

nlc insurance - the star performer



	nlc insurance ★★★★★★★★	racv/nrma ★★★★★†	gio ★★★★★†	allianz ★★★★★†	aami ★★★★★†
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.	No Cover	No Cover	No Cover	No Cover
replacement vehicle	★ For vehicles less than 24 months old†	★ For vehicles less than 24 months old† Subject to conditions.	★ For vehicles less than 24 months old†	☆ For vehicles less than 12 months old††	☆ For vehicles less than 12 months old††
claims service	★ 24 hour, 7 days a week. No claim forms.	★ 24 hour, 7 days a week. No claim forms.	★ 24 hour, 7 days a week. No claim forms.	★ 24 hour, 7 days a week. No claim forms.	★ 24 hour, 7 days a week. No claim forms.
windscreen protection	★ No excess payable for damage to windscreen or windows regardless of no claim bonus or rating.	☆ Optional at cost	☆ Optional at cost	☆ Optional at cost	☆ Optional at cost
personal effects	★ Up to \$1,000 for loss, destruction or damage if: (a) lost, destroyed, or damaged in an accident involving your vehicle; (b) stolen from your vehicle while it is securely locked.	☆ Up to \$500 for loss, destruction or damage.	☆ Up to \$500 for loss, destruction or damage.	☆ Up to \$500 for loss, destruction or damage.	☆ Up to \$1,000 for loss, destruction or damage but must occur at least 100 kms from home
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	☆ Up to \$1000 for the reasonable cost of replacing the key ignition barrel and locks and keys if Your keys are stolen or damaged	☆ Up to \$1000 for the reasonable cost of replacing the key ignition barrel and locks and keys if Your keys are stolen or damaged	☆ Up to \$500 for the reasonable cost of replacing the key ignition barrel and locks and keys if Your keys are stolen or damaged	No Cover
emergency repairs	★ Up to \$500 for reasonable costs of immediate repairs to enable Your Vehicle to be driven safely following an accident	★ Up to \$500 for reasonable costs of immediate repairs to enable Your Vehicle to be driven safely following an accident	★ Up to \$500 for reasonable costs of immediate repairs to enable Your Vehicle to be driven safely following an accident	☆ Up to \$350 for reasonable costs of immediate repairs to enable Your Vehicle to be driven safely following an accident	No Cover
completion of journey	★ Up to \$1,000 for the reasonable cost of: (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 accomodation costs	☆ Up to \$500 but loss must occur at least 100 kms from home	☆ Up to \$500 but loss must occur at least 100 kms from home	☆ Up to \$200	☆ Up to \$500 but loss must occur at least 100 kms from home
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	☆ Up to \$50 per day for a maximum period of 21 days only.	☆ Limited to "reasonable" costs for a small vehicle for 14 days only.	☆ Limited to \$75 per day for a maximum period of 14 days only	☆ Limited to "reasonable" costs for 14 days only
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	No Cover	No Cover	\$200 for the reasonable costs occurred in recovery and return of the vehicle to the place it is usually garaged	No Cover
faultless collision excess	★ We will not apply Excess if;	★ (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.			
	★★★★★★★ ★★★	★★★★★	★★★★★	★★★★★	★★★★★

replacement vehicle

† If Your Vehicle is: (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, 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.

†† If Your Vehicle is: (i) a sedan or station wagon, or is a four-wheel drive, van, utility; and (ii) less than **12 months old** from the date Your vehicle was first registered; and (iii) declared a Total Loss, 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

the rating system

nlc insurance has rated the competitor product with the following formula:
One Star The competitor product feature receives one star if their product has a equivalent benefit compared to the nlc insurance product feature.
Half Star The competitor product feature receives a half star if their product has less of a benefit compared to the nlc insurance product feature.
No Star If the competitor product does not have a feature the nlc insurance product offers.

disclaimer

Product comparison is based on respective product features as at January 2010. It is intended as guide and does not substitute for independent investigation. Please refer to the Product Disclosure Statement of each insurer to clarify complete policy terms and conditions.