

What's covered	What it could mean to you
<p><b>A repairer you're happy with</b> Pick your own, or we can suggest one for you</p>	<p>Your local panel beater's just around the corner – if we like them too we have no problem with you using them.</p>
<p><b>We'll replace your new vehicle if it's written off</b> Under 24 months from first registration and limited to vehicles less than 12,000kg</p>	<p>That ute was your pride and joy, and now it's gone. But we want you to have a new one.</p>
<p><b>Keep your no claim discount if it wasn't your fault</b> If you have a collision and it was the other driver's fault</p>	<p>We don't want to penalise you for something you didn't do.</p>
<p><b>Windscreen claim benefit</b> With Comprehensive cover you'll keep your no claim discount for one broken windscreen per year</p>	<p>Even if your windscreen's gone, your no claim discount hasn't gone with it.</p>
<p><b>Employees' personal property</b> Cover for clothing and certain personal property in your vehicle up to \$2,000*</p>	<p>Your apprentice took the truck home overnight and it was broken into. His tools were stolen from the back seat. It's good to replace them.</p>
<p><b>We'll pay to tow your vehicle</b> If it's too damaged to drive</p>	<p>An employee had an accident in your van and it's undrivable. We'll foot the bill for getting it to the nearest repairer.</p>
<p><b>Car hire after a theft</b> Up to a maximum of \$5,000 and 30 days</p>	<p>When they track down your truck it's too badly damaged to drive, but you can hire a replacement vehicle and continue your business.</p>
<p><b>Emergency accommodation and getting driver home after theft or accident</b> Up to \$2,000 if your vehicle's being used for your business more than 150 kms from its normal parked address or departure point – costs exclude emergency medical transportation</p>	<p>You're making deliveries in the country and the roo came from nowhere. It's a long cab ride home, but we won't leave you stranded. Too far to go today? We'll put you up at a hotel.</p>
<p><b>Keys, locks and barrels</b> Replacement keys and recoding locks up to \$2,000</p>	<p>Your keys are lost. Not to worry – we'll arrange new ones and recoding your locks for peace of mind.</p>
<p><b>Fire brigade or emergency services charges</b> Up to \$10,000 in any one period of insurance</p>	<p>Your truck catches fire in an accident and the fire brigade is called to put it out. They send you the bill. We'll do what we can to cover it.</p>
<p><b>Funeral expenses</b> Up to \$5,000 for funeral costs if you or a family member dies within 12 months as the result of an accident in an insured vehicle</p>	<p>Something you'd really rather not leave for family members to worry about.</p>

\*Except money, securities, jewellery, furs, mobile phones, laptop computers, GPS and portable music devices.