

Interleasing

Comprehensive Motor Vehicle Insurance

WE'VE FOUND THE BEST INSURANCE SOLUTION – JUST “SET AND FORGET”



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As your fleet consultant, Interleasing has developed an insurance solution that returns you maximum efficiency and minimum cost.

By pre-paying, all your insurance expenses are taken care of in easy monthly lease payments. You can “lock in” with pre-set, constant premiums and forget about renewals. Everything's taken care of for the full term of the lease.

Interleasing Motor Vehicle Insurance covers you for most accidental loss or damage to your insured vehicle, including manufacturers' and nominated accessories and extras. It also covers your legal liability to pay compensation for certain loss or damage to someone else's property caused by a motor vehicle accident which is your fault.

Of course, you should always read the Policy Document and Product Disclosure Statement carefully when considering whether this insurance is right for you and to understand its limits and exclusions.

But by way of summary, here's what your Interleasing insurance policy would cover:

- Lease protection, should the lease payout figure be higher than the market value of the vehicle at the time of a total loss
- Replacement of a new vehicle after a total loss within 12 months of the start date of the original registration
- Rental Car following theft for a maximum of 14 days
- Personal effects and clothing if they are stolen from your locked vehicle or damaged in an accident, up to \$1,000

- If your vehicle keys are stolen, we will pay for the replacement of your keys and re-coding of your locks up to \$2,000
- The replacement cost of signwriting or fixed advertising signs or materials forming a permanent part of your vehicle at the time of loss
- Unlimited and excess free windscreen claims
- Completion of journey costs, such as hiring another vehicle, returning your vehicle to where it is normally garaged, and overnight accommodation if the journey cannot be completed in the same day, should a loss occur more than 100 kilometres from where the vehicle is normally garaged.

Most insurance policies don't cover for certain situations or circumstances. With Interleasing Motor Vehicle Insurance, we have kept exclusions to a minimum.

Here is a summary of our main exclusions:

- If your vehicle is being driven by an Unlicensed or Declined Driver
- If your vehicle is being driven by a person under the influence of alcohol over the prescribed legal limit
- If your vehicle is being used in an unsafe or unroadworthy condition
- If your vehicle is being used for any race, motorsport, time trial or test
- Any mechanical or electrical breakdowns and/or depreciation.

INSURANCE EXCESS

Interleasing's comprehensive insurance carries a general excess of \$500 per incident (unless negotiated otherwise at the time of set-up). However an additional excess of \$500 will be applicable if the person is aged over 21 but under 25 years, or \$1000 if the person driving is under 21 years. An additional excess of \$500 may also

be applicable in case of a high performance vehicle. You will not have to contribute the excess if, in our opinion, the loss was not your fault and you can provide us with the name, current address and vehicle registration number of the person responsible for the loss.

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IMPORTANT INFORMATION

This brochure is a summary of the benefits available under Interleasing Motor Vehicle Insurance. We do not advise you whether the insurance is appropriate for your personal objectives, financial situation or needs. To decide if it is appropriate for you, ask for a copy of the Policy Document/Product Disclosure Statement listing the full benefits and limits to cover. The insurance is provided on behalf of Lumley General Insurance Limited (AFSL

No. 241461, ABN 24 000 036 279). In arranging this insurance, Willis Australia Limited (AFSL No. 240600, ABN 90 000 321 237), Interleasing (ABN 23 008 589 562) and authorised dealers act as agents of Lumley and not as your agent. For a full description of the cover offered, please refer to the Policy Document (Product Disclosure Statement). You should read it before making a decision whether to buy the product.