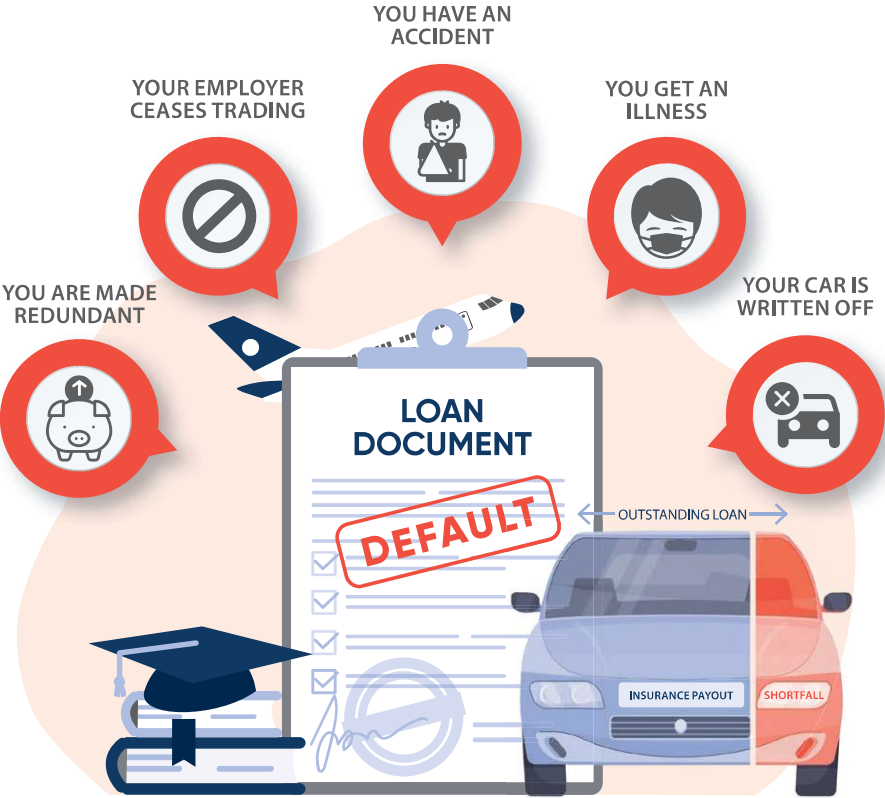


Loan Protection Insurance

PROTECT YOUR CAR & YOUR SAVINGS



If something happens & you can't pay your loan (or your car gets written off) we're here to help get things sorted



Get protection against breakdowns, accidents & theft too:

● Mechanical Breakdown Insurance ● Car Insurance

Insured Events		
Severe Life Impact	Temporary Loss of Income	Shortfall
Death, terminal illness, total and permanent disablement, severe illness or injury, bed confinement	Serious illness, disabled, family carer, redundancy, employer ceases trading, industrial action, business interruption	Total loss of your car (and your insurance payout is less than what you owe on your loan)



Individual & joint cover



Options for employed, self-employed & retired



If your car is a total loss, you can claim Shortfall additional benefits, even if there is no shortfall on your loan



Additional Benefits to help cover your expenses related to your claim



You don't need a medical examination



June T



It was so easy and straight forward when I needed my car loan payments made for a few months. They knew what I was going through and wanted to do. I'd say use them.

Important Information

- **ACC:** Only covers accidents, but we can protect you against many different events
- **Claim payments:** We pay directly to your finance company
- **Prerequisites:** The loan and comprehensive insurance for that one car must be in place
- **Exclusions:** See the policy wording What You Are Not Insured For section
- **Cancellations:** Cancel within 30 days for a refund, if you haven't claimed
- **Policies:** Underwritten by Autosure Insurance Limited, protecting Kiwis since 1971



ProdSumm LPI Page 1 052025

This is a summary only. See policy wording for full terms, conditions, exclusions, limits and benefits. All amounts are in NZ dollars. This is not financial advice.

Loan Protection Insurance

PROTECT YOUR CAR & YOUR SAVINGS



A broad range of insured events are covered, plus there are many additional benefits you can claim for

Severe Life Impact	Temporary Loss of Income	Shortfall
Insured Events These are things that can happen, which result in the risk of you defaulting on your loan		
Death, terminal illness, total and permanent disablement, severe illness or injury, bed confinement	Serious illness, disabled, family carer, redundancy, employer ceases trading, industrial action, business interruption	Total loss of your car (and your insurance payout is less than what you owe on your loan)
Additional Benefits These help to cover a wide range of expenses you may have, related to your insured event		
<ul style="list-style-type: none">• \$2,000 funeral costs• \$1,000 ambulance costs• \$1,000 medical costs	<ul style="list-style-type: none">• \$1,000 recovery support• \$1,000 ambulance costs• \$1,000 medical costs• \$1,000 employment advice• \$1,000 legal advice	<ul style="list-style-type: none">• \$1,000 outstanding car insurance• Total loss claim excess• \$1,000 negative equity• \$150/day transport costs• \$300 out-of-pocket costs• \$1,500 replacement car deposit• \$1,500 replacement car set up costs• \$1,500 replacement car insurance

The total amount we'll pay for any insured events or all additional benefits will be shown in the policy schedule.
For Severe Life Impact & Temporary Loss of Income, secured and unsecured loan maximum amount is \$200,000, maximum term is 84 months and the cover period must end before insured's 70th birthday.

Shortfall Amounts						
Maximum Shortfall	\$40,000	\$30,000	\$20,000	\$15,000	\$10,000	\$5,000
Additional Benefits	\$8,000	\$6,000	\$5,000	\$4,500	\$3,500	\$2,000

If your car is a total loss you can claim Shortfall additional benefits, even if there is no shortfall on your loan.



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