

comprehensive motor vehicle insurance - key features

Lease Payout	When your vehicle is a total loss, we will pay to discharge your obligation under the lease (without limit) if the amount under your lease is more than the market value.
New Vehicle	<p>If Your Vehicle is:</p> <ul style="list-style-type: none"> (i) a sedan or station wagon, or is a four-wheel drive, van, utility; and (ii) less than 24 months old from the date Your vehicle was first registered; and (iii) declared a Total Loss, <p>We will replace Your Vehicle with a new vehicle of the same make and model and with the same accessories, (or if unavailable, a Vehicle of similar make and model and with similar accessories), including registration fees, compulsory third party insurance, delivery charges and stamp duty.</p>
Claims Service	24 hour, 7 days a week. No claim forms. Simply call our dedicated number 1300 657 211 for personal service.
Windscreen Protection	No excess payable for damage to windscreen or windows regardless of no claim bonus or rating.
Personal Effects	Up to \$1,000 for loss destruction or damage if: <ul style="list-style-type: none"> (a) lost, destroyed, or damaged in an accident involving your vehicle; (b) stolen from your vehicle while it is securely locked.
Replacement of locks and keys	Up to \$2,000 for the reasonable cost of replacing the key ignition barrel and locks and keys if Your keys are stolen or damaged
Emergency Repairs	Up to \$500 for reasonable costs of immediate repairs to enable Your Vehicle to be driven safely following an accident
Completion of Journey	Up to \$1,000 for the reasonable cost of; <ul style="list-style-type: none"> (a) hiring another similar vehicle to complete your journey; (b) returning Your driver and any none fare-paying passengers to the point of departure or to the drivers destination; (c) overnight accommodation costs
Hire Car Costs following Theft	Up to \$100 per day for a maximum period of 21 days; and no more than \$1,500 in total
Recovery Costs following Theft	\$2,000 for the reasonable costs occurred in recovery and return of the vehicle to the place it is usually garaged
Faultless collision excess waiver	We will not apply Excess if; <ul style="list-style-type: none"> (i) Your Vehicle is involved in a collision with another vehicle; and (ii) We agree that the driver of the other vehicle was totally at fault; and (iii) You provide Us with the registration number of the other vehicle, and the name and address of its driver, and (iv) Your claim exceeds the Excess(es) that would otherwise be applicable.
Guarantee on quality	If Your Vehicle is a sedan or station wagon, or is a four-wheel drive, van, utility and is repaired by a repairer suggested by Us, We guarantee the quality of those repairs for as long as You own the Vehicle.

nlc insurance is underwritten by Calliden Insurance Limited in conjunction with Vehicle Insurance Underwriters Pty Ltd. For full details of the terms, conditions and definitions used in this document please refer to the Calliden product disclosure statement.