

# Car Insurance

Keep life moving



THE MUST-HAVE  
QUEENSLAND INSURANCE

  
**SUNCORP**  
Insurance

# What makes Suncorp the must-have Queensland insurance?

It comes from an understanding of how we all like to live, and designing insurance that best protects our Queensland way of life.

For over 90 years we've been helping Queenslanders in their moment of need, and we'll continue to be there.

## The must-have insurance for your set of wheels

We offer a range of covers so that you can choose a level of cover that best fits your individual circumstances and budget.



### Comprehensive car insurance

Comprehensive car insurance provides you with the peace of mind that you have our top level of insurance. We understand there's nothing worse than making a claim on your insurance, only to find that what you're claiming for isn't included in your policy so it's really important to read your Product Disclosure Statement carefully.

As a summary, here's a snapshot of some standard inclusions available with Suncorp Comprehensive Car Insurance.

Applies to Cars, Motorcycles, 4WDs, utilities and vans up to 2 tonnes carrying capacity.

Hire car after theft up to 14 days for vehicles manufactured after 1975\*

New vehicle after total loss for vehicles that are within the first 2 years of registration

Damage to your vehicle by uninsured drivers

Driver fatality from an event (\$5,000)

Emergency repairs (up to \$500)

Emergency travel and accommodation (up to \$500)

Personal property stolen/damaged in an event involving your vehicle (up to \$500)

Replacement of locks and stolen keys (up to \$1000)

Third Party Property Damage for caravans and trailers whilst towed by your vehicle

Towing and storage costs

Two wheel trailer cover (up to \$1000)

\* Does not apply to motorcycles

## Fire, Theft and Third Party Property Damage Cover

Our Fire, Theft and Third Party Property option provides a level of cover in between full Comprehensive and Third Party Property, with cover which includes Third Party Property Damage cover, as well as cover for accidental loss of, or damage to your vehicle caused by fire or theft.

### Third Party Property Damage Only Cover

Third Party Property Damage Cover may be an affordable option to make sure you're at least covered for the amounts you must legally pay another person to compensate for loss of, or damage to their property, if the loss or damage is caused by your vehicle as a result of an event that is insured.

## Optional extras to make life easier

### Available with Comprehensive cover only

For an additional premium, the following cover options can help make things a little easier for you.



#### Up to 14 days car hire after an accident

It's a big hassle to be without your car for any length of time. Getting to work, dropping the kids at school and other everyday trips we take for granted become a major inconvenience. And you can spend a small fortune on taxi fares and public transport. Choose and pay for this option and we'll arrange and pay the cost of a 'small category' hire car for up to 14 days if your vehicle is damaged in an insured event.<sup>^</sup> That's sure to help you breathe a little easier.

# More optional extras

Available with Comprehensive cover only



## Protect your No Claim Discount/Rating 1

If you have a maximum No Claim Discount/Rating 1, you can protect it by choosing this option and paying an extra premium. This means that even if you make an 'at fault' claim, you won't lose this rating. And if you've had Rating 1 for at least two consecutive years with the same insurer and haven't made any 'at fault' claims in that time, we'll give you Rating 1 For Life at no extra cost.

## Cover for windscreen and window glass damage

We know how annoying it is when your windscreen or one of your car windows is broken, and you figure it's not worth claiming on your insurance because you'll have to pay the excess. That's why we've introduced this great option. If only the windscreen or window glass in your vehicle is damaged as the result of an event, you won't have to pay any excess for that claim and your rating won't be affected by the claim. This is for a maximum of one claim per period of insurance.

# More reasons to choose the must-have Queensland Car Insurance to keep your life moving

Suncorp is Queensland's largest general insurer, and we've been operating since 1916 when we started out as the State Accident Insurance Office. When you're with us, you get more than just peace of mind and quality cover. It's all about the added convenience of how and when you do business with us. Whether you speak to us on the phone, visit your local branch or check us out on the web, our aim is to give you a great deal more from your car insurance.

At Suncorp, we want to make our car insurance options clear and easy to understand. We realise that sometimes all insurance companies may seem the same, so we bring you a great range of innovative products, more ways to save money on our premiums, and a super convenient paperless claims process. So before you choose insurance for your car, motorbike, trailer or caravan, check out our Top 10.

## Our Top 10 for Comprehensive cover

### 1. Rating 1 For Life

If you've been on a Rating 1 and have had no 'at fault' claims in the past two consecutive years with your current insurer, we'll reward you with a Rating 1 For Life, at no extra cost. This means your Rating 1 is protected, no matter how many claims you make in the future, so you'll always receive the maximum No Claim Discount. Most importantly, unlike some insurers we won't increase your base premium as a result of individual claims you make!

### 2. No fault, no worries

Why should you pay for other people's bad driving? If you make a claim and we agree the accident wasn't your fault (and you can identify the party responsible) you won't have to pay an excess or have your rating reduced.



### 3. Our 7 Day Repair Guarantee from Suncorp Motor Vehicle Assessment Centres<sup>#</sup>

It's all about getting you back on the road quickly, with as little hassle as possible.

With our 7 Day Repair Guarantee if we can't repair your vehicle within 7 days, we'll provide a courtesy car on the 8th day until it's repaired. Our 7 Day Repair Guarantee applies only when you can safely drive your damaged vehicle to one of our conveniently located Motor Vehicle Assessment Centres.



### 4. Repairs guaranteed for life

Suncorp comprehensive car insurance gets your car back on the road as good as new, with the quality of materials and workmanship in repairs we authorise guaranteed for the life of your car, even if you no longer own it.

In fact, because we want your car fixed properly the first time, we work with our repairers to ensure your repairs are completed to the highest standard in the timeframe agreed.

### 5. Paperless claims process

When you make a claim, our paperless claims process means there are **no** forms to fill out. Plus, there's no need to run around getting quotes. We can do it all as part of our convenient claim service either over the phone or by the staff at our Motor Vehicle Assessment Centres.



## 6. 2 Year New Vehicle Replacement

Our 2 Year New Vehicle Replacement means that if your car (including ex-demo models) is a total loss within the first two years of its original registration, and you're the first registered owner, you can choose to accept a new replacement vehicle of the same make, model and series, plus we'll pay all on-road costs.

## 7. Replace your car sooner

We'll always do our best to help you get back on the road as quickly as possible after an accident. Suncorp strives to settle all total loss payments within 24 hours of receiving the paperwork from our assessors. So if your car is deemed a total loss, you can buy another car sooner.

## 8. Hire car after theft feature for no extra premium

If you're unlucky enough to have your car stolen, we'll arrange and pay the hire cost for a 'small' category hire car for up to 14 days, at no extra premium<sup>^</sup>. In addition, you may choose to pay the balance of any hire car cost to the hire car company to **upgrade to a larger category hire car** with this feature or with our hire car after an accident option.

## 9. 60% Family Discount for under 25s

Helping your kids save is easy with Suncorp. If you are on a Rating 1 with us, you may be able to pass on a massive 60% Family Discount to your kids who are under 25, when they take out their own Suncorp comprehensive car insurance. And don't worry, if they make a claim, it won't affect your Rating!



## 10. We're here when you need us

Accidents can happen any time of the day or night. That's why we're here for you 24/7. Our Claims Service Centre is open 24 hours a day to help you when you need us most. Just call **13 25 24**, and we'll take it from there.

# Managing your premiums



## Multi-policy Discount

Save 15% on each when you combine 3 or more eligible personal insurance policies with us.

It's our Must-Have Value Combo and it's the simplest way to save on our insurance.

Eligible policies include all these and more, so you can choose whichever combo you like.

- ❑ Home
- ❑ Contents
- ❑ Car
- ❑ Boat
- ❑ CTP
- ❑ Caravan

If you're an existing Suncorp insurance customer, grab your policy and give us a call. If you're new to Suncorp, we'll help to put together a Must-Have Value Combo just for you.

Please note that CTP counts towards your Value Combo but can't be discounted due to Queensland Government Regulations. Discount applies to existing customers on renewal, provided you qualify. A common name & mailing address is required. Full Discount Terms & Conditions are available from [www.suncorp.com.au/valuecomboconditions](http://www.suncorp.com.au/valuecomboconditions)

## More ways save

### Save 10% with our Named Driver Option

If you're 40 or older, you can save 10% on your Suncorp comprehensive insurance premium when you ask us to restrict your cover to yourself and one other driver, also aged 40 plus (and this is shown on your certificate of insurance).

### Lower your premium with a variable excess

You may be able to choose to pay a lower premium by selecting a higher excess.

This brochure provides a summary of Suncorp Motor Vehicle Insurance and does not form part of the Suncorp Motor Vehicle Insurance Product Disclosure Statement (PDS). For full details including cover limits and the conditions and exclusions that apply, please read the Product Disclosure Statement (PDS) before making a decision. Motor Vehicle Insurance is issued by Suncorp Metway Insurance Limited ABN 830 75 095 966. To approved applicants only. Contact us for a copy.

^You are responsible for all running costs including the payment of a care hire bond (where applicable).

#7 Day Repair Guarantee. Approved claims only.

Applies to cars, 4WD's, utilities and vans up to 2 tonnes carrying capacity manufactured after 1975 which are comprehensively insured with Suncorp. The offer excludes vehicles damaged as a result of hail or flood, or to vehicles to which additional private work is to be carried out. 7 day offer is available for repairs for one claim only. Repairs to be made at the same time for additional claims will increase term of offer by 7 days for each claim (e.g. 2 claims, 14 days). The courtesy car provided will be a 'small category' vehicle and a car hire bond may apply. If it does, you will have to pay this bond to the hiring company. You will be advised of any such bond at the time you pick up the car.

## How to contact us



**Call 13 11 55**



**Claims 13 25 24**

**www [suncorp.com.au](http://suncorp.com.au)**



**Visit your local branch**



**SUNCORP**  
Insurance