

# Car Insurance - Features & Benefits

## Comprehensive Cover

Key Features	Benefit
Loss or damage to your vehicle	If your vehicle is damaged, stolen or burnt anywhere in Australia, Eric will at their option: <ul style="list-style-type: none"> <li>• repair your vehicle, or</li> <li>• pay you the cost of repairing your vehicle, or</li> <li>• pay you the Amount Covered.</li> </ul>
Legal Liability cover	If the driver of your vehicle causes accidental damage to someone else's property as a result of the use of your vehicle and is at fault, Comprehensive Cover includes up to \$20 million Legal Liability cover.

## Key Additional Benefits

Feature	Benefit	Limit
Replacement of New Vehicle	If within 24 months of the date of first registration, your 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 your 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 your vehicle is accidentally damaged, Eric will pay for emergency repairs so your vehicle can be driven on to the intended destination or to your place of residence or employment.	\$300
Hire Car After Theft	If your 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 your vehicle has been found and repaired or Eric have replaced or indemnified you to the extent of the policy coverage.	\$500

Refer to the relevant PDS for full terms, conditions, exclusions and key factors that influence the cost. Limits shown are the maximum amount of coverage available during the period of cover.

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## Benefits applicable to Comprehensive Cover (continued)

Feature	Benefit	Limit
Keys and Locks	If your 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 your 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 your 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 your 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 your 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 your vehicle. The contents and fixtures of the trailer are not covered.	\$1,000
Transit Cover	We will pay for loss of or damage to your 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 your 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 (an additional premium applies)

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

Premium Payment	The premium can either be paid by instalments, a single up-front payment, or be incorporated into your car finance arrangements.
Cooling-Off	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 made.
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 (except where a total loss claim has been made on your insurance).

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**Eric Insurance. Making things better.**

