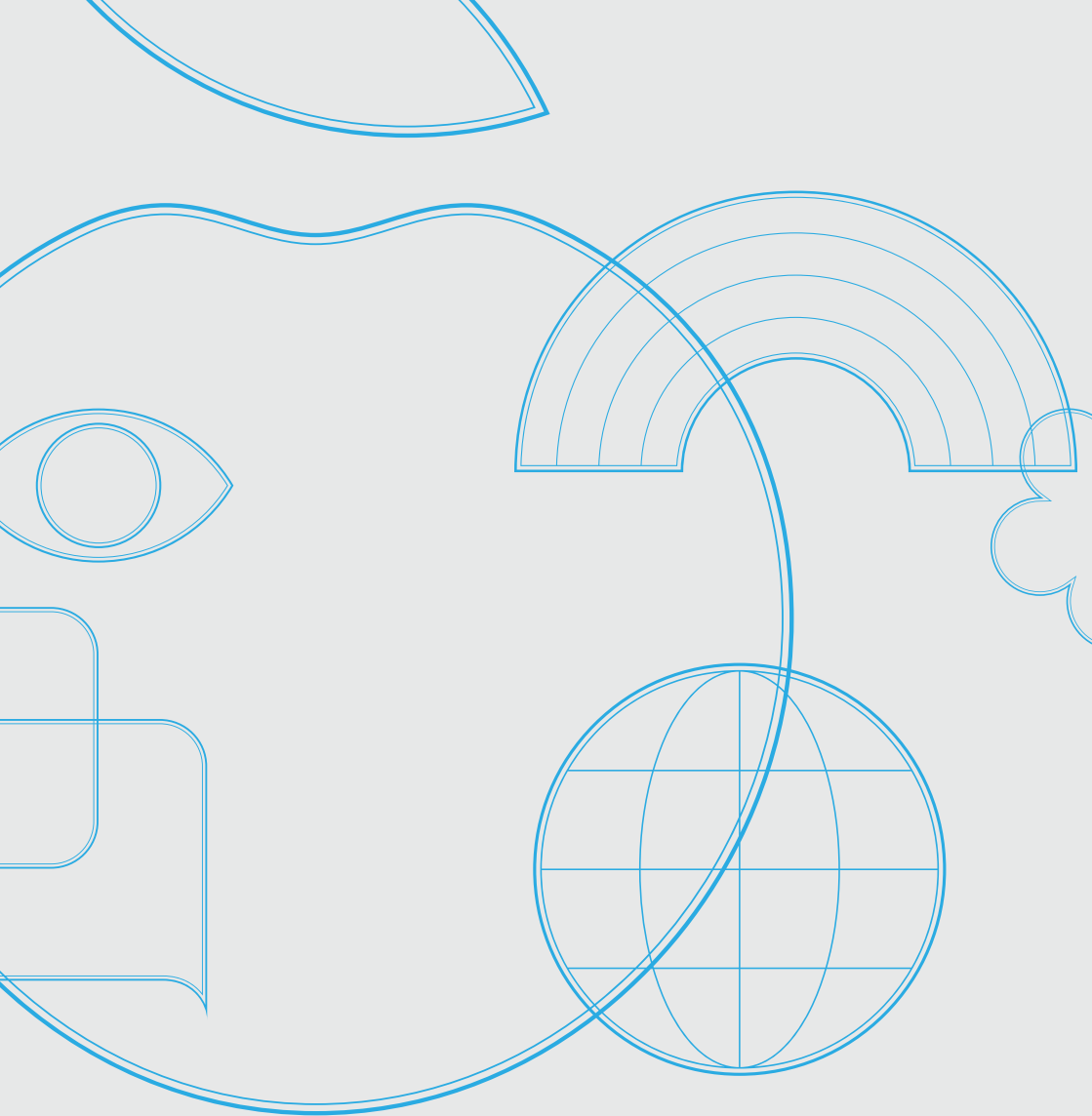




Bupa

MOTOR VEHICLE, BOAT AND CARAVAN INSURANCE

FOR THE THINGS  
THAT MOVE YOU



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# TAKING CARE OF THE UNEXPECTED ON THE ROAD, AND IN THE WATER

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Being healthy in life isn't just about visiting the doctor. It's about the things we surround ourselves with – things that make our lives happier. So if getting from A to B safely is important to you, get peace of mind with insurance for your car, trailer, horse float, caravan or boat.

At Bupa, we're committed to providing great value to our members. And through our partnership with CGU, we can take care of all your automotive insurance needs.

What's more, as a Bupa member, you'll also get a healthy 10% discount on your premium.

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## WHY BUPA?

A woman with her hair in a ponytail is shown in profile, sitting at a table and eating. She is holding a fork with a piece of food on it. The background is softly blurred, suggesting an indoor dining setting. The overall mood is calm and focused.

### WE WANT YOU TO LIVE A LONGER, HEALTHIER, HAPPIER LIFE

Bupa is a healthcare leader proudly looking after the needs of more than three million Australians. We have been around for over 60 years and we're part of a global family whose care and expertise now stretches across 190 countries.

It is our purpose that makes us different. We exist to help our members live longer, healthier, happier lives.

We are dedicated to helping find a healthier you. To find out more:

Call us on 134 135  
Visit [bupa.com.au](http://bupa.com.au)  
Drop by your local Bupa centre



WE PUT OUR  
MEMBERS AT  
THE HEART OF  
EVERYTHING  
WE DO

### **The right cover for you**

We know you need your car to keep moving forward. So whilst health insurance is at our core, we are committed to offering high-quality cover in everything that we do, by providing you with a wide range of options to help meet all your motoring needs.

### **Greater value for members**

Our members are important to us, and we know your bank balance is important to you. That's why, as a valued Bupa member, you will receive a 10% discount off your car insurance premium every year.

### **Help when you need it**

We know the unexpected doesn't always happen during business hours. That's why you have access to a 24 hour emergency claims assistance hotline. Even better, there is no need to fill out complicated forms and paperwork, you can claim over the phone, helping you get back on track faster.

### **Do things your way**

We know that choice helps give you peace of mind. That's why we offer you your choice of repairer, and to keep things moving, you only need to get 1 quote so you get back on the road faster.\*

### **For your convenience**

We give you choice so you can manage your cover whenever, wherever. You can contact us by phone or talk to someone face to face at one of 100 retail centres.

\*Conditions apply. Refer to PDS for full details.



# PROTECTING YOUR KIND OF MOTOR VEHICLE, YOUR WAY

Bupa Motor Vehicle, Boat and Caravan Insurance has a huge range of insurance options to suit your needs. You can choose from three different levels of cover: Comprehensive Cover, Third Party Property Damage or Third Party Fire and Theft.

Plus, as a valued Bupa member, you'll also receive the following benefits:

- 10% discount on your premium every year.
- 24 hour access to a free emergency claims assistance hotline
- choice of repairer, with only one quote needed
- huge branch network for face to face contact.

# MOTOR VEHICLE INSURANCE



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# COMPREHENSIVE MOTOR VEHICLE COVER

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The highest level of cover for absolute peace of mind. Covers you for damage to your car, trailer or horse float, or any damage you cause to another vehicle or property. And should the unexpected occur, we're dedicated to getting you back on the road as soon as possible.

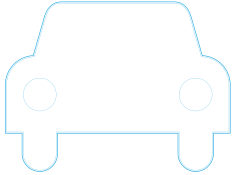
With comprehensive cover you get:

- new-for-old car replacement - up to three years old
- optional windscreen or window glass replacement - no excess to pay
- theft of personal items - covered up to \$500
- agreed or market value options
- rating one protection
- uninsured motorist protection
- emergency repairs after an accident
- emergency accommodation
- repair guarantee
- 14-day cover when you have replaced your vehicle with another vehicle.\*

And in addition to the 10% discount you'll receive for being a Bupa member, our No Claim bonus, Nominated Driver option and Nominated Driver Low Kilometre option could help you reduce your premium even further. Talk to us to find out more.\*

\*Cover is subject to terms, limitations and exclusions outlined in the Product Disclosure Statement (PDS). For full terms and conditions, read the PDS

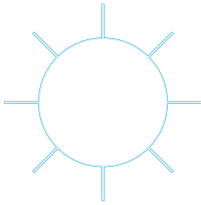
## THIRD PARTY FIRE AND THEFT FOR CARS



This covers you for any damage your vehicle causes to another vehicle or property. Plus it protects your vehicle against fire and theft. If your vehicle is stolen, we'll offer you a hire car for up to 14 days.

And if your car is damaged by an uninsured motorist, we'll cover your car repairs and towing for up to \$5,000, provided you can identify the other party and the accident was the other driver's fault.

## THIRD PARTY PROPERTY DAMAGE FOR CARS



This is our budget-friendly option that covers the basics. It covers you for any damage your vehicle causes to another person's car or property, and ensures you won't need to pay to repair someone else's vehicle out of your own pocket. Plus if your car is damaged by an uninsured motorist, we'll cover your car for up to \$5,000, provided you can identify the other party and the accident was not your fault.

## NOMINATED DRIVER OPTION



This is a great addition to either of our Third Party options. If you're aged over 25 and choose our Nominated Driver option, you receive a discount off the premium. You can also nominate one additional driver (who is also over 25) as a regular driver of your car.

The following table shows you how each insurance option stacks up.

# MOTOR VEHICLE PRODUCTS AT A GLANCE

FEATURES	COMPREHENSIVE	THIRD PARTY FIRE AND THEFT	THIRD PARTY PROPERTY DAMAGE
Australia-wide Cover	✓	✓	✓
Nominated Driver option	✓	✓	✓
Nominated Driver Low Kilometre option	✓	X	X
Choice of Agreed or Market value	✓	X	X
No Claim Bonus protection Automatic after 2 claim-free years on Rating 1	✓	X	X
Optional Windscreen Extension	✓	X	X
Personal items If damaged in an incident	✓ Up to \$500	X	X
Replacing your vehicle after a total loss Vehicle age and kilometre limits apply	✓	X	X
Trailer attached to Your Vehicle	✓	X	X
Baby Capsules and Child Seats	✓	X	X
Emergency or Temporary Repairs	✓ Up to \$500	✓ Up to \$500	X
Recoding of locks and barrels after theft of keys	✓ Up to \$1,000	✓ Up to \$1,000	X
Choice of Repairer	✓	✓	✓
Uninsured Motorist Damage Not at-fault collision with an uninsured motorist	✓ No limit	✓ Up to \$5,000	✓ Up to \$5,000
Hire Car after Theft or Attempted Theft	✓ Up to 14 days	✓ Up to 14 days	X
\$30 Million Liability cover	✓	✓	✓

# CARAVAN INSURANCE



# CARAVAN, BOAT, TRAILER & HORSE FLOAT INSURANCE

Whether you live in your caravan, or simply use it to get away from home we can cover it. And if boats are more your thing, whether it's a tinny or a yacht we can cover that too. Plus we can also make sure your trailer or horse float is insured anywhere in Australia.

The following tables show what each type of insurance has to offer you.

## CARAVAN INSURANCE

### FEATURES

<b>Accidental damage</b>	✓
<b>Cover for fixtures, fittings and permanently installed appliances, refrigerators, stoves, fixed air conditioning units and gas cylinders</b>	✓
<b>Cover for fire, explosion, storm and theft</b>	✓
<b>Cover whilst touring or parked on-site</b>	✓
<b>Electrical motor burn-out</b>	✓ Up to 10 years old
<b>Emergency accommodation</b> If your caravan is damaged and uninhabitable	✓ \$100 a day - up to 5 days
<b>New-for-old caravan replacement</b> In the event of a total loss	✓ Up to 1 year old
<b>Optional Annexe cover</b>	✓
<b>Optional contents cover</b>	✓
<b>Optional flood cover</b>	✓
<b>Return to home costs</b> If your caravan is damaged in an incident and cannot be used	✓ Up to \$500
<b>Towing costs</b>	✓
<b>\$30 million liability cover</b> Damage to another person's property	✓

## BOAT INSURANCE



## BOAT INSURANCE

## FEATURES

<b>Accidental damage</b>	✓
<b>Automatic cover for accessories, tools and contents</b>	✓ Up to \$1,000
<b>Cover for fire, explosion, storm and theft</b>	✓
<b>Cover whilst navigating Australian inland and coastal waters up to 200 nautical miles offshore</b>	✓
<b>Damage to boat trailer</b>	✓
<b>Food spoilage</b>	✓ Up to \$500
<b>New-for-old boat replacement</b> in the event of a total loss if the boat is purchased new	✓ Up to 2 years old
<b>Optional additional accessories cover</b>	✓
<b>Optional lay up cover</b> To restrict cover to a specific location ashore, to reduce the premium payable	✓
<b>Optional Water Skiers or Aquaplaning Liability Extension</b>	✓
<b>Optional Yacht Racing Risk Extension</b> Covers sails, masts, spars and rigging	✓
<b>Personal accident cover</b> includes ambulance costs, funeral costs and total disablement payments	✓
<b>Personal property</b>	✓ Up to \$1,500
<b>Return to home costs</b> if your boat is damaged more than 100km from home	✓ Up to \$500
<b>Towing costs</b>	✓
<b>\$10 million liability cover</b> Damage to another person's property	✓

# TRAILER AND HORSE FLOAT INSURANCE



## TRAILER AND HORSE FLOAT INSURANCE

## FEATURES

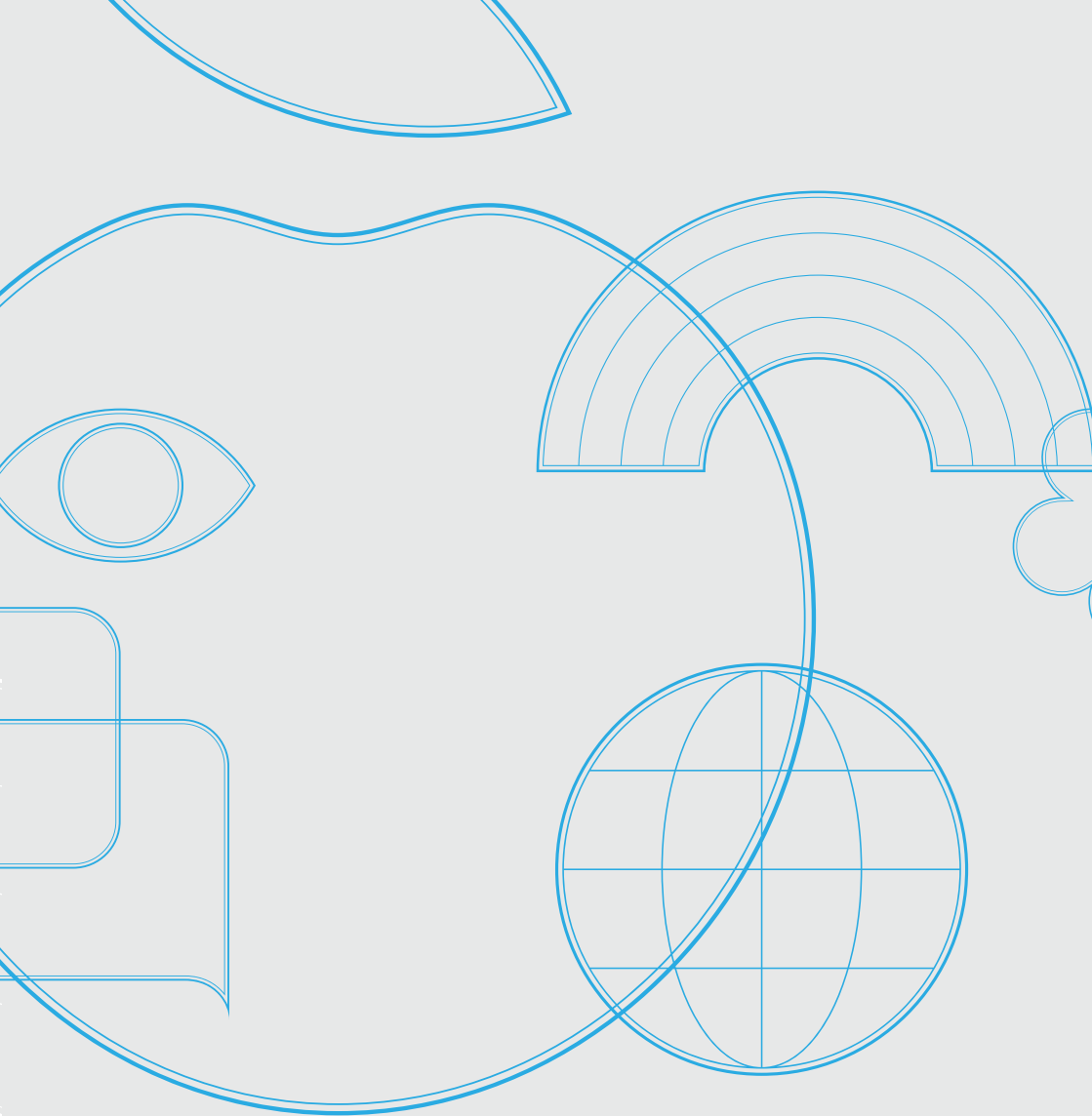
<b>Cover for fire, explosion, flood, storm and theft</b>	✓
<b>Accidental damage</b>	✓
<b>Cover for trailers, tandem trailers and horse floats</b>	✓
<b>Australia-wide coverage</b>	✓
<b>Emergency repairs after an incident</b>	✓ Up to \$500
<b>Removal of debris from site of incident</b>	✓
<b>Towing costs after an incident</b>	✓
<b>Return to home costs</b> If your trailer is damaged in an incident more than 100km from home	✓ Up to \$500
<b>\$30 million liability cover</b> Damage to another person's property	✓

# COVER IN AN INSTANT

With Bupa Motor Vehicle, Boat and Caravan Insurance, you can get immediate cover, even over the phone. And if you're not satisfied, you can receive a full refund within 21 days, provided you haven't made a claim.

To apply:

- drop by your local Bupa centre
- call us on 134 135, or
- visit [bupa.com.au](http://bupa.com.au).



## FOR MORE INFORMATION

-  **Call us on 134 135**
-  **Visit [bupa.com.au](http://bupa.com.au)**
-  **Drop by your local Bupa centre**

### Mailing details:

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Melbourne  
VIC 8001

Bupa Australia Pty Ltd  
ABN 81 000 057 590

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### The World of Bupa

Health insurance  
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Health information  
Health programs  
Life insurance  
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