

# Affinity 4WD

insurance



Authorised Representative



Insurer

Feature	Benefit
Replacement Vehicle	<p>We will replace your vehicle with a new vehicle of the same make, model or series, so long as it is available in Australia and:</p> <ul style="list-style-type: none"> <li>• Your vehicle is stolen and not recovered within 28 days, or</li> <li>• The estimated damage repair costs exceed the market value or agreed value insured less salvage value of the vehicle, and</li> <li>• You purchased it new (or as a demo model) from the manufacturer or their dealer, and</li> <li>• Where your vehicle is financed, your financier has given us written consent, and</li> <li>• Your vehicle is less than three (3) years old from when it was first registered and has not travelled more than 70,000 kms.</li> </ul> <p>We also pay the registration, stamp duty and dealer charges for the period registered.</p>
Continuation of Cover for your Replacement Vehicle	<p>If we declare your vehicle a total loss and pay you the market value, agreed value or replace your vehicle, then the policy will cover your replacement vehicle free of charge until the expiry of your current period of insurance.</p>
Change of Vehicle	<p>We will cover any permanent replacement vehicle from the time of its purchase for 21 days.</p>
Choice of Repairer	<p>You can suggest a repairer, or we can suggest one for you. If we do not accept your choice of repairer, you must still cooperate with us to select another repairer that we both agree on.</p>
Hire Car following Theft	<p>We will reimburse you for Hire Car Costs, \$80 per day up to 21 days. Maximum limit is \$1,680.</p>

Feature	Benefit
Towing/Storage	If your vehicle is not driveable following an accident or theft, we will pay the reasonable costs of towing and/or removal of the vehicle.
Cleaning Up Costs	We cover your legal liability to pay for the cleaning up of any debris of your vehicle following an accident up to \$500 for any one accident.
Transport Home Costs	<p>We will pay up to \$500, any one event, for travelling expenses if the loss or damage occurs more than 100 kms from the address where it is normally parked at night.</p> <p>We will pay up to \$500, any one event, for accommodation expenses if the loss or damage occurs more than 100 kms from the address where it is normally parked at night.</p>
Returning the vehicle to the Insured	We will pay the reasonable costs of returning the vehicle to you after it is repaired, if the vehicle is repaired more than 100 kms from your home.
Personal Property	The maximum amount we will pay is \$500 any one event.
Trailer Cover	<p>We will pay for theft, or accidental loss or damage to any trailer or caravan which is owned by you or for which you are responsible while it is:</p> <ul style="list-style-type: none"> <li>• attached to your vehicle, or</li> <li>• detached from your vehicle but within the domestic boundaries of your usual home.</li> </ul> <p>The maximum amount we will pay is the lesser of \$1,500 or the market value of the trailer or caravan.</p>

Feature	Benefit
Camping Equipment	If this option is selected we will pay up to \$3,000 for accidental loss or damage to unspecified camping equipment anywhere in Australia.
Additional Equipment or Accessories	Cover on your vehicle includes any additional equipment or accessories up to 5% of your vehicle's market value or \$2000 whichever is lesser, unless they are specified otherwise on your policy schedule.
Other Tools and Spare Parts	Cover on your vehicle includes other tools and spare parts for your vehicle while in or on your vehicle up to \$250 in total.
Guaranteed Repairs	Repairs authorised by us are guaranteed for the life of the vehicle.
Lease Payout	Following a total loss of the vehicle, we will pay 75% of the difference between your vehicle's insured value and your finance contract residual liability should the insured value be less than the finance contract residual liability.
Art Work and Sign writing	We will cover you for loss or damage to artwork or sign writing or fixed advertising signs or materials forming a permanent part of your vehicle at the time of loss or damage, up to \$1,000 during any one period of insurance.
Off Road coverage	Off road cover for your vehicle anywhere in Australia.
Legal Liability	\$30,000,000 Legal Liability Cover.

Feature	Benefit
Windscreen Option	<p>If you select this option, we will cover the costs to repair or replace the windscreen, window glass, mirror glass or sunroof glass of your vehicle when there is no other damage without:</p> <ul style="list-style-type: none"> <li>• affecting your no claim bonus</li> <li>• you paying an excess.</li> </ul>
Protected No Claim Bonus	<p>If you select this option, your No Claim Bonus will be protected for all 'at fault' claims during your period of insurance provided you are eligible for a rating 1 or 60% NCB and you have had no 'at fault' incidents in the previous two (2) years.</p>
Hire Car following Accident	<p>If this option is selected we will reimburse you for Hire Car Costs, \$80 per day up to 14 days. Maximum limit is \$1,120.</p>
Loaned vehicle (Comprehensive Cover only)	<p>We will pay up to \$2000 for accidental loss or damage to a loan vehicle, provided to you whilst your vehicle is being serviced or repaired. Your normal excess will apply to this benefit.</p>



Feature	Benefit
Driver Accident Compensation Benefit (Comprehensive Cover only)	<p>We will pay benefits according to a scale to the driver of your vehicle who is injured as a result of an accident while driving your vehicle if:</p> <ul style="list-style-type: none"> <li>• the driver was driving your vehicle with your consent</li> <li>• the claim has been accepted under this policy, and</li> <li>• the driver is not entitled to any benefits under any compulsory statutory insurance scheme or accident compensation scheme, or would have been so entitled if:</li> <li>• it were not for the application of any excess or deductible applying under the scheme, or</li> <li>• compensation under the scheme had not been refused, because you did not register your vehicle or apply for cover under the scheme.</li> </ul>
Recoding of Locks and Barrels after theft of keys	If the keys to your vehicle are lost, destroyed or damaged, or may have been illegally duplicated, we will cover the cost of replacing and recoding your locks and barrels up to \$2,000.
4WD Club Membership discount	If you are a 4WD club or Association member your premium will be reduced by 5%.
Excess Options	Options to increase the basic excess to reduce your Premium.
Reversing Camera Discount	If the vehicle is fitted with a Cobra reversing camera, your premium can be reduced.
Low Kilometre Option	Your premium can be reduced if the vehicle travels less than 10,000 kms during your 12 month period of insurance.

Feature	Benefit
Multi Vehicle Discount	If you insure more than one vehicle with us your premium can be reduced.
Security system discount	If the vehicle is fitted with an approved security system your premium can be reduced.
Sum Insured	Choice of either Agreed Value or Market Value.
Proposal Form	No
Claim Form	No
24 Hour/7 day Claims Lodgement service	Yes
Pay By the Month Fees	No



## Important Information

This product is issued by CGU Insurance Limited ABN 27 004 478 371, AFS Licence No. 238291 and distributed by Affinity Risk Partners (Brokers) Pty Ltd trading as Affinity Insurance Brokers ABN 15 091 944 580, AFS Licence No. 241185. It is subject to underwriting acceptance criteria. This is a summary of the benefits available. Conditions apply. To decide if this product is right for you please read the Product Disclosure Statement and Policy before you make any decision.

## contact details

### **Affinity Insurance Brokers**

Tel. 1300 655 850

Fax (03) 8587 7700

PO Box 601

Moorabbin VIC 3189

[www.affinityib.com.au](http://www.affinityib.com.au)



Authorised Representative  
**Affinity Insurance Brokers**  
ABN 15 091 944 944 580



Insurer  
**CGU Insurance Limited**  
ABN 27 004 478 371