

Benefits of cover available

Comprehensive Insurance – Other benefits We will Pay

Cover	Summary of cover available	Motor Vehicle Lease Insurance
Accommodation and travelling expenses	Pay for the reasonable cost for essential temporary accommodation or travelling expenses.	Up to a maximum of \$4,000 any one event.
Additional accessories	Pay for claims for loss of or damage to any equipment and apparatus of Your Vehicle.	Up to a maximum of \$5,000 any one event.
Automatic additions and deletions	Cover any replacement or additional registered Vehicles acquired by You during the Period of Insurance.	Up to \$250,000 any one Vehicle.
Automatic trailer cover	Pay for any loss of or damage to any two wheeled or box trailer whilst it is attached to Your Vehicle.	Up to a maximum of \$1,500 any one event.
Child seat or capsules	Replace any child seat or baby capsule in Your Vehicle following a covered accident and if damaged.	Up to a maximum of \$1,000 any one incident.
Emergency car hire	Assist in paying for the cost of a hire vehicle when Your Vehicle is damaged in an accident and cannot be driven.	Up to \$100/day for two consecutive days.
Emergency repairs	Reimburse for the cost of emergency repairs which may be necessary to enable Your Vehicle driveable.	Up to a maximum of \$1,500 any one event.
Finance payout- Total Loss	Cover for the difference between the amount required to pay out the finance contract under the Lease and the Market Value of the Vehicle following a Total Loss.	Up to a maximum of 25% of the Market Value.
Fire Brigade & Emergency Services cover	Cover for charges imposed by the Fire Brigade, Police or any Government Emergency Services.	Up to a maximum of \$25,000.

Cover	Summary of cover available	Motor Vehicle Lease Insurance
Hire costs following fire and theft	Cover for a hire vehicle when Your Vehicle is damaged by fire or theft.	Up to \$100/day but no more than a maximum of \$4,200.
Hired vehicles	Pay for any excess where the Insured Person hire and insure the hire vehicle with hiring company following a covered accident.	Up to a maximum of \$5,000 any one event.
Marine average	Cover for general average and salvage charges within Australia or New Zealand.	Up to sum insured or Market Value whichever is the lesser.
Personal Property	Pay for claims for Personal Property following loss or damage to Your Vehicle.	Up to a maximum of \$2,000 any one theft or accident.
Re-keying and re-coding	Cover for the replacement and cost to re-code Your Vehicle's locks if Your keys are stolen.	Up to a maximum of \$5,000 per event.
Removal of basic Excess for windscreen claims	Removal of basic Excess where Your Vehicle's windscreen or window glass is Accidentally broken.	Applicable if shown on Certificate of Insurance.
Removal of debris	Cover for costs to clean up and removal of Your Vehicle debris following a covered accident.	Up to a maximum of \$25,000.
Replacement vehicle	Replace Your Vehicle with a new vehicle where Your Vehicle is declared a Total Loss.	For Vehicles within their first three years of registration.
Sign writing	Cover for the costs to reinstate any sign writing and artwork.	Up to a maximum of \$25,000 any one event.
Towing	Cover for costs to protect and tow Your Vehicle.	Reasonable cost.
Vehicle return	Cover for additional costs to return Your Vehicle to its original destination or point of departure.	Up to a maximum of \$3,000 any one event.
Vehicle being transported	Cover for loss or damage where Your Vehicle is being transported by road, rail, sea or air between any places in Australia or New Zealand.	Up to sum insured or Market Value whichever is the lesser.

Cover	Summary of cover available	Motor Vehicle Lease Insurance
Hire costs following an accident	Cover for a hire vehicle when Your Vehicle is damaged caused by an accident.	Applicable if shown on Certificate of Insurance – up to \$100/day for a maximum cost of \$4,200.

Legal Liability – Other benefits We will Pay

Cover	Summary of cover available	Motor Vehicle Lease Insurance
Limit of Liability	Cover legal liability to pay compensation for loss of or damage to someone else's property which is caused by a motor vehicle accident.	Up to a maximum of \$30,000,000.
Dangerous goods	Cover for losses, arising from the transportation of Dangerous Goods including cleanup, contamination or restitution of any land or waterway.	Up to a maximum of \$5,000,000.
Falling goods	Cover legal liability if a third party's property is damaged by falling goods from Your Vehicle.	Up to the limit of liability.
Legal costs	Pay for legal costs and expenses in defending any court proceedings arising from Your legal liability.	Up to the limit of liability.
Loading and unloading	Cover legal liability if a third party's property is damaged by the loading and unloading of goods from Your Vehicle.	Up to the limit of liability.
Substitute vehicle	Cover legal liability to a third party's property caused by You driving a vehicle not belonging to You whilst Your Vehicle can not be used because it is undergoing repairs.	Up to the limit of liability.