

# 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 up to \$14,000
Cover Option 2	Maximum benefit of up to \$9,000
Cover Option 3	Maximum benefit of up to \$4,000

## Key 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"> <li>• 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</li> <li>• 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.</li> </ul> <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>
Replacement Vehicle Benefit	<p>If your vehicle is replaced following a total loss payout under your comprehensive vehicle insurance policy, Eric will pay a benefit of up to \$2,000 for private expenses incurred as a result of the total loss, for example:</p> <ul style="list-style-type: none"> <li>• incidental expenses - accommodation, taxis, meals, phone calls.</li> <li>• personal items - phones, laptops/tablets, clothing, golf clubs, clothing.</li> </ul> <p>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, or if you change your mind, you can cancel your insurance within the first 21 days and receive a full refund, provided no claims have been paid.
Cancellation Policy	On cancellation after the cooling off period, Eric will provide you with a refund for the unused portion of the premium, less a cancellation fee.

Refer to the relevant PDS for full terms, conditions, exclusions and key factors that influence the cost.

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