

## How to read this Chart

- ✓ = Better cover
- ✓ = Limited cover
- ✗ = Cover gaps

## Check why we rate your policy as best in the market

Car Insurance is available in two different levels of coverage, namely *Market Value* or *Agreed Value*

*Market Value* policies cover the cash purchase price of a car the same age, type, model and condition in your local area but excluding other costs.

In determining the *market value*, the internet, newspapers and dealer guides may be used for reference purposes.

*Agreed value* policies cover you for a fixed amount which your car is insured for each period of insurance regardless of any price change for your car during that period for a guaranteed payout. It includes the value of insured accessories and equipment.



Donnelly Insurance Brokers is a member of the AIMS national network of Insurance Brokers which has around \$3 billion premiums buying power with the top general insurance companies to negotiate the most comprehensive policy coverages available exclusively for the member brokers' clients.

The chart below shows the superior policy coverage features available to you through Donnellys compared with many high profile companies.	Donnellys - Vero	Donnellys - CGU	Donnellys - Allianz	Donnellys - QBE	Comparison with other Comprehensive Car products in the insurance market as at January 1st 2017			
	AIMS Secure Car	AIMS Secure Car	AIMS Secure Car	AIMS Secure Car	Budget Direct Car Insurance	Youi Car Insurance	Coles Car Insurance	Woolworths Comprehensive Car
<b>Major Features Comparison</b>								
Agreed Value cover available	✓	✓	✓	✓	✓	✓	✓	✓
Accessories - non standard extras included?	✓ \$2,000	✓ \$2,000	✓ \$2,000	✓ \$2,000	✗	✗	✗	✗
Replacement Vehicle as New - Car Age limit	✓ 3 years	✓ 3 years	✓ 3 years	✓ 3 years	✗ 1 year	✓ 2 years	✓ 2 years	✓ 2 years
Trailer Cover - maximum value limit	✓ \$1,500	✓ \$2,000	✓ \$2,000	✓ \$1,500	✓ \$1,000	✗ No	✓ \$1,000	✓ \$1,000
Windscreen Breakage - Excess Protection	✗	✗	✓	✗	✗	✗	✗	✗
Finance Interest Debt Cover	✓	✗	✓	✓	✗	✗	✗	✗
Passenger Legal Liability	✓	✓	✓	✓	✗	✗	✗	✗
Loan Vehicle cover - service or repairs	✓	✓	✓	✓	✗	✗	✗	✗
Locks and Keys Replacement / Recoding	✓ \$2,000	✓ \$2,000	✓ \$2,000	✓ \$2,000	✓ \$1,000	✓ \$1,000	✓ \$1,000	✓ \$1,000
Lifetime Max. No Claim Bonus Guarantee	✓	✓	✓	✓	✗	✗	✓	✗
No Fault Excess Cover - Your degree of Fault	✓ If 50% or less	✓ If 50% or less	✓ If 50% or less	✓ If 50% or less	✗ Nil fault applies	✗ Nil fault applies	✗ Nil fault applies	✗ Nil fault applies
<b>OPTIONS</b>								
No Claim Bonus Protection	✓	✓	✓	✓	✗	✗	✓	✗
Rental Car following an Accident Claim	✓	✓	✓	✓	✓	✓	✓	✓
Windscreen Breakage - Excess Protection	✓	✓	✓ Included	✓	✓	✓	✓	✓
Special Exclusions	-	-	-		✗ Incorrect fuel used, Unlocked or key in it, Restricted driver	✗ Incorrect fuel used, Unlocked or key in it	✗ Unlocked or key in it	✗ Incorrect fuel used, Unreasonable care

Disclaimer: The above coverage comparisons were compiled by Donnellys from the Product Disclosure Statements (PDS) / Policy Documents viewed on the individual insurance providers' website as at January 2017. This information is provided as General Advice only and a Guide to the right policy for you. You should check the full details of coverage, cover limitations and exclusions before making a decision.

**See more company comparisons next page**

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<b>Major Features Comparison</b>									
Agreed Value cover available	✓	✓	✓	✓	✓	✗	✓	✓	✓
Accessories - non standard extras included?	✓ \$2,000	✓ \$2,000	✓ \$2,000	✓ \$2,000	✓	✓	✗	✗	✓
Replacement Vehicle as New - Car Age limit	✓ 3 years	✓ 3 years	✓ 3 years	✓ 3 years	✓ 2 years	✓ 2 yrs Ax/10yrs theft	✓ 2 years	✓ 2 years	✓ 2 years
Trailer Cover - maximum value limit	✓ \$1,500	✓ \$2,000	✓ \$2,000	✓ \$1,500	✓ \$1,000	✓ \$2,000	✓ \$1,000	✓ \$1,500	✓ \$1,000
Windscreen Breakage - Excess Protection	✗	✗	✓	✗	✗	✗	✗	✓	✗
Finance Interest Debt Cover	✓	✗	✓	✓	✗	✗	✗	✗	✗
Passenger Legal Liability	✓	✓	✓	✓	✗	✗	✓	✓	✗
Loan Vehicle cover - service or repairs	✓	✓	✓	✓	✓ Repairs	✗	✗	✗	✗
Locks and Keys Replacement / Recoding	✓ \$2,000	✓ \$2,000	✓ \$2,000	✓ \$2,000	✓ \$1,000	✓ \$1,000	✓ \$1,000	✓ \$750	✓ \$1,000
Lifetime Max. No Claim Bonus Guarantee	✓	✓	✓	✓	✗	✗	✗	✓	✗
Excess payment & loss NCB Accident Protection	✓ If 50% or less	✓ If 50% or less	✓ If 50% or less	✓ If 50% or less	✗ Nil fault applies	✓ Fault="part"%	✗ Nil fault applies	✓ If less than 50%	✗ Nil fault applies
<b>OPTIONS</b>									
No Claim Bonus Protection	✓	✓	✓	✓	✓	✗	✓	✗	✗
Rental Car following an Accident Claim	✓	✓	✓	✓	✓	✓	✓	✓	✓
Windscreen Breakage - Excess Protection	✓	✓	✓ Included	✓	✓	✓	✓	✓ Included	✓
Special Exclusions	-	-	-	-	✗ Incorrect fuel used	-	-	-	-

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