

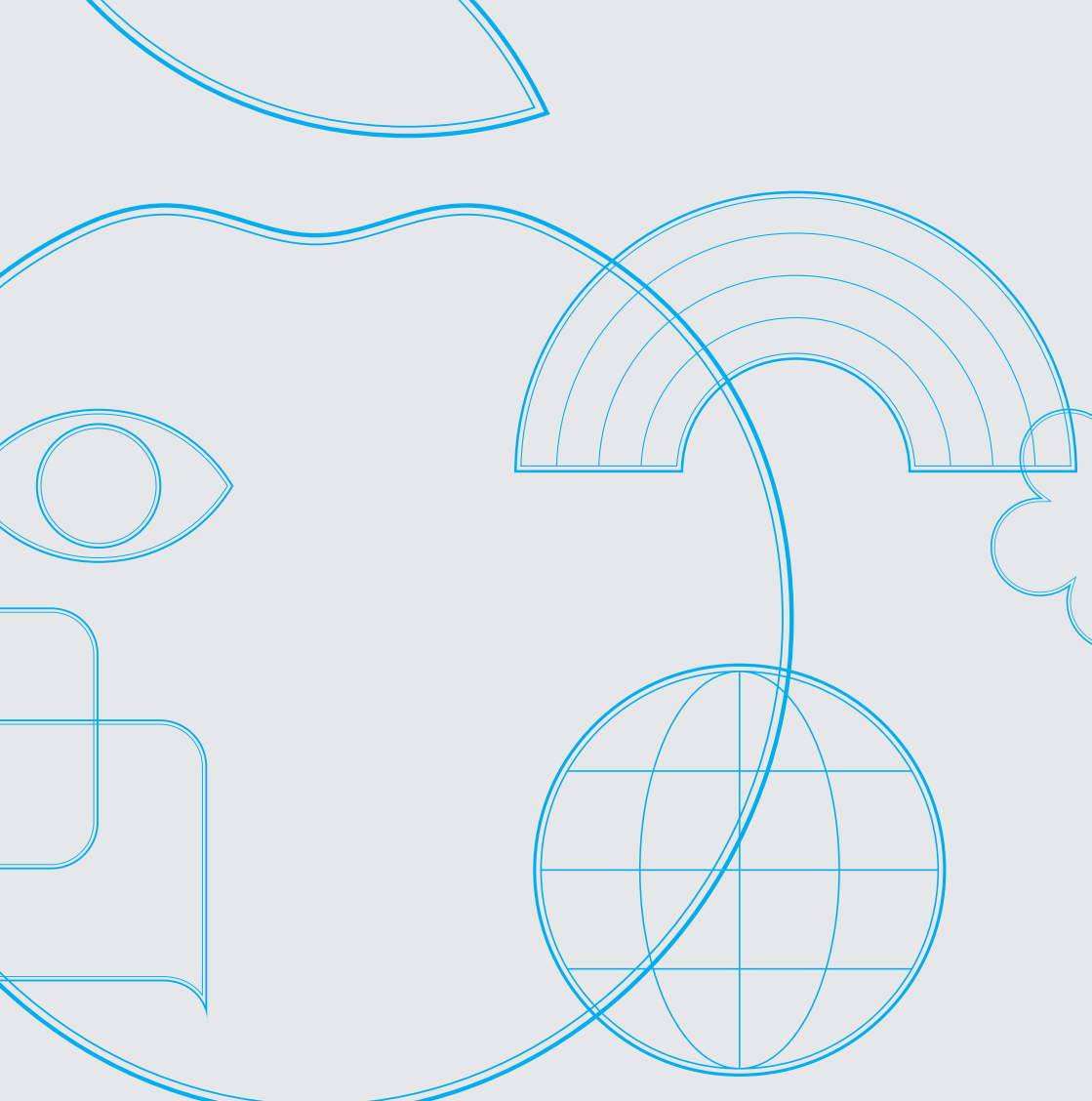


MOTOR VEHICLE, BOAT  
AND CARAVAN INSURANCE

# COVER FOR THE THINGS THAT MOVE YOU

**10%**  
OFF FOR  
BUPA  
HEALTH  
MEMBERS





Insurance issued by CGU Insurance Limited (CGU)  
ABN 27 004 478 371 AFSL 238291. Any advice contained in this document is general advice only and does not take into account your individual circumstances.

Bupa Australia Pty Ltd ABN 81 000 057 590 is an authorised representative of CGU. In arranging this insurance, Bupa acts on behalf of the insurer, CGU and not on behalf of the insured.

This document is a Motor Vehicle insurance brochure. A separate Financial Services Guide and Product Disclosure Statement available from [bupa.com.au](http://bupa.com.au) lists the specific terms, conditions, limits, and exclusions to the Motor Vehicle insurance product. It is important you read and understand these documents before purchasing this product.

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# HELPING YOU TAKE 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 your automotive insurance needs.

And if you're a Bupa health member, you'll also get a healthy 10% discount on your premium.

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A close-up, profile view of a woman with her hair in a ponytail, sitting at a table and eating. She is holding a fork with a piece of food on it. The background is softly blurred, showing what appears to be a window or a bright indoor setting.

## WHY BUPA?

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### **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](https://www.bupa.com.au)**
-  **Drop by your local Bupa centre**

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# WE PUT OUR MEMBERS AT THE HEART OF EVERYTHING WE DO

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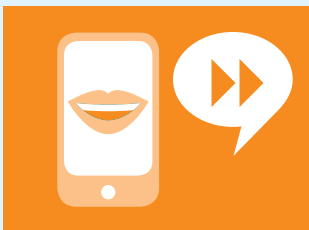
## The right cover for you

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 access to 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 health 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.\*

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





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# COMPREHENSIVE MOTOR VEHICLE COVER

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Our highest level of cover for greater 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 health 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.

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## THIRD PARTY FIRE AND THEFT FOR CARS

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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.

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## THIRD PARTY PROPERTY DAMAGE FOR CARS

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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 is a "snapshot" and shows you how each insurance option stacks up.

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



# PRODUCTS AT A GLANCE

A range of excess options are available. Increasing the excess can reduce the premium.

MOTOR VEHICLE INSURANCE			
Features*	Comprehensive	Third party fire and theft	Third party property damage
<b>Australia-wide Cover</b>	✓	✓	✓
<b>Nominated Driver option</b>	✓	✓	✓
<b>Nominated Driver Low Kilometre option</b>	✓	✗	✗
<b>Choice of Agreed or Market value</b>	✓	✗	✗
<b>No Claim Bonus protection</b> Automatic after 2 claim-free years on Rating 1	✓	✗	✗
<b>Optional Windscreen Extension</b>	✓	✗	✗
<b>Personal items</b> If damaged in an incident	✓ Up to \$500	✗	✗
<b>Replacing your vehicle after a total loss</b> Vehicle age and kilometre limits apply	✓	✗	✗
<b>Trailer attached to Your Vehicle</b>	✓	✗	✗
<b>Baby Capsules and Child Seats</b>	✓	✗	✗
<b>Emergency or Temporary Repairs</b>	✓ Up to \$500	✓ Up to \$500	✗
<b>Recoding of locks and barrels after theft of keys</b>	✓ Up to \$1,000	✓ Up to \$1,000	✗
<b>Choice of Repairer</b>	✓	✓	✓
<b>Uninsured Motorist Damage</b> Not at-fault collision with an uninsured motorist	✓ No limit	✓ Up to \$5,000	✓ Up to \$5,000
<b>Hire Car after Theft or Attempted Theft</b>	✓ Up to 14 days	✓ Up to 14 days	✗
<b>\$30 Million Liability cover</b>	✓	✓	✓

\*Terms, conditions, limits and exclusions apply. For full details please refer to the PDS.

# OTHER PRODUCTS

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

### 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

### 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	✓

\*Terms, conditions, limits and exclusions apply. For full details please refer to the PDS.

## FOR MORE INFORMATION

 134 135

 [bupa.com.au](https://www.bupa.com.au)

 Visit your local Bupa centre



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MELBOURNE VIC 8001

Bupa Australia Pty Ltd  
ABN 81 000 057 590

10544-08-14S

## The World of Bupa

Health Cover  
Health Coaching & Programs  
International Health Cover  
Corporate Health Solutions  
Optical Products & Services  
Dental Services  
Aged Care  
Medical services  
Travel, Home & Car Insurance  
Life Insurance