

## Your Motor Insurance Product Comparison at Glance

This product comparison table is intended to provide a snap shot of the policy coverage available through Insurance4Earth. It provides a description of risks that are covered, those that are not covered, including additional or optional benefits. **It does not provide a complete statement of the cover offered, any exclusions under the policy, or conditions and/or all limits that may apply under each type of Cover.** You should carefully read the Product Disclosure Statement (PDS) and all policy documentation for full details.

Policy Coverage	Comprehensive	Third Party Property Damage
Accidental Loss or Damage to your Vehicle	✓	✗
Every Driver Covered (Declared or Undeclared)	✓	✓
Legal Liability - Third Party Property Damage	✓ Limit \$30,000,000	✓ Limit \$30,000,000
<b>Additional Benefits</b>		
New-for-Old Replacement following Total Loss	✓ Less than 3 years & 70,000 km	✗
Substitute Vehicle - Legal Liability Cover	✓ Limit \$30,000,000	✓ Limit \$30,000,000
Preferred Repairer Excess Rebate	✗ Hollard ✓ Blue Zebra - \$200	✗
Legal Costs	✓	✓
Hire Car (following theft)	✓ Limit 21 days, \$80/day	✗
Excess or Bond Cover	✓ Limit \$2,000	✗
Towing / Removal / Storage	✓ Reasonable costs	✗
Vehicle Transported by Ship – Maritime Contribution	✓	✗
Trailer and Caravan Cover (while attached)	✓ Lesser of \$2,000 or Market Value (MV)	✗
Emergency Repairs	✓ Limit \$500	✗
Personal Items/Effects, Tools of Trade & Clothing	✓ Limit \$1,000	✗
Transportation & Accommodation Costs	✓ Limit \$2,000	✗
Funeral / Accidental Death Benefit	✓ Limit \$5,000	✗
Re-keying and Re-coding	✓ Limit \$2,000	✗
Child Seat / Baby capsule	✓ Limit \$1,000	✗
Finance Gap Cover – Total Loss	✓ 50% of difference	✗
Rental or Loan Vehicle Protection	✓ Limit \$2,000	✗
Artwork & Signwriting	✓	✗
Uninsured Motorist Extension	✓	✓ Limit \$4,000

<b>Policy Coverage</b>	<b>Comprehensive</b>	<b>Third Party Property Damage</b>
Temporary Cover for Replacement Vehicle	✓ Limit 30 days	✓ Limit 30 days
Choice of Repairer	✓	✗
Life Time Guarantee on Repairs	✓	✗
Clean up after Accident – Legal Liability	✓ Limit \$1,000	✗
<b>Optional Benefits</b>		
Hire Car Extension	Optional Limit 21 days, \$80/day	✗
Windscreen excess waiver	Optional 1 Excess free claim	✗