



### Liability cover

We will cover your legal liability following an incident that causes loss or damage to someone else's property, or death or bodily injury to other people, up to \$30,000,000 (inclusive of GST).

### Windscreen extension option

We will cover the costs to repair or replace the windscreen or window glass of your vehicle if there is no other damage. This option allows you to make a claim once during your period of insurance without paying an excess, and without it affecting your No Claim Bonus. You will need to apply for this cover, and pay an additional premium.

### Trailers attached to your vehicle

If a trailer suffers loss or damage while attached to your vehicle, we will pay the cost to repair or replace it, up to \$1,000 (inclusive of GST) whichever is the least amount.

### Emergency or temporary repairs

If your vehicle needs emergency or temporary repairs so that it can be driven or used, we will cover the cost of repairs, up to \$500 (inclusive of GST) per incident.

### Towing and transport of your vehicle

If your vehicle is damaged in an incident and cannot be driven or used, we will tow it from the scene to a place of safety, the nearest repairer, or any other place we agree to.

### Removal of debris

If your vehicle is damaged, we will cover the reasonable costs to remove the vehicle debris from the site where it occurred.

### Personal items

If personal items are damaged in an incident or stolen from your locked car, we will cover the cost to repair or replace them up to \$500 (inclusive of GST).

### Re-coding of locks and barrels after theft of keys

If the keys of your vehicle are stolen, we will cover the cost to repair and re-code your locks and barrels, up to \$1,000 (inclusive of GST).

### Baby capsules and child seats

If baby capsules or child seats are damaged while in your vehicle or stolen from your vehicle, we will cover their replacement cost.

### Storage costs of your vehicle

If your vehicle is put into storage while we settle your claim, we will cover the reasonable storage costs.

## Money back guarantee

If you change your mind, we provide a cooling-off period which lets you cancel your policy within 21 days with a full refund of your premium. However, your cooling-off period no longer applies if you make a claim within this time.

## Excess

This is the amount you pay when you make a claim on your policy. The type of excess that applies to your policy and the amount of that excess will be listed on your schedule.

## More information?

For professional advice or further information, please contact your insurance adviser or CGU office.

This is general advice only and does not take into account your individual objectives, financial situation or needs ('your personal circumstances'). Before using this advice to decide whether to purchase these insurance policies, you should consider the appropriateness of them having regard to your personal circumstances, plus obtain and consider the current Product Disclosure Statement for these insurance policies.

## CONTACT DETAILS

Enquiries 13 24 81  
Claims 13 24 80

### Mailing address

GPO Box 9902 in your capital city

**Sydney**  
388 George Street  
Sydney NSW 2000

**Melbourne**  
181 William Street  
Melbourne VIC 3000

**Brisbane**  
189 Grey Street  
South Bank QLD 4101

**Perth**  
46 Colin Street  
West Perth WA 6005

**Adelaide**  
80 Flinders Street  
Adelaide SA 5000

> [CGU.COM.AU](http://CGU.COM.AU)



# MOTOR VEHICLE INSURANCE INFORMATION

# CHOICE, CHOICE, CHOICE

CGU's Motor Vehicle insurance policies give you the freedom to choose the best cover to suit your needs. You choose the level of cover and the type of policy.

## A choice of policies

CGU has developed three Motor Vehicle insurance policies for you to choose from.

### 1. Motor Vehicle Insurance Policy

This policy is our most flexible and, like all our policies, offers real value for money. This policy provides cover for your car, motorcycle, trailer or horse float.

### 2. Nominated Driver Motor Vehicle Insurance Policy

If you choose this policy your premium will be calculated on the basis that your car will only be driven by no more than two nominated drivers who are 25 years of age or over.

This is only available for cars.

### 3. Nominated Driver Low Kilometre Motor Vehicle Insurance Policy

If you don't do a lot of driving this policy is ideal for you. Your premium will be calculated on the basis that your car will be driven by no more than two nominated drivers who are 25 years of age or over and will not be driven more than 10,000 kilometres during your period of insurance.

This is only available for cars.

## A choice of covers

The choice and flexibility of CGU's Motor Vehicle insurance policies continues with the choice of three levels of cover.

Choose from the table below:

Cover options	Description of cover provided
Comprehensive	<ul style="list-style-type: none"> <li>Cover for loss or damage to your car, motorcycle, trailer or horse float.</li> <li>Cover for your legal liability for loss or damage to another person's vehicle or property.</li> </ul>
Third Party Fire & Theft	<ul style="list-style-type: none"> <li>Cover for your car or motorcycle for loss or damage by fire or theft.</li> <li>Cover for your legal liability for loss or damage to another person's vehicle or property.</li> </ul>
Third Party Property Damage	<ul style="list-style-type: none"> <li>Cover for your legal liability for loss or damage to another person's vehicle or property.</li> </ul>

The table below shows the three policies and the level of cover available for each:

	Policies	Comprehensive	Third Party Fire & Theft	Third Party Property Damage
1	Motor Vehicle Insurance	✓	✓	✓
2	Nominated Driver Motor Vehicle Insurance (cars only)	✓	✓	✓
3	Nominated Driver Low Kilometre Motor Vehicle Insurance (cars only)	✓	✗	✗

# ADDITIONAL COVER

Each of CGU's policies includes additional cover. The table below shows some of the additional covers automatically included under each level of cover.

Cover	Uninsured Motorist Damage	Earned No Claim Bonus Protection	Replacing your vehicle after a total loss	Hire vehicle costs after theft or attempted theft	\$30m Liability Cover	Windscreen Extension Option	Trailer attached to your vehicle	Emergency or temporary repairs	Towing and transport of your vehicle	Removal of debris	Personal Items	Re-coding of locks and barrels after theft of keys	Baby capsules and child seats	Storage Costs
Comprehensive	Full cover	✓	✓	✓	✓	Optional	✓	✓	✓	✓	✓	✓	✓	✓
Third Party Fire & Theft	✓	✗	✗	✓	✓	✗	✗	✓	✓	✓	✗	✓	✗	✓
Third Party Property Damage	✓	✗	✗	✗	✓	✗	✗	✗	✗	✗	✗	✗	✗	✗

### Uninsured motorist damage

If your vehicle suffers loss or damage as a result of a collision with an uninsured vehicle and you are not at-fault, we will cover the cost to repair your vehicle, including towing your vehicle up to \$5,000 (inclusive of GST). The vehicle that caused the damage to your vehicle must be uninsured. You will need to provide us with:

- the name and current residential address of the driver responsible for the collision
- registration details of the other vehicle
- proof that the other vehicle was uninsured.

We must agree that the collision was the other driver's fault.

### Earned No Claim Bonus protection

We will provide you with one at-fault claim during your period of insurance without it affecting your No Claim Bonus if you are eligible and have held your drivers licence for eight years or more, and not had any at-fault incidents in the last two years.

### Replacing your vehicle after a total loss

If your vehicle is a total loss as a result of an incident, we may decide to replace your vehicle with a new vehicle. We will only do this if your vehicle is a:

- car less than two years old and has not travelled more than 30,000 kilometres
- car more than two years old, but less than three years old, and has not travelled more than 50,000 kilometres, or
- motorcycle less than one year old.

### Hire vehicle costs after theft or attempted theft

If your vehicle is stolen, or it is unsafe to drive, ride or tow as a result of theft or attempted theft, we will pay (inclusive of GST) the cost of a hire vehicle. We will pay this cost from the time the theft or attempted theft occurred until your vehicle is recovered and repaired, or until we settle your claim if your vehicle is a total loss, up to a total of 14 days, whichever is the shortest period of time.

