

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 Insurance Brokers Network of Australia (IBNA) which uses its \$1.3 billion premiums buying power exclusively for the member brokers' clients.

How to read this Chart

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

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	Comparison with other Comprehensive Car products in the insurance market as at January 1st 2016			
	IBNA Secure Car	IBNA Secure Car	IBNA Secure Car	Budget Direct Car Insurance	Youi Car Insurance	Coles Car Insurance	Woolworths Comprehensive Car
Major Features Comparison							
Agreed Value cover available	✓	✓	✓	✓	✓	✓	✓
Accessories - non standard extras included?	✓ \$2,000	✓ \$2,000	✓ \$2,000	✗	✗	✗	✗
Replacement Vehicle as New - Car Age limit	✓ 3 years	✓ 3 years	✓ 3 years	✗ 1 year	✓ 2 years	✓ 2 years	✓ 2 years
Trailer Cover - maximum value limit	✓ \$1,500	✓ \$1,500	✓ \$1,500	✓ \$500	✗ 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	✓ \$1,000	✓ \$1,000	✓ \$1,000	✓ \$1,000
Lifetime Max. No Claim Bonus Guarantee	✓	✓	✓	✗	✗	✓	✗
Excess payment & loss NCB Accident Protection	✓ Your Blame 50% or less	✓ Your Blame 50% or less	✓ Your Blame 50% or less	✗ Your Blame 0%	✗ Your Blame 0%	✗ Your Blame 0%	✗ Your Blame 0%
OPTIONS							
No Claim Bonus Protection	✓	✓	✓	✓	✗	✓	✗
Rental Car following an Accident Claim	✓	✗	✓	✓	✓	✓	✓
Windscreen Breakage - Excess Protection	✓	✓	✓ Included	✓	✓	✓	✓
Special Exclusions	-	-	-	✗ Incorrect fuel used	✗ Incorrect fuel used	✗ Car unlocked or key in it	✗ Incorrect fuel used

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 2016. 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

How to read this Chart

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

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	Comparison with other Comprehensive Car products in the insurance market as at January 1st 2016				
	IBNA Secure Car	IBNA Secure Car	IBNA Secure Car	AAMI Comprehensive Car	APIA Car Advantage	Allianz Direct Car Insurance	RAA Car Insurance	SGIC Comprehensive Car
Major Features Comparison								
Agreed Value cover available	✓	✓	✓	✓	✓	✓	✓	✓
Accessories - non standard extras included?	✓ \$2,000	✓ \$2,000	✓ \$2,000	✓	✓ \$500	✗	✗	✓
Replacement Vehicle as New - Car Age limit	✓ 3 years	✓ 3 years	✓ 3 years	✓ 2 years	✓ 2 years	✓ 2 years	✓ 2 years	✓ 2 years
Trailer Cover - maximum value limit	✓ \$1,500	✓ \$1,500	✓ \$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	✓	✓	✓	✗	✗	✗	✓	✗
Locks and Keys Replacement / Recoding	✓ \$2,000	✓ \$2,000	✓ \$2,000	✓ \$1,000	✗	✓ \$1,000	✓ \$750	✓ \$1,000
Lifetime Max. No Claim Bonus Guarantee	✓	✓	✓	✗	✗	✗	✓	✗
Excess payment & loss NCB Accident Protection	✓ Your Blame 50% or less	✓ Your Blame 50% or less	✓ Your Blame 50% or less	✗ Your Blame 0%	✗ Your Blame 0%	✗ Your Blame 0%	✓ Your Blame less than 50%	✗ Your Blame 0%
OPTIONS								
No Claim Bonus Protection	✓	✓	✓	✓	✓	✓	✗	✗
Rental Car following an Accident Claim	✓	✗	✓	✓	✓	✓	✓	✓
Windscreen Breakage - Excess Protection	✓	✓	✓ Included	✓	✗	✓	✓ Included	✓
Special Exclusions	-	-	-	✗ Incorrect fuel used	-	-	-	-

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 2016. 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.