

# Affinity 4WD

Insurance



# Welcome to Affinity 4WD Insurance

Affinity Insurance Brokers (Affinity) are pleased to provide you with a motor vehicle insurance policy specifically designed for 4WD owners and endorsed by Four Wheel Drive Victoria. Every policy directly supports 4WD Victoria and its members.

## Why use a broker?

Affinity is a licensed insurance broker (AFS Licence No. 241185) and has exclusive access to a superior\* and market leading product underwritten by CGU Insurance who are one of Australia's largest general insurers serving Australians since 1851.

\*Compared to the insurer's direct equivalent product.

## Personalised service

When you call Affinity, we guarantee you will speak with a real person, each and every time you call.

# Unique Policy Features

## New for old replacement

We will replace your vehicle with a new vehicle of the same make, model or series, so long as it is available in Australia and:

- Your vehicle is stolen and not recovered within 28 days, **or**
- the estimated damage repair costs exceed the market value or agreed value insured less salvage value of the vehicle, **and**
- You purchased it new (or as a demo model) from the manufacturer or their dealer, **and**
- where your vehicle is financed, your financier has given us written consent, **and**
- Your vehicle is less than three (3) years old from when it was first registered and has not travelled more than 70,000 kms. We also pay the registration, stamp duty and dealer charges for the period registered.

## Off road coverage

Off road cover for your vehicle anywhere in Australia including non-gazetted roads and tracks.

## Additional equipment or accessories

Cover on your vehicle includes any additional equipment or accessories up to five per cent of your vehicle's market value or \$2000 whichever is lesser, unless they are specified otherwise on your policy schedule.

## Guaranteed repairs

Repairs authorised by us are guaranteed for the life of the vehicle.

## Finance gap cover

Following a total loss of the vehicle, we will pay 75 per cent of the difference between your vehicle's insured value and your finance contract residual liability should the insured value be less than the finance contract residual liability.

## Choice of repairer

You can suggest a repairer, or we can suggest one for you. If we do not accept your choice of repairer, you must still cooperate with us to select another repairer that we both agree on.

## Towing/storage

If your vehicle is not driveable following an accident or theft, we will pay the reasonable costs of towing and/or removal of the vehicle.

## Personal property

We will pay for the loss of or damage to your personal effects, tools of trade, trade stock and materials in your vehicle caused by:

- violent or forcible entry, **or**
- an accident to your vehicle.

The maximum amount we will pay is \$500 for any one event.

## Trailer cover

We will pay for theft, or accidental loss or damage to any trailer or caravan which is owned by you or for which you are responsible while it is:

- attached to your vehicle, **or**
- detached from your vehicle but

within the domestic boundaries of your usual home.

The maximum amount we will pay is the lesser of \$1,500 or the market value of the trailer or caravan.

## Hire car following theft

We will reimburse you for Hire Car Costs, \$80 per day up to 21 days. Maximum limit is \$1,680.

## Continuation of cover for your replacement vehicle

If we declare your vehicle a total loss and pay you the market value, agreed value or replace your vehicle, then the policy will cover your replacement vehicle free of charge until the expiry of your current period of insurance.

## Change of vehicle

We will cover any permanent replacement vehicle from the time of its purchase for 21 days.

## Cleaning up costs

We cover your legal liability to pay for the cleaning up of any debris of your vehicle following an accident up to \$500 for any one accident.

## Travelling and accommodation expenses

We will pay up to \$500 for any one event, for travelling or accommodation expenses if the loss or damage occurs more than 100 kms from the address where the vehicle is normally parked at night.

## Other tools and spare parts

Cover on your vehicle includes other tools and spare parts for your vehicle while in or on your vehicle up to \$250 in total.

## Art work and sign writing

We will cover you for loss or damage to artwork or sign writing or fixed advertising signs or materials forming a permanent part of your vehicle at the time of loss or damage, up to \$1,000 during any one period of insurance.

## Legal liability

\$30,000,000 Legal Liability Cover.

## Locks and keys

If your keys are lost, destroyed or damaged, or if there are reasonable grounds to believe the keys may have been illegally duplicated, we will pay the costs of replacing and recoding the locks and we will re-key and/or recode the locks, We will pay up to \$2,000 during any one period of insurance.





## Optional Policy Covers

### Windscreen option

If you select this option, we will cover the costs to repair or replace the windscreen, window glass, mirror glass or sunroof glass of your vehicle when there is no other damage without:

- affecting your no claim bonus
- you paying an excess.

### Hire car following accident

If you select this option, we will reimburse you for Hire Car Costs of up to \$80 per day up to 14 days. Maximum limit is \$1,120.

### Camping equipment

If you select this option, we will pay up to \$3,000 for accidental loss or damage to unspecified camping equipment anywhere in Australia during any one period of insurance.

### Low kilometre option

Your premium can be reduced on the basis that your vehicle:

- will be driven by no more than two nominated drivers who are 25 years of age or over, and
- will not be driven more than 10,000 kilometres during your 12 month period of insurance.

### Nominated driver option

Your premium can be reduced on the basis that your vehicle:

- will be driven by no more than two nominated drivers who are 25 years of age or over.

### Sum insured

Choice of either Market Value or Agreed Value.

## Additional Policy Benefits

- Pay by the month at NO extra cost whatsoever
- 24 hr/7 day claims service
- Paperless application process – no need to complete any forms
- 21 Day Money Back Guarantee

## Protect Your Adventure Now

Call Affinity Insurance Brokers on 1300 655 850 and ask for 4WD Insurance or visit [www.affinityib.com.au](http://www.affinityib.com.au) for an online quote today!

### Important information

This product is issued by CGU Insurance Limited ABN 27 004 478 371, AFS Licence No. 238291 and distributed by Affinity Risk Partners (Brokers) Pty Ltd trading as Affinity Insurance Brokers ABN 15 091 944 580, AFS Licence No. 241185. It is subject to underwriting acceptance criteria. This is a summary of the benefits available. Conditions apply. To decide if this product is right for you please read the Product Disclosure Statement and Policy before you make any decision.

## contact details

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