

Return To Invoice Insurance Features & Benefits

In the event the vehicle is declared a total loss, Eric will pay the difference between the original purchase price of the vehicle and the amount paid out by your comprehensive vehicle insurer.

Choice of 3 Levels of Cover

Cover Option 1	Maximum benefit of \$14,000
Cover Option 2	Maximum benefit of \$9,000
Cover Option 3	Maximum benefit of \$4,000

Benefits applicable to Return To Invoice insurance *

Feature	Benefit
Maximum Benefit	<p>If your vehicle is declared a total loss by your comprehensive vehicle insurer, Eric will pay:</p> <ul style="list-style-type: none"> • you up to the Maximum benefit for the cover option you have chosen as shown on your policy schedule if the vehicle is not financed, or • the remaining balance due under the finance contract to the financier up to the Maximum benefit for the cover option shown on their policy schedule if the vehicle is financed. Eric will also pay you any difference between the payment to the financier and the Maximum benefit. <p>If a replacement vehicle is offered by the comprehensive vehicle insurer but not accepted by you, it will be deemed that there is no benefit is payable under this benefit.</p>
Additional Benefits	<p>If your vehicle is replaced following a total loss payout under their comprehensive vehicle insurance policy, Eric will pay an Additional benefit of \$1,000 if:</p> <ul style="list-style-type: none"> • the vehicle is replaced within 3 months of receipt of the insurance payout, and • the replacement vehicle is purchased from the same motor vehicle dealership where the you purchased the vehicle. <p>Eric will also pay a maximum of \$1,500 for additional costs you incur because of the total loss, such as taxi fares, accommodation, etc. However, this does not include costs directly associated with any property mortgaged to the financier.</p>
No Excess	No excess is applicable on claims.
Cooling-Off Period	If circumstances change, you can opt out. Eric will provide a full refund on cancellation within the 21 day cooling-off period, provided no claims have been paid.
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.

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www.ericinsurance.com.au

* As features and benefits may change without notice, please refer to the relevant PDS for terms, conditions and cover details.

