

# OUR CAR INSURANCE OPTIONS



Compare the features and benefits of our three types of car insurance cover using this side-by-side comparison table.

This side-by-side comparison chart illustrates the Insured Events covered by our three types of car insurance cover, as well as the Additional Benefits provided and the Optional Covers available.

What you are insured for – Insured Events and Benefits	Comprehensive	Third Party Property Damage, Fire and Theft	Third Party Property Damage
<b>Loss of or damage to your vehicle caused by:</b>			
Collision or impact	✓	X	X
Fire	✓	✓	X
Theft or attempted theft	✓	✓	X
Storm, hail or flood	✓	X	X
Vandalism or malicious act	✓	X	X
Theft of keys (up to \$1,000)	✓	X	X
Liability for damage to other people's property caused by your vehicle (up to \$20 million)	✓	✓	✓
<b>Additional cover</b>			
Replacement of a new vehicle after a total loss	✓	X	X
Liability for damage to other people's property caused by a substitute vehicle	✓	✓	✓
Hire car following theft (up to \$75 per day and \$1,050 in total, maximum of 14 days)	✓	X	X
Towing and storage costs	✓	✓	X
Loss of or damage to a trailer or caravan (up to the lesser of \$1,000 or market value)	✓	X	X
Emergency repairs (up to \$500)	✓	X	X

What you are insured for – Insured Events and Benefits	Comprehensive	Third Party Property Damage, Fire and Theft	Third Party Property Damage
<b>Additional cover (continued)</b>			
Loss of or damage to personal effects and clothing (up to \$500)	✓	X	X
Transportation costs (up to \$400)	✓	X	X
Emergency accommodation costs (up to \$400)	✓	X	X
Accidental death benefit (up to \$5,000)	✓	X	X
Loss of or damage to baby capsules and child seats (up to \$400)	✓	X	X
Uninsured motorist extension (up to \$4,000)	Not applicable	✓	✓
Temporary cover for replacement vehicle (maximum of 14 days)	✓	✓	✓
<b>Policy Options (at an additional premium)</b>			
Hire car following an incident (up to \$75 per day for up to 14 days)	✓	X	X
Removal of basic excess for windscreen and window glass claims	✓	X	X
Protected No Claim Discount	✓	X	X
<b>Policy Options (for a reduced premium)</b>			
Restricted drivers (excluding cover for drivers under 30 years of age)	✓	X	X
Voluntary additional basic excess	✓	X	X

The Insured Events, Additional Benefits and Optional Covers are subject to the terms and conditions of the policy including various exclusions. Full details about the policy coverage are available in the Car Insurance Product Disclosure Statement.