

Total Assist Insurance Features & Benefits

In the event the vehicle is declared a total loss by your comprehensive vehicle insurer, Eric will pay a benefit to cover the cost of out of pocket expenses you have incurred.

Choice of 3 Levels of Cover

All covers provide Maximum Policy Benefit payable on you receiving the agreed or market value.

Cover Option 1	Maximum benefit of \$5,000
Cover Option 2	Maximum benefit of \$4,000
Cover Option 3	Maximum benefit of \$3,000

Cover yourself for any

Extra

with Total Insurance

penses

Key benefits applicable to Total Assist Insurance

Feature	Benefit		
Out of pocket expenses	If your comprehensive vehicle insurer pays out the agreed or market value to you following a total loss, we will pay you for out of pocket expenses incurred because of the total loss, up to your preselected Maximum Policy Benefit. Upon provision of receipts Eric will pay for items such as:		
	Incidental Expenses	Personal Items	Purchase of New Vehicle
	 Travel Accommodation Car hire Taxis Phone calls and more 	 Laptops/Tablets/Phones Sunglasses Baby seats Clothing Sporting equipment and more 	 Registration Dealer delivery fees Stamp duty Comprehensive insurance premium Comprehensive insurance excess Petrol, and more
No excess	No excess is applicable on claims.		
Cooling-off Period	If circumstances change or if you change your mind, you can cancel your insurance within the first 21 days and receive a full refund, provided no claims have been made.		
Cancellation Policy	On cancellation after cooling-off period, Eric will provide you with a refund for the unused portion of the premium, less a cancellation fee.		

Refer to the relevant PDS for full terms, conditions, exclusions and key factors that influence the cost.

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