

POLICY FEATURES Comprehensive motor vehicle insurance policy – BR00-0011-7269 (due 20/02/16)

VEHICLE DRIVERS: Any Licensed driver including “L” and “P” plate drivers, and overseas drivers can drive non high performance cars. The latter can only be driven by over 21 year old drivers.

LEASE PAY-OUT: If the leased vehicle is considered by Lumleys to be a total loss Lumleys will pay market value or lease payout whichever is the greater (excluding any arrears owing).

HIRING COSTS: Lumley will also meet vehicle hire costs up to \$100 per day including GST following loss or damage to or theft of the Insured vehicle. The hired vehicle is to be of a similar make to the leased vehicle. A per claim limit of \$2,100 applies.

MONTHLY PAYMENTS: The Lessor, will forward the monthly insurance premiums to Lumley on behalf of the insured.

PERSONAL ITEMS: Personal items are covered up to the value of \$1,000 if they are accidentally damaged or stolen whilst in a locked, insured vehicle. Excess applies to a claim for stolen items.

MAXIMUM VEHICLE WEIGHT: Policy limited to motor and Light Commercial Vehicles with less than 3.2T GVM.

WINDSCREEN REPLACEMENTS: The cost of replacing a damaged windscreen and window glass, and consequent scratching to body work will be covered on a ‘no excess’ basis.

LUMLEY ACCIDENT ASSIST: Lumley provides 24hr, 7 days a week, emergency accident assistance. Simply contact **1800 652 256**.

CLAIMS: When submitting an insurance claim the lessee/driver should nominate themselves as the insured under the Fleet Partners Scheme.

PERIOD OF INSURANCE:

The monthly premium included in the monthly lease payment is fixed for the length of the lease up to a Five Year lease

INSURANCE EXCESS:**(A) Standard Vehicles:**

- Basic Excess applicable is \$500 (plus).
- Young driver, (aged less than 25 years of age) \$500, (or)
- Youthful driver, (aged less than 21 years of age) 1,000

Insurance Excess will not be charged to the policy holder if they are not at fault, and they can clearly identify the party at fault by supplying Third Party name address and registration number on the claim form.

(B) High Performance Vehicles:

- Basic Excess \$1000, (plus)
- Young driver, (aged less than 21 years) \$1,000, (or)
- Young driver, (aged between 21 & 25 years of age) \$500
- Theft claims with tracking device fitted \$1000
- Theft claims without tracking device fitted \$3000
- Any insured high performance vehicle must be fitted with an alarm system and engine immobilizer.

SIGN-WRITING The replacement cost of sign-writing or fixed advertising signs or materials forming a permanent part of Your Vehicle at the time of Loss.

THIRD PARTY LIABILITY COVER IS \$35,000,000

KEYS AND LOCKS: “If the keys to Your Vehicle are lost or damaged or there are reasonable grounds to believe that Your vehicle keys may have been illegally duplicated, the cost of replacing Your Vehicle keys and/or locks up to a maximum of \$4,000 any one period of insurance.”