

ALLIANZ TOP TIPS FOR SAFE DRIVING



With more than 19 million registered vehicles on our roads each year, Allianz has put together some useful tips to stay safe while driving.*

Check that your insurance is up to date



Review your policy and ensure it meets your needs, especially if you're driving long distances. If you only have Third Party Property Damage Car Insurance, which provides cover for damage you cause to someone else's vehicle and property as a result of an accident, you might like to consider upgrading to Comprehensive cover that will cover your vehicle for loss or damage.

Check your cover options by [getting a quote](#), review the details of your car insurance by checking your policy schedule and the [Allianz Motor Insurance PDS](#).

Being ready is essential, before setting off on your journey¹



Ensure your car servicing is up to date.

Tyres are in good condition and at the right pressure including your spare tyre.

All your lights are working.

Windscreen wipers are in good condition.

While Driving



Stay alert.

Take regular breaks. Driving when tired can be deadly, and driving on a few hours of sleep has a similar effect on your reactions to driving after more than two standard drinks². Stop every two hours, and make sure to take a proper break to revitalise.

Reduce distractions



Avoiding or reducing distractions when you drive can reduce your risk of crashing. Turning down the radio, putting loose items in the boot and ask your passengers not to distract you³.

Take extra precautions in bad weather⁴



Driving in wet weather can be very dangerous, so make sure you double the space between you and the vehicle in front of you and slow down to avoid skidding. Drive to the conditions and use your headlights on low beam to help others on the road see your car.

MAKE SURE YOU ARE COVERED

Make sure you have the right cover



Here are some tips to help you review your insurance:

- Ensure that your insurance is up to date and relevant to your current circumstances.
- Check that your premium payments are up to date to ensure there are no interruptions to your cover.

- ✓ **Know what you're covered for**
- ✓ **Check your level of cover**
- ✓ **Check that your payments are up to date**

Be ready to lodge a claim



There are a few simple things you can do before you lodge a claim to make this process easier during what can be a very stressful time:

- If possible, take photographic evidence of the scene and your vehicle as this will help with your claim.
- Take down the other drivers contact information and registration details.
- Get the details of any witnesses who observed the event.

- ✓ **Take photos of the scene**
- ✓ **Take down drivers contact information**
- ✓ **Get witness accounts**

How to lodge a claim



- To minimise delays, we advise customers to lodge their claims online at allianzclaims.com.au. Once you place your claim, a Claims Team consultant will contact you as soon as possible.
- Alternatively you can call us on **1300 555 030**.

All tips are general in nature and do not take into account your objectives, financial situation or needs.

- ✓ **Claim online for faster service**
- ✓ **Call Allianz on 1300 555 030**

References:

¹Queensland Government, Road Safety and Vehicle Maintenance for Long Trips, viewed April 2020, <https://www.qld.gov.au/transport/safety/holiday-travel/long-trips>

²Queensland Department of Transport and Main Roads, Driving Tired, viewed April 2020, <https://www.tmr.qld.gov.au/Safety/Driver-guide/Driving-safely/Driving-tired.aspx>

³<https://www.rms.nsw.gov.au/roads/safety-rules/warnings-hazards/distractions.htm>

⁴Transport for NSW, Bad Weather, viewed April 2020, <https://roadsafety.transport.nsw.gov.au/stayingsafe/drivers/badweather/index.html>

⁵<https://www.abs.gov.au/statistics/industry/tourism-and-transport/motor-vehicle-census-australia/latest-release#:~:text=There%20were%2019.8%20million%20registered,cen%20from%202019%20to%202020.&text=Diesel%20vehicles%20increased%20to%2025.6,19.7%20per%20cent%20in%202015.>

Disclaimer

Please note the information in this article is general in nature and does not take into account your objectives, financial situation or needs. You should consider obtaining independent advice before making any decisions based on this article.

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