

## Guaranteed Asset Protection - Summary of Key Benefits & Exclusions

This policy provides cover during the duration of the credit contract and has a choice of 4 levels of cover, as follows:-

	<b>Option 1</b>	<b>Option 2</b>	<b>Option 3</b>	<b>Option 4</b>
<b>Gap Cover</b>	\$30,000	\$20,000	\$10,000	\$5,000
<b>Special Benefits</b>	\$7,000	\$5,000	\$3,000	Nil

The amount of cover you select will be dependent upon the total balance payable on your credit contract and the level of your affordability.

The key benefits and exclusions of this policy include the following:-

<b>Primary Benefit</b>	The amount of the Primary Benefit (maximum claim limit) is stated on the Registration Certificate.
<b>Special Benefits</b>	The amount of the Special Benefits applicable to your policy are stated on the Registration Certificate and include those Special Benefits stated on page 1 of the Policy Booklet.
<b>Exclusions</b>	A list of exclusions is stated on page 2 of the Policy Booklet.
<b>Policy End Date</b>	The policy will end on the earlier of the expiry of the period of cover shown on the Registration Certificate, when the Credit Contract ends, if you no longer have Comprehensive Motor Vehicle Insurance for your vehicle or once a claim has been paid.
<b>Claims Procedure</b>	In the event of a claim please follow the Claims Process stated on page 6 of the Policy Booklet.
<b>General</b>	Cover under this policy is subject to your vehicle suffering a Total Loss and a claim being accepted and paid out under your Comprehensive Motor Vehicle Insurance Policy. No claim shall be paid in respect of amounts that were due and owing under the credit contract prior to the Total Loss of the Vehicle.