



# Protection Cover<sup>®</sup>

Our Protection Cover offers 3 tiers of cover:

- Platinum Extended Warranty protecting your car
- Tyre and Wheel Insurance protecting your wheels
- Loan Protection Insurance protecting you

## What you're covered for:

- ✓ Full manufacturer's extension<sup>†</sup>
- ✓ Choice of service centre
- ✓ Puncture repairs
- ✓ Tyre & Rim damage
- ✓ Loan cover paid for up to eight separate unexpected life events

### Platinum Extended Warranty

What's Covered	What's in it for You
Full manufacturer's extension <sup>†</sup>	Covers unexpected mechanical repairs outside of the normal manufacturer's warranty period for up to 4 years once the warranty expires. Plus we can extend cover on vehicles that are outside of their warranty.
Choice of servicing	You choose the service centre – no restrictions. <sup>†</sup>
Transferable	Improve your resale value – warranty is transferable upon private sale.

### Tyre & Wheel Insurance

What's Covered	What's in it for You
Tyre & Rim damage, plus puncture repairs	Protecting you from cracked rims and punctured or damaged tyres caused by road and driving hazards.
One up front premium, no excess on claims	Get more choice – you can opt for the cover that suits you, whether that's 1 year or 3. <sup>^</sup>

### Loan Protection Insurance<sup>#</sup>

What's Covered	What's in it for You
Cover for up to 8 separate unexpected life events: <ul style="list-style-type: none"> <li>• Involuntary unemployment</li> <li>• Disability</li> <li>• Driving restrictive medical condition</li> <li>• International job transfer</li> <li>• Accidental death<sup>+</sup></li> <li>• Bankruptcy</li> <li>• Divorce</li> <li>• Trauma<sup>*</sup></li> </ul>	Can provide peace of mind for most life or unemployment events – should the unexpected occur.
3 levels of cover with a total of 5 options: <ul style="list-style-type: none"> <li>• Standard (Cover Level 3)</li> <li>• Standard (Cover Level 3) shorter loan term option<sup>*</sup></li> <li>• Premium (Cover Level 2)</li> <li>• Ultimate (Cover Level 1)</li> <li>• Ultimate (Cover Level 1) shorter loan term option<sup>*</sup></li> </ul>	Flexibility to choose what's best for your personal and financial circumstances.

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**Extended Warranty:** This policy has a 21 day cooling off period: You have the right to return the policy within 21 days of the date that it was issued or sold to you, unless you make a claim under this policy within this time period. The insurance featured in this document is issued by Eric Insurance Ltd ABN 18 009 129 793 (AFSL 238279). This document may contain general financial advice which does not take into account your personal financial circumstances. Please consider the relevant Product Disclosure Statement available from Eric or Smartsalary as a link on this email before making any decision about the insurance product featured in this document. <sup>†</sup>Conditions apply, Extended Warranty is not provided by the vehicle's manufacturer. Platinum V011016SS.

**Tyre & Wheel Insurance:** This policy has a 21 day cooling off period: You have the right to return the policy within 21 days of the date that it was issued or sold to you, unless you make a claim under this policy within this time period. The insurance featured in this document is issued by Eric Insurance Ltd ABN 18 009 129 793 (AFSL 238279). This document may contain general financial advice which does not take into account your personal financial circumstances. Please consider the relevant Product Disclosure Statement available from Eric or Smartsalary as a link on this email before making any decision about the insurance product featured in this document. <sup>^</sup>The term is limited to 12 months on a regulated loan. T&W V011016SS.

**Loan Protection Insurance:** This policy has a 21 day cooling off period: You have the right to return the policy within 21 days of the date that it was issued or sold to you, unless you make a claim under this policy within this time period. The insurance featured in this document is issued by Eric Insurance Ltd ABN 18 009 129 793 (AFSL 238279). This document may contain general financial advice which does not take into account your personal financial circumstances. Please consider the relevant Product Disclosure Statement available from Eric or Smartsalary as a link on this email before making any decision about the insurance product featured in this document. <sup>+</sup>Accidental death cover is available for a period of 12 months from policy commencement date. <sup>\*</sup>References to loan are generic in nature and cover finance arrangements under a Lease or a Car Loan. <sup>#</sup>Conditions apply. LPI V011016SS.