



# Comprehensive Car Insurance Market Guide

Car Insurance is available in two different levels of coverage, namely *Market Value* or *Agreed Value*

## Market Value

*Market Value* policies cover the cash purchase price of a car the same age, type, model and condition in your local area but excluding other costs.

In determining the *market value*, the internet, newspapers and dealer guides may be used for reference purposes.

## Agreed Value

*Agreed value* policies cover you for a fixed amount which your car is insured for each period of insurance regardless of any price change for your car during that period for a guaranteed payout. It includes the value of insured accessories and equipment.

The IBNA Secure Car policy naturally contains cover limitations and exclusions so you will need to refer carefully to the Product Disclosure Statement and Policy Document to confirm its suitability to you.

You will not be covered for vehicle modifications that affect its speed or performance unless you disclose details to the insurer and they accept them in writing.

You must also disclose all potential drivers of the vehicle to be insured and their driving records/convictions otherwise a claim may be reduced or denied.

**Disclaimer:** The Car Insurance coverage comparisons were compiled by Donnellys from the Product Disclosure Statements (PDS) / Policy Documents viewed on the individual insurance providers' website. This information is provided as General Advice only and a Guide to the right policy for you. You should check the full details of coverage, cover limitations and exclusions before making a decision. No responsibility is accepted for any inadvertent inaccuracy of this information.

Comprehensive Car Insurance Market Guide		Donnellys for Insurance				
	Donnellys AMS Vero Secure Car	Donnellys AMS CGU Secure Car	Donnellys AIMS Allianz Secure Car	Donnellys BZI Agency Zurich Comprehensive	Donnellys BZI Agency Zurich Comprehensive Plus	Comparison with other Comprehensive Car products in the insurance market as at July 2018
<b>Major Features Comparison</b>						
Agreed Value cover available	Yes	Yes	Yes	Yes	Yes	Yes
Accessories - non standard extras included?	Yes \$2,000	Yes \$2,000	Yes \$2,000	Yes \$2,000	Yes \$2,000	No
Replacement Car as New - Car Age limit	3 years	3 years	3 years	3 years	Lifetime	1 Year
Trailer Cover - maximum value limit	\$1,500	\$2,000	\$2,000	\$1,500	\$1,500	\$500
Windscreen Breakage - Excess Protection	Option	Option	Option	Option	Yes 2 claims	Option
Finance Owed Total Loss - Gap Protection	Yes 75% cover	Yes 75% cover	Yes 75% cover	Yes 75% cover	Yes 100% cover	No
Passenger Legal Liability - Gap Protection	Yes	Yes	Yes	Yes	Yes	No
Loan Car Cover - Service or Repairs	Yes	Yes	Yes	Yes	Yes	No
Locks and Keys Replacement / Recoding	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$1,000
Lifetime Maximum NCB Guarantee	Yes	Yes	Yes	N/A	N/A	Yes
Excess Protection - claim = or < 50% at fault	Yes	Yes	Yes	No	No	No
Preferred Repair Use - part Excess rebate	No	No	No	Yes	Yes	No
No Claim Bonus Protection - Cover Option	Yes	Yes	Yes	N/A	N/A	Yes
Rental Car - Not at Fault Accident Cover	Yes	No	No	Yes	Yes	No
Rental Car - At fault Accident Option	Yes	Yes	Yes	Yes	Included	Yes
Roadside Assistance Service	Option	Option	Option	Option	Included	No
<b>Special Exclusions</b>						
Incorrect Fuel Used damage	N/A	N/A	N/A	N/A	N/A	Excluded
Unattended / Unlocked Car Theft	N/A	N/A	N/A	N/A	N/A	Excluded
Pre-existing Accident Damage to Car	N/A	N/A	N/A	N/A	N/A	N/A
Non-household member driver exclusion	N/A	N/A	N/A	N/A	N/A	Excluded
Driving after an Accident	N/A	N/A	N/A	N/A	N/A	N/A
Modifications not approved	N/A	N/A	N/A	N/A	N/A	Excluded

See more company comparisons next page

## Buyer group advantage

Donnelly Insurance Brokers is a member of the AIMS national network of Insurance Brokers which has billions of dollars in premium buying power with the top general insurance companies to negotiate the most comprehensive policy coverages available exclusively for the member brokers' clients.



## How to read this Chart



**Green** = Better cover  
**Orange** = Less cover  
**Red** = Least cover  
**Black** = Not Applicable

Check why we rate your policy as superior on the following pages.

The chart below shows the superior policy coverage features available to you through Donnellys compared with many high profile companies.	Donnellys AIMS	Donnellys AIMS	Donnellys AIMS	Donnellys BZI Agency	Donnellys BZI Agency	Comparison with other Comprehensive Car products in the insurance market as at July 2018	
	Vero Secure Car	CGU Secure Car	Allianz Secure Car	Zurich Comprehensive	Zurich Comprehensive Plus	Budget Direct Standard Cover	Youi Car Insurance
<b>Major Features Comparison</b>							
Agreed Value cover available	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Accessories - non standard extras included?	Yes \$2,000	Yes \$2,000	Yes \$2,000	Yes \$2,000	Yes \$2,000	No	No
Replacement Car as New - Car Age limit	3 years	3 years	3 years	3 years	Lifetime	1 Year	2 Years
Trailer Cover - maximum value limit	\$1,500	\$2,000	\$2,000	\$1,500	\$1,500	\$500	Nil
Windscreen Breakage - Excess Protection	Option	Option	Option	Option	Yes 2 claims	Option	Option
Finance Owed Total Loss - Gap Protection	Yes 75% cover	Yes 75% cover	Yes 75% cover	Yes 75% cover	Yes 100% cover	No	Option
Passenger Legal Liability - Gap Protection	Yes	Yes	Yes	Yes	Yes	No	No
Loan Car Cover - Service or Repairs	Yes	Yes	Yes	Yes	Yes	No	No
Locks and Keys Replacement / Recoding	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$1,000	\$1,000
Lifetime Maximum NCB Guarantee	Yes	Yes	Yes	N/A	N/A	Yes	No
Excess Protection - claim = or < 50% at fault	Yes	Yes	Yes	No	No	No	No
Preferred Repair Use - part Excess rebate	No	No	No	Yes	Yes	No	No
No Claim Bonus Protection - Cover Option	Yes	Yes	Yes	N/A	N/A	Yes	No
Rental Car - Not at Fault Accident Cover	Yes	No	No	Yes	Yes	No	No
Rental Car - At fault Accident Option	Yes	Yes	Yes	Yes	Included	Yes	Yes
Roadside Assistance Service	Option	Option	Option	Option	Included	No	Yes
<b>Special Exclusions</b>							
Incorrect Fuel Used damage	N/A	N/A	N/A	N/A	N/A	Excluded	Excluded
Unattended / Unlocked Car Theft	N/A	N/A	N/A	N/A	N/A	Excluded	Excluded
Pre-existing Accident Damage to Car	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Non-household member driver exclusion	N/A	N/A	N/A	N/A	N/A	Excluded	N/A
Driving after an Accident	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Modifications not approved	N/A	N/A	N/A	N/A	N/A	Excluded	N/A

The chart below shows the superior policy coverage features available to you through Donnellys compared with many high profile companies.

Comparison with other Comprehensive Car products in the insurance market as at July 2018

	Coles Car Insurance	Woolworths Comprehensive Car	AAMI Comprehensive Car	APIA Car Advantage	Allianz Direct Car Insurance	RAA Car Insurance	SGIC Comprehensive Car
<b>Major Features Comparison</b>							
Agreed Value cover available	Yes	Yes	Yes	Not stated	Yes	Yes	Yes
Accessories - non standard extras included?	No	No	Yes	Yes	No	No	Yes
Replacement Car as New - Car Age limit	2 Years	2 Years	2 Years	2 years - Accident claim 10 years - Theft claim	2 Years	Lifetime or 2 Years	2 Years
Trailer Cover - maximum value limit	\$1,000	\$1,000	\$1,000	\$2,000	\$1,000	\$1,500	\$1,000
Windscreen Breakage - Excess Protection	Option	Option	Option	Option	Option	Yes	Option
Finance Owed Total Loss - Gap Protection	No	No	No	No	No	No	No
Passenger Legal Liability - Gap Protection	No	No	No	No	Yes	No	No
Loan Car Cover - Service or Repairs	No	No	Yes - repairs	No	No	No	No
Locks and Keys Replacement / Recoding	\$1,000	\$1,000	No	\$1,000	\$1,000	\$750	\$1,000
Lifetime Maximum NCB Guarantee	Option	No	No	No	No	Yes	No
Excess Protection - claim = or < 50% at fault	No	No	No	Part fault cover	No	< 50%	No
Preferred Repair Use - part Excess rebate	No	No	No	No	No	No	No
No Claim Bonus Protection - Cover Option	No	No	No	No	Yes	No	Yes
Rental Car - Not at Fault Accident Cover	No	No	No	No	No	No	No
Rental Car - At fault Accident Option	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Roadside Assistance Service	Option	Option	Option	Option	Option	Option	No
<b>Special Exclusions</b>							
Incorrect Fuel Used damage	Excluded	Excluded	Excluded	Excluded	N/A	N/A	N/A
Unattended / Unlocked Car Theft	Excluded	N/A	Excluded	Excluded	Excluded	N/A	N/A
Pre-existing Accident Damage to Car	N/A	N/A	Excluded	Excluded	N/A	N/A	N/A
Non-household member driver exclusion	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Driving after an Accident	N/A	N/A	N/A	N/A	N/A	Excluded	N/A
Modifications not approved	N/A	N/A	N/A	N/A	N/A	Excluded	N/A