maurice blackburn lawyers

Estimated Distribution Notices FAQ Guide
Allianz Car Dealer Add-On Insurance Class Action Settlement Administration

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

We are sending notices to inform all Eligible Group Members of their estimated distribution amounts from 29 June to September 2026. The notices will be staggered and sent in four groups due to the volume of registered group members.

Notices are sent from donotreply@mauriceblackburn.com.au or addonclassaction@mauriceblackburn.com.au by email or 'MBLawyers' by SMS. Check the legitimacy of this notice and process below or on our website here.

The deadline to provide your bank details through our secure portal is in your notice. If you have emailed or called us, please do not wait for us to get back to you to submit your details.

We will never ask you for your internet banking login or password, PIN number, or bank card details including CVC.

We recommend you **copy and paste your access code into the bank details portal** to avoid errors. Do not share your access code with others for security reasons.

Once we collect all bank details, we will need to conduct some important verification checks. We expect to begin making **payments in late 2026 and continue into early 2027**. We will provide a further update on when payments can be expected. Check our website for regular updates.

This is a **different case** to the **AAI & MTA Add-On Insurance Class Action**. If you are registered in both proceedings, make sure you carefully check the case name in any notice you receive and follow all instructions to make sure you do not miss out.

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General & notice questions

1. What's happened so far?

The Allianz Add-On Insurance Class Action has now completed several important stages. Registrations opened in 2020. A formal registration process was completed in mid-2024. In October 2024, the proceeding settled for $170 million, and the Supreme Court of Victoria approved the settlement in April 2025. Since June 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 in the coming months.

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 in batches from 29 June 2026 to September 2026 (5. When will I get my notice). These dates are subject to change – we will update the website and this Guide if they do.

3. Is this a scam?

No, this is not a scam. Official communications about the Allianz Add-On Insurance Class Action will only be sent by Maurice Blackburn via email or SMS from authorised addresses, including:

- addonclassaction@mauriceblackburn.com.au
- donotreply@mauriceblackburn.com.au
- SMS messages from “MBLawyers”

We will post the dates of any notice distributions shortly before we send them. Check the date you receive your notice and the deadline align with the information on our official website.

The link provided in your Estimated Distribution Notice is secure and is the only way to submit your bank details. We will never ask you to provide sensitive information such as your banking password, login details, or credit card information. Links will contain our authorised domain mauriceblackburn.com.au

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 will have 14 days from the date you receive your Notice to submit your bank details through the secure portal. After this time, your access code will expire.

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. Please note, we will never request your bank card or online banking login details. 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 so that you do not make any typographical errors. If you make mistakes on the form, you may not be able to correct them later.

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 four groups due to the volume of Eligible Group Members. The notices are being sent out in groups as follows:

- Nil compensation assessments – 29-30 June 2026
- Company, trust, and deceased estate claims – 9 July 2026 (submissions for this group have now closed)
- Individual/personal claims for registered surnames A–M – 24-25 August 2026 (deadline: 9 September 2026)
- **Individual/personal claims for registered surnames N–Z – 15 September 2026 (deadline: 30 September 2026 at 4pm AEST)**

Please be patient and check our website here for regular updates on notice distributions.

Each group will have a different deadline as set out in the Notice. Carefully check what deadline applies to you in the notice you receive. Late submissions may not be accepted.

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 late 2025 or early 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 and continue into early 2027, although this timing may change. Payments will not all be made at the same time because there are around 170,000 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 is specific to your individual claim and is calculated according to the mathematical formula as required by the Court-approved Scheme. The calculation considers your policy details 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 7 July 2014

Less compensation is available for policies entered into before 7 July 2014. 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. Loan interest payments are called "premium financing costs" in the Scheme to differentiate them from statutory interest.

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 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?

All payments will be made by direct bank transfer. 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 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 and continue into early 2027.

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 (see 5. When will I get my notice).

Only Allianz add-on insurance policies purchased in a car dealership between 1 June 2006 and 27 September 2021 are covered by the class action. 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 5.9 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 some of the $170m settlement sum be used to pay:

1. legal costs (25% of the settlement sum),
2. reimbursement payments to the two plaintiffs ($30,000 to each plaintiff), and
3. the costs of administering payment of the settlement sum to Eligible Group Members ($4.72m).

The remainder of the settlement sum, more than $120 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 14.5 of the Scheme).

The date that you registered to participate in the class action is set out in your notice. 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 will be in contact during the bank details verification process.

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.

We will 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.

If you have a solicitor acting on behalf of the Estate, you can provide the solicitor's trust account details if authorised to do so.

We will be in 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.

If your name has changed, for example due to marriage or divorce, you can enter your bank account details in your current legal name. If we require verification, we will contact you in due course.

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 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.

If you hold power of attorney on behalf of a policyholder, you may submit that appropriate details, however it is your responsibility to manage and distribute the funds lawfully and in accordance with your obligations. We will be in contact if further verification is required.

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 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 Allianz, 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', as we cannot pay compensation to 'designated persons'.

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. These will be managed in batches due to the volume, so please be patient. You must then re-submit your information by the deadline. Late submissions or amendments may not be accepted.

30. What is a 'State Street' bank account?

A State Street bank account refers to an account held with the State Street Corporation or State Street Bank and Trust Company. Unlike regular retail banks, State Street is an institutional custodian bank so special arrangements need to be made for those accounts. Ordinary consumers generally would not have this type of account.

If your bank account is not with State Street, then click the 'no' box.

31. What happens if I miss the deadline?

If you missed the deadline that applied to you, there will be a 7-day period later in the year in which you may submit your details. We will notify you when submissions open.

If you miss that deadline, there will be no further opportunities to claim your compensation. This means your compensation will be forfeit in accordance with the Settlement Distribution Scheme.

Any unclaimed funds will remain in the pool for distribution to Eligible Group Members. Maurice Blackburn does not retain these funds or any amounts above the Court-approved costs.

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.

For general technical problems, we recommend you **try a different device, browser, or internet connection.** Ensure you have **a stable internet connection**.

If after following the advice 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.

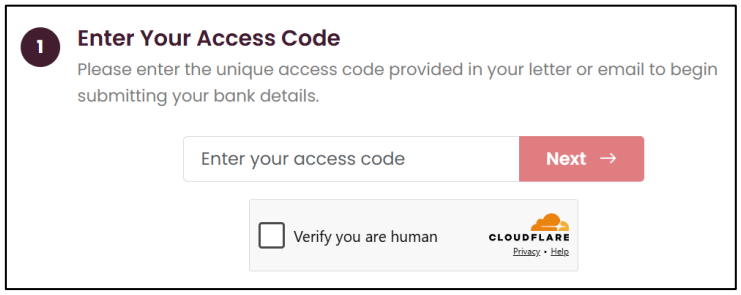
32. I can't find my access code or my access code isn't working

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

Follow these steps to make sure you enter it correctly:

- Copy and paste your access code into the portal.
- 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.

Once you enter your access code, you need to select the 'verify you are human' checkbox (see below). If you cannot see this box, try a different device, browser and/or internet connection. It is likely your network is blocking the verification box from appearing. You are required to tick this box to continue. Please switch to mobile internet if this is the case.



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).

33. I'm not seeing the "verify you are human" verification checkbox — what should I do?

When you click the link to the portal, you should see a verification box below "Enter your access code" field. Once you enter your code and tick the checkbox, it will turn to a green check mark and show the prompt "Success". Please see images below.

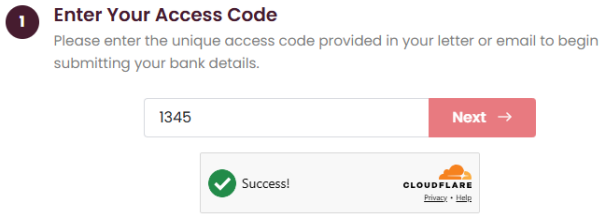
If you are not seeing the verification prompt under the access code box (such as the "verify you are human" checkbox), this may be due to restrictions on your network or browser settings.

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.

34. "Next" Button is greyed out?

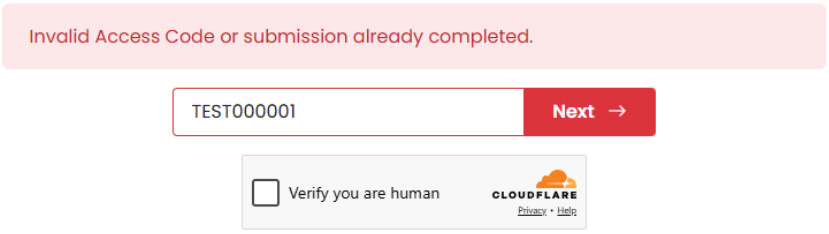
Please ensure that you enter the full 7 character code in the access code field without spaces before or after the entered access code. To ensure that you entered the correct access code, please copy it from the notice you received and paste it into the "Enter your access code" field.

If the access code is not 7 characters long, it will not allow you to proceed to fill out the form:



35. "Invalid Access Code or submission already completed"

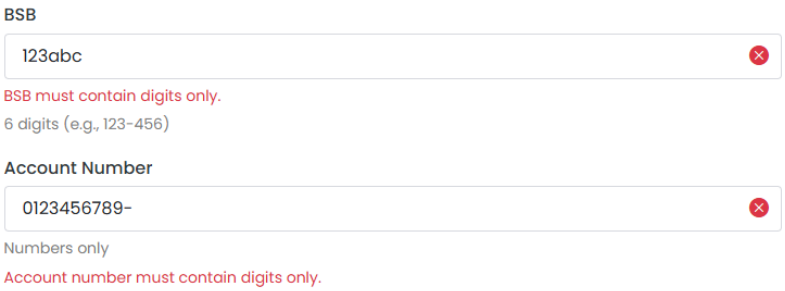
Please make sure that you entered your Access Code correctly, the Access Code must be 7 characters long and will be provided in the Notice you received.



This error message will also be displayed if you have already provided and submitted the required information. You will **not** be permitted to update or change the details entered. Please ensure that you have all the information ready and submit the form after you verified that it is accurate.

36. "The form is not accepting my BSB and/or Account Number"

Please ensure that both the BSB and Account Number contain numbers only. The BSB field is limited to a 6-digit number. Remove any hyphens or spaces.

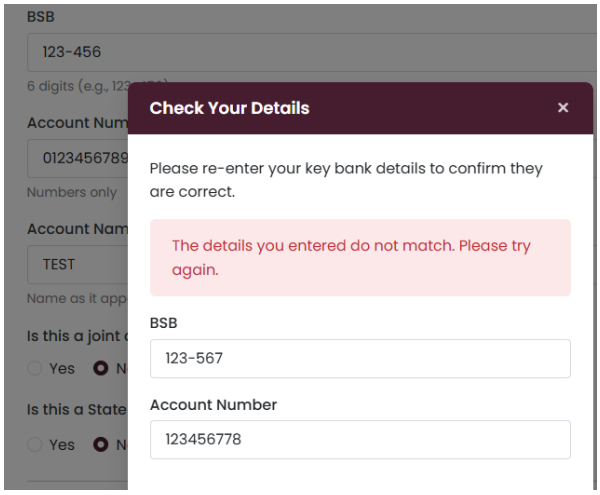


37. "The details you entered do not match"

This error will pop up if the BSB and Account Number you entered in the first page, do not match the BSB and Account Number entered in the "Check Your Details" pop up window, as shown in the image below.

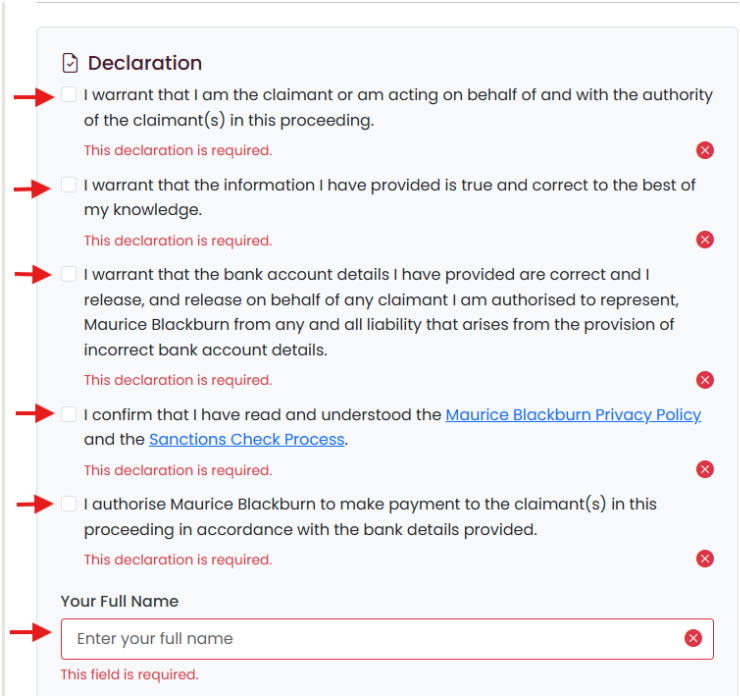
The purpose of the "Check Your Details" pop up window is for registrants to ensure that the details they entered are accurate.

If you get this error message, please go back and check that you entered the correct BSB and Account Number and enter the same details in the "Check Your Details" pop-up window.



38. I filled out my details but cannot submit the form?

If you are unable to submit the form from the confirmation page, please make sure that you have read and ticked all the boxes in the "Declaration" section and signed by entering your full name as shown below:



Anything else?

39. What happens next?

We are collecting bank details from July to September 2026. 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 commence in late 2026 and continue into early 2027. You do not need to take any further action after submitting your details unless we contact you.

40. 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.
- For general updates or to read a copy of the Scheme, please check our website: www.mauriceblackburn.com.au/allianzaddoninsurance.
- Your information will be held and managed lawfully and in accordance with our privacy policy here

Please note this is a **different case** to the **AAI & MTA Add-On Insurance Class Action**. They involve different insurers and cover different periods, with their own separate timelines for notices and bank details collection. If you are registered in more than one settlement, please carefully check the case name on any notice or communication you receive before contacting us.