

## Comprehensive Insurance



### What is it?

No matter how careful you might be with your car, damage and theft can still occur. RemServ offers access to reliable, competitive car insurance through Allianz Insurance so you and your loved ones can travel with confidence.

With a host of features to suit a wide range of budgets and needs, it's worth your time to make sure you're fully covered.

### Why it's a good idea

With comprehensive insurance, if something unfortunate happens to your vehicle or someone else's, you can breathe easy knowing you've got the financial support you need.

### Features include

- Accidental damage to your car, including damage caused by fire, hail, flood, storm or earthquake.
- If your vehicle is lost by theft and not found.
- If your vehicle suffers malicious damage.
- Cover for damage to other people's property caused by your vehicle.
- Hire vehicle costs following an accident or theft.

### What it doesn't cover

- The damage, loss or injury caused while your vehicle is being driven by a person under the influence of any drug or alcohol or unlicensed at the time of the accident.
- If your vehicle is being used for carrying passengers for hire or reward.



### Example scenario

Jaime's car is stolen from outside his house, which cannot be found and his car is not recoverable because of the theft. Jamie then lodges a claim with his insurer and the claim is assessed.

Where the loss falls within the scope of the cover provided the comprehensive insurer reviews and approves a Total Loss pay-out to Jaime for the loss of his car by theft.

A Hire Car benefit can also be provided, which pays for the hire of an alternative vehicle, up to the policy sub-limit, whilst Allianz is working through Jaime's claim.

Please read the **Product Disclosure Statement** for all of the product terms and conditions.

**RemServ**

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**[remserv.com.au/insurance/novated-lease](https://remserv.com.au/insurance/novated-lease)**

**Insurance:** If you chose any of the optional novated lease insurance products, it is included in the cost of your lease. You will receive your policy document when you enter into your lease. Remuneration Services (Qld) (ABN 46 093 173 089) (RemServ) is authorised by: Allianz Australia Insurance Limited (ABN 15 000 122 850, AFSL 274708) to provide general advice on and arrange Leased Vehicle Motor Insurance issued by Allianz. Pacific International Insurance (ABN 83 169 311 193, AFSL 523921) to provide general advice on and arrange Motor Vehicle Lease Insurance Options Policy issued by Pacific International Insurance.

**Insurance Disclosures:** The Product Disclosure Statement (PDS) for each insurance product includes the full terms and conditions and the Financial Services Guide (FSG) includes information about the financial services RemServ provides. You can obtain these documents by visiting our website or contacting us at 1300 303 940 or [remserv@remserv.com.au](mailto:remserv@remserv.com.au).

**Things you need to know:** This guide does not constitute financial product advice. This general information doesn't take your personal circumstances into account. Please read the PDS and consider whether this information is right for you before making a decision and seek professional independent tax or financial advice. Conditions and fees apply, along with credit assessment criteria for lease and loan products. This availability of benefits is subject to your employer's approval. RemServ may receive commissions in connection with its services.