

Your Motor Insurance Product Comparison at Glance

This product comparison table is intended to provide a snapshot 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	✓	✓
Additional Benefits		
New-for-Old Replacement following Total Loss	✓	✗
Hire Car (following theft)	✓	✗
Towing / Removal / Storage	✓	✗
Vehicle Transported by Ship – Maritime Contribution	✓ Hollard, Blue Zebra, QBE ✗ CGU	✗
Trailer Cover (while attached)	✓	✗
Caravan Cover (while attached)	✓ Hollard, Blue Zebra ✗ QBE, CGU	✗
Emergency Repairs	✓	✗
Personal Items/Effects & Clothing	✓	✗
Tools of Trade	✓ Hollard, Blue Zebra, CGU ✗ QBE	✗
Hire Car Following Not-At-Fault Accident	✓ Blue Zebra, QBE ✗ Hollard, CGU	✗
Funeral / Accidental Death Benefit	✓ Hollard, Blue Zebra ✗ QBE, CGU	✗
Re-keying and Re-coding	✓	✗
Child Seat / Baby capsule	✓	✗
Finance Gap Cover – Total Loss	✓ Hollard, Blue Zebra ✗ QBE, CGU	✗
Rental or Loan Vehicle Benefits	✓ Hollard, Blue Zebra, CGU ✗ QBE	✗
Artwork & Signwriting	✓ Hollard, Blue Zebra ✗ QBE, CGU	✗
Uninsured Motorist Extension	✓	✓
Temporary Cover for Replacement Vehicle	✓	✓ Hollard, QBE, CGU ✗ Blue Zebra
Choice of Repairer	✓	✗
Lifetime Guarantee on Insurer Recommended Repairs	✓	✗

Policy Coverage	Comprehensive	Third Party Property Damage
Clean up after Accident – Legal Liability	✓	✗
Transportation & Accommodation Costs	✓	✗
Substitute Vehicle - Legal Liability Cover	✓	✓
Legal Costs	✓	✓
Optional Benefits		
Hire Car Extension	Optional	✗
Windscreen Excess Waiver	Optional	✗
Insurer Recommended Repairer Discount	Optional ✓ Blue Zebra, QBE ✗ Hollard, CGU	✗