

Car Insurance - Features & Benefits

Choice of Three Levels of Cover

Comprehensive	<p>If your vehicle is damaged, stolen or burnt anywhere in Australia, Eric will at their option:</p> <ul style="list-style-type: none"> • repair your vehicle, or • pay you the cost of repairing your vehicle, or • pay you the Amount Covered. <p>Legal Liability cover shown under Third Party Property Damage Only below also included.</p>
Fire, Theft & Third Party Property Damage	<p>If your vehicle is damaged by Fire or as a result of Theft anywhere in Australia, Eric will pay the cost to repair the vehicle. In the event of a Total Loss Eric will pay the Amount Covered (up to a maximum benefit of \$5,000) for loss or damage caused by Fire and Theft. Legal Liability cover shown below also included.</p>
Third Party Property Damage Only	<p>Up to \$20 million for your Legal Liability for accidental damage to someone else's property as a result of the use of the vehicle where the driver of the vehicle is at fault.</p>

Additional benefits applicable to Comprehensive Cover ¹

Feature	Benefit	Limit
Replacement of New Vehicle	If within 24 months of the date of first registration, the vehicle becomes a Total Loss, Eric may choose to replace it with a new vehicle of the same make, model and series, subject to availability, or pay the Amount Covered.	Amount Covered
Emergency Travel	Eric will pay for emergency travel and/or overnight accommodation in the event of the vehicle not being restored to a roadworthy and safe condition by Essential Repairs following an accident or theft damage, over 100km from your residential address.	\$500
Essential Repairs	If the vehicle is accidentally damaged, Eric will pay for emergency repairs so the vehicle can be driven on to the intended destination or to your place of residence or employment.	\$300
Hire Car After Theft	If the vehicle is stolen, Eric will reimburse the cost of hiring a similar type of vehicle (excluding running costs, insurance or other costs that you may be liable for under the hire car or rental agreement), until the vehicle has been found and repaired or Eric have replaced or indemnified you to the extent of the policy coverage.	\$500

Car Insurance is issued by Eric Insurance Limited ABN 18 009 129 793 AFSL 238279 (Eric). This document may contain general financial product advice that does not take into account your personal financial circumstances. Please consider the relevant PDS before making a decision about this product. You can obtain the relevant PDS by contacting **Eric Insurance 1800 999 977** or from an authorised representative of Eric.

www.ericinsurance.com.au

¹ Refer to the relevant PDS for terms, conditions and cover details as features and benefits may change without notice. Limits shown are the maximum amount of coverage available during the period of cover.





Benefits applicable to Comprehensive Cover¹ (continued)

Feature	Benefit	Limit
Keys and Locks	If the vehicle keys are lost or stolen, Eric will pay for the replacement of the keys and recoding of the locks.	\$750
Funeral Benefit	If the driver of the vehicle dies as a result of a motor vehicle accident, Eric will pay for funeral expenses.	\$2,000
Personal Property	Eric will pay for loss of, or accidental damage to personal property in the vehicle, (excluding cash, cheques, credit cards or negotiable securities, all tools of trade, business equipment and mobile electronic devices such as mobile phones, tablets and hand held GPS) belonging to you or your direct family.	\$500
Towing	If the vehicle is damaged as a result of an accident or by theft, we will pay the reasonable cost of its removal (excluding storage costs) to the nearest repairer or place of safety, or the reasonable cost associated with the return of the vehicle to you after it has been recovered following a theft.	Reasonable costs
Trailer	We will pay if a trailer or caravan is accidentally damaged and/or stolen while it is attached to the Vehicle. The contents and fixtures of the trailer are not covered.	\$1,000
Transit Cover	We will pay for loss of or damage to the vehicle while it is being transported by road, rail, ship or air between any places in Australia, or being loaded or unloaded. We will also pay contribution for general average and shipping charges where maritime conditions apply.	Unlimited
Transfer Of Vehicle	If the vehicle is replaced with another vehicle of similar type, we will extend cover as provided by the Policy, provided you advise us of the new vehicle details within 14 days and pay to us any additional premium required.	Purchase price of new vehicle

Optional Additional Benefit available with Comprehensive Cover^{1 2}

Feature	Benefit	Limit
Windscreen Cover	If the front or rear windscreen is damaged and requires repair or replacement, we will pay for one front or rear windscreen claim, free of Excess, occurring in any one Period of Insurance.	\$600 in total

Additional Features

Pay-By-Month	A payment scheme of equal monthly instalments is available.
Cooling-Off	In first 21 days, if you are not completely satisfied with the Car Insurance policy and haven't made a claim, and you cancel the policy, and your premium will be refunded in full.
Cancellation Policy	On cancellation after policy commencement, Eric will provide you with a refund for the unused portion of the premium, less a cancellation fee.

¹ Refer to the relevant PDS for terms, conditions and cover details as features and benefits may change without notice. Limits shown are the maximum amount of coverage available during the period of cover.

² Additional premiums apply.

Eric Insurance. Making things better.

