

Comprehensive Motor Vehicle benefits comparison		
	Prestige	Classic
Lifetime guarantee on claim repairs whilst you remain owner of the vehicle	✓	✓
Your choice of repairer or use an Allianz 'Network Repairer'	✓	✓
No Excess to pay and no loss of No Claim Bonus if the accident is not your fault and you can identify the other driver	✓	✓
New replacement vehicle where you are the original owner and your car is a total loss within the first 24 months of original registration.	✓	✓
Rental car following theft of your vehicle	\$75 per day. Max. 14days	\$75 per day. Max. 14days
Caravan and trailer whilst attached to your vehicle	Up to \$1,000	Up to \$500
Personal effects and clothing damaged in an accident or stolen from your locked vehicle	Up to \$500	Up to \$500
Emergency accommodation costs when you are more than 200kms from home	Up to \$400	✗ No cover
Re-keying and re-coding of stolen car keys	Up to \$1,000	Up to \$500
Emergency repairs to enable you to drive the vehicle home safely after an accident, malicious damage or stolen and recovered	Up to \$500	Up to \$350
Transportation costs when your vehicle cannot be safely driven home after an accident, malicious damage or stolen and recovered	Up to \$400	Up to \$200
Substitute vehicle (legal liability cover only)	✓	✓
Legal Liability – cover for damage to other people's property through the use of your vehicle	Up to \$20million	Up to \$20million
Additional supplementary bodily injury	✓	✓
The reasonable cost of protection, removal and towing of your vehicle to the nearest repairer or place of safety.	✓	✓

Third Party Property Damage Motor Vehicle benefits comparison		
	Prestige	Classic
Substitute vehicle – cover for your legal liability for or damage to someone else's property while you are using a substitute vehicle	✓	✓
Legal defence costs – approved legal costs to defend any court proceedings arising from liability that is covered by this policy	✓	✓
Uninsured Motorist Extension – cover for loss or damage to your vehicle due to an accident caused by the driver of an uninsured vehicle and you can identify that driver	Up to \$4,000	Up to \$3,000
Optional Fire and Theft cover for your vehicle (vehicles valued up to \$5,000 only)	✓	✓

Information provided in this table is current as at February 2009 and is general advice only, please refer to the Product Disclosure Statement (PDS) to see the full details of this policy.