

 freeBmaxTM
maximum no claim bonus protection

Smile

freeBmax is here

We are delighted to introduce freeBmax – AMI's free maximum No Claim Bonus Protection for private motor vehicles. And it is exactly what it says, FREE!

freeBmax is new

We have introduced freeBmax to recognise and reward AMI customers who have a good claims history – those who, for the last 12 months have been on our maximum No Claim Bonus discount and have not had a claim in that time that would have reduced their No Claim Bonus.

freeBmax helps you keep your No Claim Bonus

freeBmax helps protect you against losing your maximum No Claim Bonus discount.

Some claims affect the No Claim Bonus discount you receive on your vehicle insurance – we call them “**Bonus Reducing Claims**”. With freeBmax you have added protection against losing your maximum No Claim Bonus discount should you have such a claim.

With freeBmax, we help you keep your maximum No Claim Bonus because freeBmax allows you to have up to two Bonus Reducing Claims in any 12 month period.

Without freeBmax, if you have even one Bonus Reducing Claim, your insurance premiums could be up to 50% higher. If you don't have another claim it usually takes two years to get your maximum No Claim Bonus back.



Each qualifying policy has its own freeBmax

An advantage with freeBmax is that it applies separately to each qualifying vehicle policy you have with AMI.

This means that if you have more than one policy with freeBmax, you can make up to two claims in any 12 month period on each of these policies. A claim you have on one policy with freeBmax does not affect the freeBmax entitlement you have on another policy. Each eligible policy is treated separately.

How does a policy qualify for freeBmax?

To be eligible for freeBmax, a policy must meet all of the following conditions:

- Be either AMI Private Vehicle Cover or AMI Vintage & Classic Car Cover.
- Have received AMI's maximum No Claim Bonus discount continuously for the last 12 months.
- Not had a Bonus Reducing Claim in those 12 months.



Once your policy meets these conditions it will automatically qualify for freeBmax. We'll write and let you know. **There's nothing you need to do.**

And freeBmax doesn't just apply to existing AMI policies. If you take out a new policy with AMI that qualifies, the policy can earn its own freeBmax in just 12 months if it does not have a Bonus Reducing Claim in that time.

New AMI customers can earn freeBmax too

If you switch to AMI for Private Vehicle or Vintage & Classic Car insurance, your policy will be eligible for freeBmax once you have been with us for 12 months on our maximum No Claim Bonus discount without a Bonus Reducing Claim.

Can you lose your freeBmax?

We have designed freeBmax so that AMI customers who receive freeBmax should keep it forever. However, there are some circumstances in which you will lose freeBmax. These are:

- You make a third Bonus Reducing Claim on the same policy within any 12 month period. Note that your No Claim Bonus will reduce because of the third claim and additional claims may reduce your No Claim Bonus further.
- Your No Claim Bonus falls below the maximum as a result of a change in your policy cover. E.g. you add a new principal driver who does not qualify for maximum No Claim Bonus.
- Your policy moves from a qualifying to a non-qualifying vehicle class. E.g. you change from AMI Private Vehicle Cover to AMI Third Party Vehicle Cover.
- Your vehicle policy lapses because of non-payment of the premium, requiring a new policy to be written.



A yellow circular icon with a simple black smiley face.

freeBmax™

maximum no claim bonus protection

freeBmax is a valuable benefit just for AMI customers

At AMI, our promise is to care, assist, and deliver.

We understand how much you value your No Claim Bonus discount and we care about helping you keep it.

With **freeBmax**, we would like to say thank you for insuring with AMI and reward you for driving safely. It is FREE, does not have an expiry date and is only available to AMI customers!

To get more information on freeBmax

Visit your local AMI branch or call us free on 0800 100 200.

Our website: www.ami.co.nz

