

Your Insurance cover	Comprehensive Plus Insurance	Comprehensive Insurance	Third Party Fire & Theft Insurance	Third Party Property Damage Insurance
<b>Loss or damage to your vehicle</b>	For a range of incidents		For fire, theft or attempted theft (up to \$10,000)	X
Any NRMA Partner Repairer	✓	✓	✓	✓
<b>Other benefits</b>				
Baby capsules and child seats	✓	✓	X	X
Crash with at fault driver	Covered under 'Loss or damage to your vehicle'		✓ (up to \$5,000)	✓ — For an uninsured at fault driver (up to \$5,000)
Emergency repairs	✓	✓	✓	X
Emergency transport and accommodation	✓	✓	✓	X
Hire car after a not at fault collision or crash	Covered under 'Hire car after an incident'	✓ (except for motorcycles)	X	X
Hire car after an incident	✓	Optional	X	X
Hire car after theft or attempted theft	Covered under 'Hire car after an incident'	✓	✓	X
Keys, locks and barrels	✓	✓	X	X
New replacement vehicle	✓	✓	X	X
Personal items	✓	✓	X	X
Storage costs	✓	✓	✓	X
Taxi fares	✓	X	X	X
Temporary cover	✓	✓	✓	✓

Your insurance cover	Comprehensive Plus Insurance	Comprehensive Insurance	Third Party Fire & Theft Insurance	Third Party Property Damage Insurance
<b>Other benefits</b>				
Tools of trade (for business use vehicles)	✓	✓	X	X
Towing	✓	✓	✓	✓
Trailer or caravan damage	✓	✓	X	X
Vehicle pick up and return	✓	X	X	X
Windscreen, sunroof and window glass damage	✓	✓	X	X
<b>Options you can add</b>				
Hire Car	Automatically included	Optional	X	X
Windscreen	Automatically included	Optional	X	X
Any Repairer	Optional	Optional	X	X
<b>Liability cover</b>	✓	✓	✓	✓
<b>Additional features</b>				
24/7 paperless claims service	✓	✓	✓	✓
Lifetime guarantee on authorised repairs to your vehicle	✓	✓	✓	✓

### Liability cover

Liability cover protects you for claims that may be made against you where the use of your vehicle causes loss or damage to someone else's property.

#### Loss or damage to someone else's property

If the use of your vehicle during the policy period causes loss or damage to someone else's property.

For example, you may be liable if you crash your vehicle into someone's front fence.

**Covered**• \_up to \$20 million (including legal costs) for the liability of these people arising from loss or damage to someone else's property for any one incident caused by the use of your vehicle: –you –anyone who has your permission to drive your vehicle –passengers in your vehicle –your employer or business partner when you use or are in charge of your vehicle as their employee or business partner or when another employee or business partner has your permission to use your vehicle• \_if your vehicle is used to tow a trailer or caravan, then we also provide liability cover for any loss or damage caused by the trailer or caravan to someone else's property while it's being towed• \_if you borrow a substitute vehicle while your vehicle is being repaired, serviced or has broken down, then we also provide liability cover for any loss or damage caused by the use of the substitute vehicle.

**Not covered**• \_any claim for, or related to, death or personal injury• \_loss or damage to property that you or any person we cover owns or has in your or their control or possession• \_loss or damage caused by the use of a hire car as a substitute vehicle• \_the liability of a passenger who was under the influence of any alcohol or drug when the incident happened• \_any exemplary or punitive damages, fines or penalties claimed, ordered or awarded against you or any person we cover•

\_any liability, cost or expense that arises or results from, or is in any way connected with, asbestos, whether directly or indirectly.

## How we settle your claim

We will choose to settle your claim through any of the following ways. Our choice will have regard to the circumstances of your claim and consider any preference you may have.

### 1. Repair your vehicle

We can choose to repair your vehicle. See page 72 for what happens when we decide to repair your vehicle.

### 2. Pay you the reasonable cost to repair your vehicle

can choose to pay you the reasonable cost to repair your vehicle as determined by us.

We determine the reasonable cost to repair the damage by looking at a range of factors. That may include quotes from your own repairer, quotes from NRMA Partner Repairers, our nominated repair methods for the type of damage to your vehicle and reports from our assessors.

### 3. Pay your claim as a total loss

We may do this when we consider your vehicle to be a total loss or when we choose to do so. Table 8.1 on page 68 shows what we pay for a total loss depending on the type of insurance you've chosen or cover you have.

If we pay your claim as a total loss, then your policy ends and you don't get a refund of your premium. Table 8.1 on page 68 shows whether you keep your vehicle or we keep it.

### 4. Pay for other benefits

If we agree to pay you under any other benefits that apply, we will choose the method of settlement and repairer or supplier.

We may decide to repair or replace the loss or damage or pay you the reasonable cost of repair or replacement as determined by us. We only pay the cost to repair or replace the loss or damage up to the maximum amount that applies under a benefit.