

personal lines



Introducing the
new Private Motor
product offering



Lumley 
Insurance

INTRODUCING THE NEW AND IMPROVED LUMLEY INSURANCE PRIVATE MOTOR PRODUCT OFFERING

Following the success of Commercial Business Package on my.place@Lumley, Lumley Insurance brings you our Private Motor product offering now available on a new transactional platform, making it even easier and more efficient to place your business with us.

The launch of Private Motor on my.place@Lumley marks a positive change in the Lumley Insurance risk appetite and signifies our strong commitment to the intermediary market.

You'll find a high level summary of product benefits, optional benefits and insured event coverage below. These options provide the breadth and flexibility to allow you to tailor a cover specific to your client's needs, at a competitive premium.

With the option to choose from Gold Comprehensive, an all inclusive high level of coverage, right through to Third Party Property Damage, our Private Motor product offering will allow your client to select the level of cover they need.

		Gold Comprehensive	Comprehensive	Third Party Property, Fire and Theft cover	Third Party Property Damage cover
Insured Events	Legal liability	✓	✓	✓	✓
	Theft	✓	✓	✓	X
	Malicious damage	✓	✓	X	X
	Fire and explosion	✓	✓	✓	X
	Storm, hail, lightning, rain, flood or other water damage	✓	✓	X	X
	Own vehicle damage: collision	✓	✓	X	X
Additional Benefits	Insured events	✓	✓	✓	✓
	Choice of licensed repairer	✓	✓	✓	✓
	Damage by uninsured drivers	✓	✓	✓	✓
	Emergency accommodation	✓	✓	X	X
	Emergency repairs	✓	✓	X	X
	Lifetime repair guarantee	✓	✓	✓	✓
	Personal property	✓	✓	X	X
	New vehicle replacement	✓	✓	X	X
	Trailer cover	✓	✓	X	X
	Lock re-keying or re-coding	✓	✓	X	X
	Towing and storage costs	✓	✓	✓	X
Hire car following theft	✓	✓	X	X	
Optional Benefits	Hire car	✓	✓	X	X
	Maximum no claim discount protection	✓	✓	X	X
	Vehicle glass replacement	✓	✓	X	X

Refer to the Product Disclosure Statement for full details.

Further information regarding additional benefits and optional benefits now available under the policy appears below. For full policy terms including conditions of each benefit, please refer to the Product Disclosure Statement.

Replacement of vehicle

A replacement vehicle is automatically covered under the Comprehensive policy conditions, provided:

- the claim occurs within 14 days of the date of purchase of the damaged vehicle;
- we agree to any revised conditions; and
- payment of any additional Premium.

Cover on the replaced vehicle ceases from the date of purchase of the replacement vehicle.

For Third Party Property, Fire and Theft cover, we cover the replacement vehicle up to the lesser of:

- the sum insured shown on the schedule; or
- the purchase price of the replacement vehicle or \$15,000.

Choice of licensed repairer

Customer can choose either:

- our authorised repairer; or
- their own licensed repairer (if the total repair costs do not exceed those quoted by our authorised repairer for comparable repairs).

Lifetime repair guarantee

We guarantee our repairs for the life of your vehicle, as long as they are carried out by one of our authorised repairers.

Emergency repairs

We will pay for the cost of emergency repairs that may be necessary to allow the customer to drive the vehicle home.

Gold cover- \$1,000 limit
Comprehensive cover- \$500 limit

Lock re-keying or re-coding

If keys are stolen, we will pay for their replacement and any necessary re-coding.

Gold cover- \$750 limit
Comprehensive cover- \$500 limit

Trailer(s)

If your trailer is involved in an accident while it is attached to your car, we will provide cover to the market value of the trailer or:

Gold cover- \$1,000 limit
Comprehensive cover- \$500 limit

Emergency accommodation

If customer is more than 100 kilometres from home, we will pay for the cost of emergency accommodation.

Gold cover- \$1,500 in total
Comprehensive cover- \$100 limit per day up to \$500 in total.

Personal property

Covered in an accident or stolen from the vehicle.

Gold cover- \$500 per item and up to \$1,000 in total
Comprehensive cover- \$100 per item and up to \$500 in total.

Hire car following theft

Hire car costs for up to;

- 21 days for Gold Comprehensive cover
- 14 days for Comprehensive cover

The hire car must be similar to the customer's vehicle that was stolen. If a similar vehicle is not locally available, a suitable replacement will be provided.

New vehicle replacement after a total loss

If vehicle becomes a Total Loss as a result of an Accident which occurred within two years of its original registration, we will replace the vehicle with a new vehicle of the same make, model and series, if currently available.

Also covered are on-road costs of the new vehicle, except costs involved with registration and compulsory third party insurance.

If a replacement vehicle is not available, we will pay the equivalent value of the vehicle.

Towing and storage

Reasonable cost of protection and removal of the vehicle following an accident or theft to the nearest repairer, place of safety or to any other place that is approved.

Damage by uninsured drivers

In the event of an accident with an uninsured vehicle and the customer is not at fault, we will cover the cost to repair the vehicle.

Gold and Comprehensive cover - full cover

Third Party covers - \$3,000 limit for this option

Optional Benefits

Vehicle glass replacement

We will replace vehicle glass if it is accidentally broken during the period of insurance.

No Claims Discount (NCD) Rating Protection

We will not reduce the current NCD Rating for the first at fault claim.

Hire car following accident

If the vehicle is damaged, requiring repair.

- 21 days for Gold Comprehensive cover
- 14 days for Comprehensive cover

Claims notification

my.place@Lumley portal provides an opportunity to enter information gathered from the insured relating to the loss, directs them to preferred repairers and allocates a claims reference all in one action. No need to fill in any claim forms and the agreed repairer can contact the client to arrange an assessment at a time that is convenient to both.

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