



Motorcycle Insurance - Features & Benefits

Choice of Two Levels of Cover

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

Additional benefits applicable to Comprehensive Cover ¹

Feature	Benefit	Limit
Replacement of Motorcycle	If within 24 months of the date of first registration, the motorcycle becomes a Total Loss, Eric may choose to replace it with a new motorcycle 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 motorcycle not being restored to a roadworthy and safe condition by Essential Repairs following an accident or theft damage, over 100km from your residential address.	\$300
Essential Repairs	If the motorcycle is accidentally damaged, Eric will pay for emergency repairs so the motorcycle can be driven on to the intended destination or to your place of residence or employment.	\$300
Motorcycle Apparel	Eric will pay to replace motorcycle apparel that is up to 2 years old if the apparel is accidentally damaged as a result of a motorcycle accident and claim. Apparel includes jackets, pants, riding boots, and gloves. Damaged helmets will be replaced with one of the same make and model if available, otherwise Eric will pay the reasonable cost for a replacement helmet.	\$4,000 per claim \$1,000 per item

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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.

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Benefits applicable to Comprehensive Cover¹ (continued)

Feature	Benefit	Limit
Keys and Locks	If the motorcycle keys are lost or stolen, Eric will pay for the replacement of the keys and recoding of the locks.	\$750
Funeral Benefit	If the rider of the motorcycle dies as a result of a motorcycle accident, Eric will pay for funeral expenses.	\$2,000
Hire Car After Theft	If the motorcycle is stolen, Eric will reimburse the cost of hiring a similar type of motorcycle (excluding running costs, insurance or other costs that you may be liable for under the hire or rental agreement), until the motorcycle has been found and repaired or Eric have replaced or indemnified you to the extent of the policy coverage.	\$500
Towing	If the motorcycle 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 motorcycle to you after it has been recovered following a theft.	Reasonable costs
Trailer	We will pay if a trailer is accidentally damaged and/or stolen while it is attached to the motorcycle. 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 Motorcycle	If the motorcycle is replaced with another motorcycle of similar type, we will extend cover as provided by the Policy, provided you advise us of the new motorcycle details within 14 days and pay to us any additional premium required.	Purchase price of new motorcycle

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 Motorcycle 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.

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