



IBNA Silver Star policy

Quality coverage

We recommend the IBNA Silver Star policy which is arguably the best coverage of its type available at a very competitive premium cost.

The Insurance Brokers Network of Australia (IBNA) marketing group has developed a superior policy exclusively for the clients of its member brokers, which combines the best features of other policies in the market and includes many special additional cover benefits for excellent protection.

Features

As a member of the IBNA marketing group, we can provide you access to this quality product which includes the following superior features.

The following insurance companies accept the IBNA Silver Star policy and service standards.



Policy features

- ✓ Covers a comprehensive list of defined events and many **additional benefits not usually included** in similar defined events style of policies
- ✓ **Optional away from home coverage for personal items** such as jewellery, camera, sporting equipment and other items anywhere in the world – often limited to Australia coverage
- ✓ **Replacement cost as new coverage** – even though your property or contents may be many years old. Some policies limit replacement cost coverage to certain items only
- ✓ **Includes sporting equipment** securely stored at your club's premises... not usually covered
- ✓ **Unspecified jewellery cover** up to \$5,000 per item – usual limit is only \$1,000
- ✓ **Legal liability for bodily injury or property damage** anywhere in the world up to \$20 million
- ✓ **Credit card fraud coverage** if it is lost or stolen up to \$5,000 – usual limit is \$1,000
- ✓ **Theft of money** up to \$1,000 from home – usual limit is \$500
- ✓ **Landscaping damage** up to \$5,000 any one event – often limited to \$1,000
- ✓ **Storm damage to walls, gates and fences...** not usually covered
- ✓ **Veterinary expenses** for pet injured in a road accident up to \$500 – often not covered
- ✓ **Tax audit of your financial affairs** up to \$5,000 expenses – not usually covered
- ✓ **Legal defence costs** incurred by or against you up to \$5,000 – not usually covered
- ✓ **Fusion of electric motors** is covered for machines up to 15 years old... often restricted to 10 years old machines in other policies. No depreciation deduction applied to claims
- ✓ **Food spoilage** cover due to freezer breakdown is unlimited in value

Important Notices

The sum insured that you select must be sufficient to allow for the full replacement of your home &/or its contents otherwise you would have to pay the balance yourself in the event of a total loss.

The IBNA Silver Star policy naturally contains cover limitations and exclusions so you will need to refer carefully to the Product Disclosure Statement and Policy Document to confirm its suitability to you. This information is provided as General Advice only to assist you to understand the features of the policy coverage.

Alternative cover

We also highly recommend the IBNA Gold Star Policy which provides a very comprehensive safety net cover for any accidental damage, breakage or theft other than as specifically excluded in the policy and automatic personal property cover away from home but at a higher cost than the Silver Star policy. Please contact us if you would like to upgrade your cover to Gold Star.

Call us for an obligation-free quotation.

IBNA Silver Star Cover...

Your No.1 best value economy insurance buy!

www.Donnellys.com.au

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