

GAP INSURANCE

Helps to cover any potential Shortfall between a comprehensive insurance total loss payout and the outstanding balance of a loan contract used to purchase the vehicle, up to the Maximum Shortfall Benefit option chosen.

CLASSIC COVER

A choice of four cover combinations

| | CLASSIC | | | |
|--|----------|----------|---------|---------|
| | Cover 1 | Cover 2 | Cover 3 | Cover 4 |
| Maximum Shortfall Benefit | \$15,000 | \$10,000 | \$7,500 | \$5,000 |
| Maximum Private Expenses Benefit (with shortfall) | \$4,000 | \$2,500 | \$1,000 | \$500 |
| Maximum Private Expenses Benefit (if no Shortfall) | \$2,000 | \$2,000 | \$1,000 | \$500 |

Key benefits applicable to GAP (Guaranteed Asset Protection) Insurance

| FEATURE | BENEFIT |
|--|---|
| Term of Loan Coverage | The period of insurance is governed by the term of the loan up to a maximum of 84 months as long as the vehicle is comprehensively insured at the time of a claim. |
| Private Expenses Benefit (with Shortfall) | An additional benefit (depending on the Cover level chosen) of up to \$4,000 will be paid directly to you. |
| Private Expenses Benefit (if no Shortfall) | In the event of a total loss where there is no Shortfall, you will receive up to \$2,000, \$1,000 or \$500 depending on the Cover level chosen. Also applies if you have paid out your finance contract early. |
| No Excess | No excess is applicable on accepted claims. |
| Cooling-off Period | If circumstances change, or if you change your mind, you can cancel your insurance within the first 21 days and receive a full refund, provided no claims have been paid. |
| Cancellation Policy | On cancellation after the cooling off period, Eric will provide you with a refund for the unused portion of the premium, less a cancellation fee. |
| Premium Payment | The premiums can either be paid by instalments, a single up-front payment, or be incorporated into your finance arrangements. |

Refer to the relevant PDS for full terms, conditions, exclusions and key factors that influence the cost.

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You can obtain the relevant PDS by contacting FleetChoice on 1300 353 381 or from Eric.