. Therefore, if an eligible group member's Distribution Amount is less than the minimum payment, nothing will be distributed to the eligible group member, and the amount will be included in the Distribution Sum for distribution to eligible group members in accordance with the Scheme. Maurice Blackburn does not retain these amounts. This was approved by the Court as fair and reasonable in the interests of registered group members as a whole.

We will tell you what your estimated distribution amount is in due course. We do not know, and cannot tell you, yet because compensation assessments have not yet been conducted.

#### **5. I received an Ineligibility Notice, what does this mean?**

If you received an Ineligibility Notice, this means that you are not eligible to participate in the settlement, and you are not entitled to compensation.

We conducted extensive checks on all the information you provided in your original registration, and any eligibility forms you submitted, to try to match you to the List of Purchasers. The information you provided did not match sufficiently to the defendants' List of Purchasers to prove your eligibility.

Your ineligibility notice specifies the reason why you are ineligible. Please read it carefully.

##### **5.1 If you received an ineligibility notice but you did submit the Eligibility Assessment Form by the deadline**

If you did submit the Eligibility Assessment form prior to the deadline and received an Ineligibility Notice, this is because the information you provided in the form did not match to an eligible policy in the purchaser data provided by the defendant. You are therefore ineligible in accordance with Clause 5.7 of the Scheme. This determination is final and there is no right to review under the Scheme.

##### **5.2 If you did not submit the Eligibility Assessment Form by the deadline**

If you received a request and did not submit an Eligibility Assessment Form by the deadline, you have been deemed as a Non-Responsive Group Member and therefore are ineligible to receive compensation. This determination is made in accordance with clause 5.3 of the Court-approved Settlement Distribution Scheme ('Scheme') (available [here](#)). This means that your claim will be assessed as \$0 and you will not receive compensation.

Once we send a communication to your elected contact details, it is deemed given and received under Clause 18.1 of the Scheme, even if you did not see or open it.

Our team made extensive efforts to contact all group members who were required to fill out the form and provided details materials explaining how to do so.

### **6. You contacted me in the first place. How can I now not be eligible?**

If you received a Notice of Registration and Opt Out for this proceeding addressed to you in mid-2024, you were on the list of group members provided to us by the defendants. However, to identify you and prove your eligibility, the information you provided in your registration or eligibility forms needed to match the information on that distribution list. For example, this could be a matching claimant name and either class action ID, email address, postal address, or phone number. The information you provided did not match to the defendants' records. This means you are ineligible to participate.

### **7. Why is there no right to appeal?**

The Scheme Administrator made extensive efforts to match your information to the defendant's purchaser data. This includes all the information you submitted in your original registration and any eligibility forms you submitted. As a result, the Administrator's determination of eligibility is **final** and there is no right to review pursuant to Clause 5.9 of the Scheme.

We will not review further information or documents provided. All registrants were given the opportunity to provide information proving their eligibility and the deadline to do so has passed. We need to progress the administration in the interests of all registered group members.

Please do not contact our team as there is no right to review eligibility determinations, and no further action will be taken on your behalf.

### **8. I received both an Eligibility and an Ineligibility Notice. Am I eligible?**

If you received two different notices in respect of the same person for the same class action, disregard the Ineligibility Notice.

We conducted extensive de-duplication of registrations where individuals registered multiple times. However, if you received both an eligibility and ineligibility notice, you registered more than once using different details (for example, a different name, email address, and/or phone number). One of your registrations matched to the defendant's List of Purchasers, but the other did not.

You are an eligible group member in respect of the registration you received an Eligibility Notice for.

If you registered on behalf of two individuals, such as in a couple, a deceased estate, or a company, one person may have been determined to be eligible, and the other ineligible. Please pay attention to the name on each notice you received to determine which person is eligible and which person is ineligible.

We will tell you the name of the eligible policyholder (for example, if it is a company) when we notify you of your estimated compensation amount in due course.

### **9. What was your process for determining group member eligibility?**

Our team made extensive efforts to attempt to match your information to the defendants' purchaser data.

In 2024, data matching processes were conducted on the initial registration information submitted by AAI & MTA registrants. Most registrants matched to the List of Purchasers based on that information.

Soon after the settlement administration commenced, we requested registrants who were unmatched or a partial match to submit further information via the Eligibility Assessment form.

The settlement administration team then conducted further data-matching processes using information submitted by Eligibility Participants and purchaser data provided by the defendant. Eligibility Participants whose information matched with the purchaser data are potentially eligible to claim compensation. Eligibility Participants whose information did not match with the purchaser data are unable to claim compensation.

### **10. I registered for more than one person, but I have only received a notice for one of those people.**

We merged registrations where we identified that someone registered more than once. We did this by comparing the name and contact details on the registrations to avoid administrative issues with payments later.

For example, if Sarah Smith registered more than once with the same name and contact details, we merged Sarah's registrations including adopting the most recent contact details provided to us.

It is possible that if you registered on behalf of a separate person as well, using the same contact details and a similar or overlapping name, that we have merged those registrations, particularly where they were matched to the same underlying add-on insurance policy.

If you did not receive a notice and think we made a mistake, please email us on [aai\\_addonclassaction@mauriceblackburn.com.au](mailto:aai_addonclassaction@mauriceblackburn.com.au)

Please note that the eligibility notices will not all be sent at once. Please wait until all eligibility notices have been distributed before emailing us - we will post this on our website.

## **Payment Questions**

### **11. When will I be paid?**

We hope to commence making payments in the second half of 2026. In May to June 2026, we will calculate the estimated compensation amounts for individual group members. As there are about 40,000 registered group members, this will take some time, and it is important we

get it right. We cannot make any advance payments or accelerate this process for any individual group members. See question [19](#) below for more information on next steps.

We hope to provide further instructions in about July 2026, but it may take longer.

## 12. How much will I be paid?

We do not know yet how much you will be paid individually. We have not yet calculated individual compensation amounts. The information below is general in nature and based on preliminary estimates. Final figures may change.

We estimate that average payments may range from approximately **\$100 to \$4,000**, with an **average payment of approximately \$600**.

Some eligible group members will receive more or less than the average amount depending on individual factors such as how much you paid for your policy or policies, and when you purchased the add-on insurance.

Group members with policies purchased before 30 March 2015 are likely to receive less compensation than group members with policies purchased after this date (see question [14](#) below for more on this).

While most registered group members will receive compensation, please be aware that eligible group members are not guaranteed to receive compensation, as this will depend on individual circumstances. Some eligible group members will not be entitled to receive a share of the compensation from the Settlement Sum, either because:

- i. their loss is \$0 after applying the loss assessment formula; or
- ii. after the loss assessment formula is applied to their claim data, the pro-rata allocation of the Settlement Sum means that their allocation is less than the 'Minimum Distribution Amount', which is \$30.

For example, some people have received claims payouts or refunds that will reduce or exceed any compensation.

To minimise settlement administration costs for the benefit of all eligible group members, please do not contact our team about your individual compensation amounts as we do not know yet what they will be. We will tell you when we know more.

## 13. How are the compensation amounts determined?

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

1. legal costs 25% of the settlement sum,
2. reimbursement payments to the plaintiff, Zoey Anderson-Vaughan (\$30,000), and
3. the costs of administering payment of the settlement sum (~\$1.36m)

The remainder of the settlement sum, more than \$24 million, will be shared proportionally between eligible group members according to their apportioned share.

Factors that are taken into account in the loss assessment include:

- How much you paid for your policy (these amounts vary considerably between group members)
- When you purchased your policy, due to interest accruing and legal risks associated with claims regarding policies purchased prior to 30 March 2015 (see question [14](#) below for more on this)
- Previous refunds received relating to the add-on insurance policy
- Claims payouts under the policy

#### **14. Why will group members receive less compensation for policies purchased before 30 March 2015?**

It was harder to succeed on the legal claims for policies purchased before 30 March 2015 because of a statutory limitation period that may have applied to exclude those claims. So, a greater reduction will be applied to those claims to account for the legal risks if the class action had proceeded to trial and judgment. This method was approved by the Court as fair and reasonable for all group members in light of the legal and factual risks involved in the class action.

#### **15. Will I receive the full value of my claim?**

Eligible group members will not receive the full value of their claims under the Scheme. The settlement is a compromise and takes into account the risk the class action might lose, as well as the benefit to group members in receiving money now rather than later.

Under the Scheme, the loss assessments and pro-rata distribution based on the loss assessments are final and binding, as they are calculated using a mathematical formula (which was approved by the Court) based on the claim data. This means that eligible group members are unable to review their loss assessment.

#### **16. Why won't the Administrator pay compensation below the minimum payment?**

Under the Scheme, the Administrator cannot distribute compensation to eligible group members whose distribution amount is less than \$30. This is set out in Clause 9.5 of the Scheme.

The cost of distributing the compensation would be higher than the compensation amount that individual would be receiving. Therefore, if an eligible group member's Distribution Amount is less than the minimum payment, nothing will be distributed to the eligible group member, and the amount will be included in the Distribution Sum for distribution to eligible group members in accordance with the Scheme. These amounts are not retained by Maurice Blackburn. This was approved by the Court as fair and reasonable.

### **17. Is this case the same as the Allianz Add-on Insurance Class Action?**

No. This class action is separate to the Allianz Add-on Insurance Class Action. The cases are against different companies.

If you received an eligibility or ineligibility notice from the Allianz Class Action, that notice indicates your eligibility or ineligibility for the Allianz Class Action only. These are entirely independent from, and separate to, the AAI & MTA Class Action. You may be eligible for one class action and ineligible for the other, eligible for both, or eligible for neither.

The deadline to register for the Allianz Add-on Insurance Class Action has passed. Further registrations cannot be accepted, even if you registered for the wrong proceeding by mistake. This is subject to Court order and Maurice Blackburn does not have discretion to extend the deadlines.

Please carefully check the case name on any notice you receive and follow any instructions you are given to ensure you do not miss out.

### **18. Can I provide you my bank details now?**

No. We are not currently requesting or accepting bank details from AAI & MTA registrants so please do not send them. We will provide you with a secure link through which to provide your bank details when we next contact you.

We will not be able to accept bank details via email, phone or mail – all bank details are to be provided by the secure portal. This is for your security. If you have trouble with technology, please ask a trusted family member or friend to help you. Full instructions will be provided in due course.

Do not send us your bank account details by email as this is not secure. We will delete any bank details we receive via email.

### **19. What happens next?**

#### **Claim Data and Loss Assessments**

After eligibility notices are sent, the settlement administration team will commence the claim data consolidation stage. This is to confirm the unique claim data which will be used to assess eligible group members' individual claims.

Once the claim data for each eligible group member has been determined, we will calculate the estimated compensation amounts. We will then send a notice of assessment to each eligible group member detailing their estimated distribution under the SDS. Further instructions on how to claim your compensation will be provided at that time.

#### **Distribution of settlement payments**

It will take some time for us to make payments after we collect bank details.

We hope to make payments to eligible group members in the second half of 2026. This is an estimate only, and it may take more time. Also, the payments will be staggered because of the amount of people involved.

There are several important checks the Scheme Administrator needs to do after we collect bank details before we can pay compensation to eligible group members. For example, we check that bank details are valid. We are also required to comply with the obligations imposed by Sanctions Laws. This means we check whether any eligible group member has been excluded from payments of this kind by the Australian Government or international governments ("[sanctions checks](#)").

Once we have conducted these processes, we will pay eligible group members' Distribution Amounts into the bank account nominated by each eligible group member. Once all payments have been made, the settlement administration will finish.

In mid-late 2026, we will:

- Confirm the unique claim data which will be used to assess eligible group members' individual claims.
- Calculate the estimated compensation amounts.
- Distribute a notice of assessment to each eligible group member detailing their estimated distribution and requesting bank details be provided via our secure portal.

We expect to start distributing settlement payments in the second half of 2026 though it may take longer. Payments will be staggered, meaning they won't happen all at once, because of how many people are involved.

## **20. Anything else?**

All emails about the AAI & MTA Class Action will be sent from [aai\\_addonclassaction@mauriceblackburn.com.au](mailto:aai_addonclassaction@mauriceblackburn.com.au) and text messages from 'MBLawyers'. We recommend you add these to your saved contacts to ensure you do not miss out on important communications.

You can update your contact details at any time [here](#)

For general updates or to read a copy of the Scheme, please check our website: [AAI & MTA car dealer add-on insurance class action | Maurice Blackburn](#)

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