

Eligibility & Ineligibility Notices FAQ Guide

Allianz Car Dealer Add-On Insurance Class Action Settlement Administration

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

We are sending notices to inform all registrants of their eligibility or ineligibility from December 2025 to February 2026.

Certain registrants were requested to submit further information so we could determine their eligibility. We have completed the data-matching process for those participants that submitted their Eligibility Assessment Form (Eligibility Participants) and have determined the eligibility of these Eligibility Participants.

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.

Eligible Group Members do not need to do anything right now.
We will contact you again by April 2026.

| | |
|---|---|
| 1. What’s happened so far? | 2 |
| 2. What is the Eligibility process? | 2 |
| 3. I received an Eligibility Notice, what does this mean? | 3 |
| 4. I received an Ineligibility Notice, what does this mean? | 3 |
| 5. Why is there no right to appeal? | 4 |
| 6. I received an Opted-Out Notice, what does this mean? | 5 |
| 7. I received both an Eligibility and an Ineligibility Notice. Am I eligible? | 5 |
| 8. When will I be paid? | 5 |
| 9. How much will I be paid? | 5 |
| 10. How are the compensation amounts determined? | 6 |
| 11. Why won’t the Administrator pay compensation below the \$30 minimum payment? .. | 7 |
| 12. What was your process for determining group member eligibility? | 7 |
| 13. Can I provide you my bank details now? | 8 |
| 14. What happens next? | 8 |
| 15. Anything else? | 8 |

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 50,000 registrants from whom we needed further information and responded to enquiries.
- Completing the data-matching process for the 27,000 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 as you already provided sufficient information in your initial registration.

Eligibility Assessment Submissions Review

The settlement administration team conducted a detailed data matching process using information submitted by Eligibility Participants and purchaser data provided by Allianz. 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, or who did not respond to the request by the deadline, are not eligible and unable to participate in the settlement.

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

The Scheme Administrator will pay eligible group members' Distribution Amounts that exceed the minimum payment of \$30 into the bank account nominated by each eligible group member.

We hope to make payments to eligible group members in mid-late 2026. This is an estimate only, and it may take more time. The payments will be staggered because of the amount of people involved. Once all payments have been made, the settlement administration will finish.

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

You received an Eligibility Notice because you have been matched to Allianz's list of purchasers based on information you provided.

This means that you are potentially eligible to claim compensation if your estimated distribution is above the minimum amount payable under the Scheme (see more about this [below](#)).

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.

4. If I received an eligibility notice, why wouldn't I receive payment?

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.

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. 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.

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.

You are ineligible because the information provided in your original registration did not match to the defendant's list of purchasers and either:

- The details you provided in the Eligibility Assessment Form did **not** match to the defendant's purchaser data; or
- You were required to fill out the Eligibility Assessment Form, but you did not fill out the form by the due date.

If you did submit the Eligibility Assessment Form by the deadline

You are not eligible even though you responded by the deadline. We checked all the information you provided in your original registration and any Eligibility Assessment Forms. All information was required to be submitted via the registration forms provided. Due to the number of individuals involved, we cannot and did not review individual policy documents.

The information you provided did not match to the defendant's purchaser data. This determination is final. We will not review further documents or information.

You might have provided details for comprehensive car insurance or a different type of insurance. This Class Action **only** covers loss for persons who purchased add-on insurance policies in a car dealership when they purchased a car using a loan obtained through the car dealer.

If you did not submit the Eligibility Assessment Form by the deadline

If you 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.

You were notified that you were required to provide information by the deadline. You were given ample time under the Court-approved Settlement Distribution Scheme ('Scheme') to fill out the form.

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

6. Why is there no right to appeal?

Maurice Blackburn 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.

The Settlement Administrator's determination of eligibility is **final** and there is no right to review pursuant to Clause 5.9 of the Scheme.

You can read a copy of the Scheme [here](#)

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, and no further action will be taken on your behalf.

7. I received an Opted-Out Notice, what does this mean?

You received an Opted-Out Notice because we identified that you both registered and opted-out of the proceeding.

Once you opt out, you are no longer a group member in the Allianz add-on insurance class action. You are therefore not able to register to participate in the settlement or receive compensation.

There is nothing further for you to do. Please do not contact our team as Maurice Blackburn does not have discretion to allow you to participate. Opt out orders were made by the Court, and we are bound by them.

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

If you received both notices in respect of the same person, you may 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 phone number). One of your registrations matched to the Allianz purchaser data, but the other did not.

You are an eligible group member in respect of the registration you received an Eligibility Notice for. You do not need to do anything at this time.

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 or about April 2026.

9. When will I be paid?

We hope to commence making payments in mid-late 2026. This is an estimate only, and it may take more time.

We are unable to record or retain bank details from group members at this time so please do not send them to us. We will delete any email we receive containing bank details.

Eligible group members will be sent a secure link through which they will be required to provide their bank details in due course.

We will provide further instructions by April 2026.

10. How much will I be paid?

We are unable to tell you how much you will be paid individually at this time. We have not yet conducted final compensation assessments. In early 2026, we will calculate the estimated

compensation amounts for individual group members. As there are about 180,000 registered group members, this may take some time and it is important we get it right. We expect to provide further information by April 2026.

The majority of people who registered claims will be entitled to receive a share of the compensation from the Settlement Sum. This does not mean you will be entitled to compensation individually.

The information below is general in nature and based on preliminary estimates. Final figures may change.

We estimate that most payments may range from approximately \$80 - \$4,000, with an average payment of approximately \$585. Some eligible group members will receive more or less than the average amount.

Your final compensation amount may differ from the Estimated Distribution Amount if eligible group members do not claim their compensation by the deadline. we will inform you of your final amount in due course.

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.

11. How are the compensation amounts determined?

The Court 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 of the two plaintiffs), and
3. the costs of administering payment of the settlement sum (\$4.72m).

The remainder of the settlement sum, more than \$120 million, will be shared proportionally between eligible group members.

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 7 July 2014 (see below for more information on this)
- Previous refunds received relating to the add-on insurance policy
- Claims payouts under the policy

Policies from before 7 July 2014 - It is harder to succeed on legal claims applying policies purchased before 7 July 2014 because of a statutory limitation period that may have applied to exclude those claims (this was subject to legal arguments during the case). 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.

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.

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.

12. Why won't the Administrator pay compensation below the \$30 minimum payment?

Under the Scheme, the Administrator cannot distribute compensation to eligible group members whose distribution amount is less than \$30.

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. This was approved by the Court as fair and reasonable in the interests of Registered Group Members as a whole.

13. 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 mid-late 2024, data matching processes were conducted on the initial registration information submitted by Allianz 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 Allianz. 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.

There is a small number of registrants who were contacted on 4 December 2025 to provide further information by 18 December 2025. They will be notified of their eligibility in January 2026.

14. Can I provide you my bank details now?

No. We are not currently requesting or accepting bank details from Allianz 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.

15. What happens next?

In early-mid 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 mid-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.

16. Anything else?

All emails about the Allianz Class Action will be sent from 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:
www.mauriceblackburn.com.au/allianzaddoninsurance