

More ways to save

There are a number of ways your Suncorp Car Insurance can offer you great value.

Multi Policy Discount

It's one of the simplest ways to save on our insurance. Combine any three or more eligible personal insurance policies with Suncorp Insurance and you could qualify for our 15% Multi Policy Discount. Eligible policies are home, contents, landlord, car, motorcycle, motorhome, caravan and boat. The discount does not apply to the Suncorp Roadside Assist if you have this cover selected. If you live in Queensland, even CTP counts towards your combo, but it can't be discounted.

Claims Free Driver Rewards

Each year you comprehensively insure your car with us without making an excess payable claim, we will reward you with a percentage of the premium you paid as a credit on your next comprehensive renewal premium for that car.*

*You cannot have Rating 1 for Life and Claims Free Driver Rewards on the same car. Claims Free Driver Rewards is not redeemable or payable as cash and cannot be used as a credit towards other policies you hold. If Claims Free Driver Rewards applies to your policy it will be shown on your certificate of insurance and any credit applies at your next renewal. Other conditions apply.

Low kilometres travelled

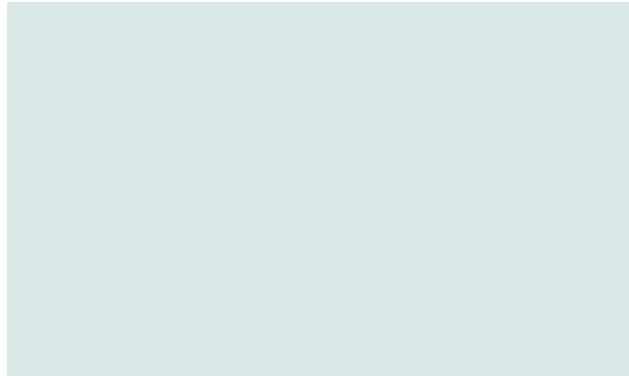
The less you drive, the less likely you are to make a claim. So tell us how many kilometres you drive every year, and you may be eligible for a lower premium.

Family Discount

We offer a 10% discount on your comprehensive premium if you're under 25 years old and your parents are also comprehensively insured with Suncorp Insurance. The discount does not apply to the Suncorp Roadside Assist optional cover.

Features apply to new business policies with a start date on or after 19 June 2018.

Car Insurance issued by AAI Limited ABN 48 005 297 807 trading as Suncorp Insurance. Please read the Product Disclosure Statement before deciding to buy this product. Contact us for a copy. Limits, conditions and exclusions apply. This document has been prepared without taking into account your particular objectives, financial situation or needs. For that reason, before acting on the advice you should consider the appropriateness of the advice having regard to your objectives, financial situation and needs. Where the advice relates to the acquisition or possible acquisition, of a particular financial product, you should obtain a Product Disclosure Statement.



Comprehensive Car Insurance

Three levels of cover to protect your way of life.



The Comprehensive Car Insurance you trust now gives you more options

We understand that every one of our car insurance customers is different, so we wanted to make it simpler for you to choose the level of cover that is best suited to your needs.

We offer 3 different levels of Comprehensive Car Insurance. These levels of cover have been designed in a way that makes it simpler for you to understand what you're covered for, it may also help with us being able to offer you a better deal on your car insurance.



Comparison Table

Compare products	Comprehensive	Comprehensive Extras	Comprehensive Advantages
Lifetime new for old car replacement	X	X	✓ (Eligible customers only. Conditions apply. Refer to the PDS for details.)
Windscreen and window glass cover (one excess free glass claim and one free chip repair in the period of insurance)	X	Optional Cover	Automatically included
Hire car following a not-at-fault incident (when you can provide us with the name, address and registration number of the driver at-fault)	✓	✓	✓
Hire car following an at-fault incident	X	Optional Cover Up to 21 days	Automatically included Unlimited days
Hire car after theft for up to 21 days	✓	✓	✓ (Hire car after an event for unlimited days)
We may be able to give you a lower premium if you've told us you drive your car less than 10,000km/ year	✓	✓	✓
Flood, hail and storm damage	✓	✓	✓
Cover for vehicles being used for ride sharing please inform us of this use	✓	✓	✓
Accessories & modifications	✓	✓	✓
Lifetime guarantee on authorised repairs	✓	✓	✓
24/7 claims service	✓	✓	✓
Transport Cover (up to \$250 after an incident)	✓	✓	✓
Baby capsules and child seats up to \$750 per item	✓	✓	✓
Damage caused in an accident or collision	✓	✓	✓
Tools of trade cover up to \$1500 (for business use customers who are registered for GST)	✓	✓	✓
Cover for malicious acts or vandalism	✓	✓	✓
Towing and storage costs if your car is unsafe to drive following an accident (one tow from the scene of an accident)	✓	✓	✓
Two Wheel Trailer cover (up to \$1,000)	✓	✓	✓
Emergency repairs, emergency accommodation and accidental loss or damage to personal property stolen/ damaged in an incident (limit up to \$1000 per incident)	✓	✓	✓
Cover for fire & theft	✓	✓	✓
Cover for your liability for damage to other people's property caused by your car	✓	✓	✓
Suncorp Roadside Assist	Optional Cover	Optional Cover	Optional Cover

Above is a summary of some of the features & benefits. For full details of what is covered and not covered please read our PDS.

Three levels of comprehensive cover.

All with must-have protection as standard.

Suncorp Insurance offers you three simple cover options – Comprehensive, Comprehensive Extras and Comprehensive Advantages.

Whatever you choose, you'll see that we've kept everything transparent and straightforward – so you'll know exactly what you're covered for.

	Comprehensive	Comprehensive Extras	Comprehensive Advantages
Accidental loss or damage to your car	Cover for accidental loss or damage to your car from a range of incidents such as collision, flood, storm and theft as standard.		
Lifetime new for old car replacement	X	X	✓ (Eligible customers only. Conditions apply. Please refer to the PDS for details.)
Windscreen and window glass cover (one excess free glass claim plus one free glass chip repair in the period of insurance)	X	Optional Cover	✓ Automatically included
Hire car following a not at fault accident (when you can provide us the name, address and car registration number of the at fault driver)	✓	✓	✓
Hire car following an 'at fault incident'	X	Optional Cover Up to 21 days	✓ Automatically included Unlimited days
Suncorp Roadside Assist	Optional Cover	Optional Cover	Optional Cover

Above is a summary of some of the features & benefits. For full details of what is covered and not covered please read our PDS.

Your Car Insurance options:

Comprehensive

If you want a high level of protection, but don't require added options such as windscreen or window glass cover or a hire car following an at-fault incident (when you can provide us with the name, address and car registration number of the at fault driver), our traditional Comprehensive cover could represent great value. It helps protect your car against accidental loss or damage including fire and theft – and covers your liability for damage your car causes to other people's property.

Every Suncorp Comprehensive Car Insurance policy includes all this as standard:

- Hire car following a not at fault incident (when you can provide us with the name, address and car registration number of the at fault driver)
- Transport cover from the scene of the incident, to and from the repairer and the hire car provider up to \$250
- Cover for accessories and modifications automatically included
- New-for-old car replacement if it is a total loss within 2 years of original registration and you are the first owner
- Cover for storms, hail and flood
- Repairs we authorise are guaranteed for life
- Cover for multiple drivers
- Multi-policy discount and a Family discount for eligible customers
- Paperless claims process
- Hire car for up to 21 days after theft
- Cover for stolen or damaged keys
- Up to \$20 million Legal Liability cover for damage to other people's property

The details on this page is a summary only. For full details about the conditions, limits & exclusions that apply, please read the PDS



Here when you need us most

Accidents can happen any time of the day or night. That's why we're here for you 24/7. You can lodge your claim online or you can contact our dedicated claims hotline on **13 25 24** to help when you need it most. Just call, and we'll take it from there.

Comprehensive Extras

This gives you the same high level of cover as Comprehensive insurance, with the choice to add one or both of the following optional covers for an additional premium:

Windscreen and window glass cover

It's often not worth claiming for a broken windscreen or car window because of the excess. With this option if only the windscreen or window glass in your vehicle is damaged as the result of an insured incident, you won't have to pay any excess for that claim. This is for a maximum of one claim per period of insurance. In addition to windscreen and window glass cover, you will receive one excess free chip repair per policy period.

Hire car following an at-fault accident up to 21 days

You don't appreciate how much you need your car until it's gone. It's not only a major inconvenience; it can also cost you a small fortune on taxi fares and public transport. In addition to a hire car following a not-at-fault insured incident (when you can provide the name, address and registration number of the at fault driver), with this optional cover, we'll pay the reasonable hire cost of a hire car that is similar to yours for up to 21 days up to a limit of \$75 per day, if your vehicle is damaged in an at-fault incident. Conditions apply.

Plus, all the standard benefits of Suncorp Comprehensive Car Insurance

- Hire car following a not-at-fault incident when you can provide the name, address and registration number of the at fault driver
- Repairs we authorise are guaranteed for life
- Transport cover up to \$250 after an incident
- Cover for accessories and modifications automatically included
- New-for-old car replacement if it is a total loss within 2 years of original registration and you are the first owner

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Comprehensive Advantages

This is our highest level of cover, giving you three additional benefits automatically included as standard:

Lifetime new for old car replacement for eligible customers

No matter how old your car is, or how many kilometres are on the clock, if you continuously insure your new car with us on Comprehensive Advantages from within 13 months of purchasing it and you are the first registered owner, if your car is ever written off in an insured incident, we'll replace it with a new one of the same or similar make or model. Other conditions apply, please refer to the PDS. If you have this cover it will be shown on your certificate of insurance.

Hire car after an event for unlimited days

We'll cover the reasonable hire costs of a hire car similar to yours up to a cost of \$100 per day for unlimited days after an insured incident, until your car is returned undamaged, repaired or your claim is settled.

Windscreen and window glass cover

It's often not worth claiming for a broken windscreen or car window because of the excess. With this option if only the windscreen or window glass in your vehicle is damaged as the result of an incident, you won't have to pay any excess for that claim – this is for a maximum of one claim per period of insurance. In addition to windscreen and window glass cover, you will receive one excess free chip repair per policy period.

Plus, all the standard benefits of Suncorp Comprehensive Car Insurance

- Repairs we authorise are guaranteed for life
- Transport cover up to \$250 after an incident
- Cover for accessories and modifications automatically included
- Emergency repairs, emergency accommodation and personal property stolen/ damaged in an incident up to \$1000 per claim

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Features and benefits

Lifetime new for old car replacement

If you continuously insure your new car with us on Comprehensive Advantages from within 13 months of purchasing it and you are the first registered owner, if your car is ever written off in an insured incident, we'll replace it with a new one of the same or similar make or model. Conditions apply. Please refer to the PDS for more information. If you have this cover it will be shown on your certificate of insurance.

Amount Covered Insurance

Having your car written off is one thing. Finding out that your insurance won't pay out what you expected is quite another. Suncorp Insurance provides an "Amount Covered" policy, which is the most we will pay for loss or damage to your car, less any deductions. This amount includes any accessories and modifications, registration and compulsory third party insurance. This allows you to have a clear understanding of how much you are covered for at the start of each period of insurance.

Automatic cover for modifications and accessories

Everyone's different and we understand that. That's why we do not require you to list your accessories or modifications to your vehicle. For your peace of mind, these are automatically covered within your amount covered for your policy.

Suncorp Roadside Assist

Whether it's a flat tyre or a breakdown, if you can't get started, we're here to help. Suncorp offers Roadside assistance as an optional extra on new or existing comprehensive car insurance policies. Conditions apply, please refer to the PDS. To find out more visit, www.suncorp.com.au/roadsideassist

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