



# Save with our multi-policy discount

Once you have one insurance policy with us, we'll give you a discount on each additional policy.\* So taking out more than one policy can really save you money.

MemberCare insurance products are brought to you by the CUNA Mutual Group Australia

CUNA Mutual Group Australia has provided Australians with great value insurance since 1969, and today provides insurance and insurance related products to over 90% of Australia's credit unions.

It's easy to take out a MemberCare insurance product

For a competitive quote, ask at your local financial institution branch.

# MemberCare<sup>®</sup> car and motor bike insurance has more in the tank



**Terms and Conditions apply:** \*Multi-policy discount is not available on your first policy and only applies when all policies (excluding boat) are purchased through the same financial institution.  
\*When calculating your annual premium based upon the sum of periodic payments, this total annual premium may differ from our quoted annual premium due to the impact of standard rounding. Before making a decision about your insurance needs, please refer to the Product Disclosure Statement available from your local financial institution. Issued by CUMIS Insurance Society Inc. ABN 72 000 562 121 AFSL 245491 (Incorporated in the United States. The members of the Society have no liability) trading as CUNA Mutual General Insurance.  
\*\*Not available for vehicles over 15 years of age.



# Get better value car and motor bike insurance

After your home, your vehicle is probably your most important asset. With MemberCare Motor Insure, you'll pay less for service you trust. Have peace of mind knowing that, if something were to happen to your motor vehicle, we would get you back on the road as soon as possible.

## Get extras without paying extra

When you take out MemberCare Motor Insure, you'll enjoy some extra benefits without paying extra, including:

- No claim bonus protection for comprehensive cover at all levels – even if you have an accident, you'll still retain the same level of no claim bonus.
- One excess-free windscreen claim per year – a little accident needn't become a big deal.

## Making claim time simple

We understand how important it is to receive a fast, personal response to your claims. That's why CUNA Mutual Group Claims is open 24/7, with their experienced team ready to support you throughout the claims process.



## Compare MemberCare Motor Insure with your current insurer

Use this as a checklist to compare your current motor vehicle insurance – and see how much more you get with MemberCare.

What is covered?	Comprehensive policy	Fire, Theft and Third Party Property Damage (not available for motor bike cover)	Third Party Property Damage (not available for motor bike cover)
Agreed value for accidental loss or damage**	✓	✓ (Applies to fire and theft only)	
Market value for accidental loss or damage	✓		
Receive a brand new replacement vehicle if you suffer total loss of a vehicle that's up to 2 years old	✓		
Option to pay periodically at no extra charge†	✓	✓	✓
Choose to increase your excess to reduce your premium	✓	✓	✓
Liability cover up to \$20 million	✓	✓	✓
Automatic protected no claim bonus	✓		
Lifetime guarantee on approved repairs	✓	✓	
Cover for uninsured trailer up to \$500 (excluding theft)	✓		
Cover for uninsured third party		✓	✓
Cover for loss or damage to your vehicle from fire, malicious acts or storm damage or theft	✓	✓	
Cover for towing or transport of your vehicle following an accident	✓	✓	
Emergency expenses up to \$500	✓		
Temporary emergency repairs up to \$500	✓	✓	
Hire car after theft up to 14 days. (not available for motor bike)	✓	✓	
Optional hire car after an accident at application or during the period of insurance (before an accident). Similar vehicle hire up to \$65 per day (max 15 days); \$35 per day if similar vehicle is not available. (not available for motor bike)	✓		

For full MemberCare Motor Insure details, please refer to the Product Disclosure Statement.

For a competitive quote, ask at your local financial institution branch.