

# SIMPLY CLEVER PROTECTION



**ŠKODA**  
SIMPLY CLEVER



**ŠKODA** Financial Services

Finance. Fleet. Insurance. Mobility.

# ESSENTIAL PROTECTION FOR YOUR ŠKODA

**ŠKODA Insurance is designed for practicality and flexibility.  
So we've made it easy to create your own personalised protection  
plan by simply choosing from our range of insurance cover options:**

## **1. ŠKODA Comprehensive Motor Vehicle Cover**

ŠKODA Comprehensive Motor Vehicle Cover is essential protection, guaranteeing that only quality ŠKODA parts will be used to repair your car. We'll also take care of all the extra costs of an unexpected breakdown, like towing and emergency accommodation. So you can relax, knowing you're always protected.\*

## **2. ŠKODA Value Protect Cover**

Vehicles depreciate. If your vehicle is declared a total loss, there's a good chance your comprehensive insurance payout will not cover the total amount you paid for your vehicle, or the loan amount you still owe. ŠKODA Value Protect covers the shortfall, so you don't have to.

## **3. ŠKODA Loan Protection Cover**

While we hope it never happens, an unexpected illness, accident, involuntary unemployment or even death could leave you and your family scrambling to keep up with your car loan at a very difficult time. But with ŠKODA Loan Protection Cover, you can relax, knowing your payments will be taken care of.\*

**Whichever cover you choose, you'll benefit from competitive premiums which you can add to your ŠKODA finance package, or pay by monthly direct debit at no extra cost.**

\*Limits may apply to the benefits you can claim. We do not provide advice on the insurance based on any consideration of your objectives, financial situation or needs. Please consider the Product Disclosure Statement before making your decision.



# ŠKODA COMPREHENSIVE MOTOR VEHICLE COVER

The same clever design that makes your ŠKODA unique has also gone into our insurance. ŠKODA Comprehensive Motor Vehicle Cover is packed with generous features and optional extras to help get you back on the road faster, even when the unexpected happens.

## ŠKODA Genuine Parts guarantee

Maintain your ŠKODA in perfect condition and protect your warranty, with all repairs carried out using genuine ŠKODA parts, made to precise specifications.

## Expert repairers

Quality and craftsmanship make your ŠKODA special, so we wouldn't send you to just any repairer. Instead, we offer you the choice of selecting your own repairer or visiting a nearby ŠKODA specialist selected by our insurance partner, Allianz.

## Rental vehicle following theft

If your ŠKODA is stolen, we'll offer you a rental vehicle for up to 21 days to the value of \$100 per day.

## A new ŠKODA to replace yours

If your vehicle is damaged beyond repair within 3 years of its original registration date, we will replace it with a brand new ŠKODA of the same make, model and series.<sup>‡</sup>

## Discounts for drivers over 30

At ŠKODA Insurance, we understand the benefits of experience. So if you choose to include only drivers over 30 within your cover, we'll give you a specially discounted premium.<sup>#</sup>

## Complimentary features

**Emergency repairs** — covering the cost of on-the-spot repairs, up to \$800.

**Choice of agreed or market value\*** — so you can tailor your cover to suit yourself.

**Re-keying and re-coding** — helping you to protect your vehicle if your keys are stolen, up to \$1000.

**Personal effects and clothing** — safeguarding your belongings if your car is damaged or stolen, up to \$1500.

**Transportation costs** — making sure you'll never be left stranded, up to \$500.

**Emergency and breakdown accommodation** — when you have an accident or breakdown more than 200 km from home, up to \$1500.

## Optional features

**Rental or loan car after an accident** — to ensure your lifestyle isn't interrupted just because your ŠKODA is under repair (\$100 per day for up to 21 days).

**Excess-free windscreen claims** — complete cover for broken windscreens and window glass, with no excess to pay (one claim in any one period of insurance).

**Protection for your no claim bonus** — safeguarding your maximum no claim bonus, even if you cause an accident or the other driver can't be identified (one claim in any one period of insurance).

<sup>‡</sup>New for old replacement is only available where the same make, model and series of vehicle is available in Australia. Underwriting conditions apply. May not be available to all applicants.

<sup>#</sup>Minimum premiums may apply. Any discounts/entitlements may be subject to rounding and only apply to the extent any minimum premium is not reached. If you are eligible for more than one, we also apply each of them in a predetermined order to the premium (excluding taxes and government charges) as reduced by any prior applied discounts/entitlements. Discounts may not be applied to the premium for any optional covers. <sup>\*</sup>Conditions apply. Agreed value only offered on vehicles up to 10 years old.





# ŠKODA VALUE PROTECT COVER

**Vehicles depreciate. If your vehicle is declared a total loss, there's a good chance your comprehensive insurance payout will not cover the total amount you paid for your vehicle, or the loan amount you still owe.**

ŠKODA Value Protect covers the shortfall, so you don't have to. It's one simple policy to suit you. Whether you have paid for your vehicle outright, or have a loan balance outstanding, ŠKODA Value Protect Cover can help so a total loss doesn't leave you out of pocket.

## **The benefit**

ŠKODA Value Protect Cover pays you the difference between a total loss payment and, either the loan settlement amount or the vehicle value. Whichever is greater, up to the maximum sum insured under the cover option you select.

## **What is Extra Cover?**

In addition to covering the shortfall, ŠKODA Value Protect Cover extras cover will reimburse you for:

**Excess Payment** — the excess paid by you to your comprehensive motor insurer.

**Replacement Vehicle Extras** — delivery charges, CTP, registration and stamp duty on your replacement vehicle.

**Comprehensive Insurance** — your replacement vehicle's 12-months comprehensive motor insurance premium.

**Vehicle Hire** — cover you for up to 10 days vehicle hire.

## **Personalised cover**

Choose the ŠKODA Value Protect Cover that best suits your needs, select from either:

<b>Option A</b>	\$10,000 shortfall + \$2,000 Extra Cover
<b>Option B</b>	\$15,000 shortfall + \$4,000 Extra Cover
<b>Option C</b>	\$20,000 shortfall + \$7,000 Extra Cover
<b>Option D</b>	\$30,000 shortfall + \$10,000 Extra Cover

## **Generous cover term**

Protecting you for a term of 5 or 7 years.



# ŠKODA LOAN PROTECTION COVER

**Essential cover for your car finance repayments  
if something happens to you — protecting you  
and your family from financial stress.**

If you're someone who likes to plan ahead, then ŠKODA Loan Protection Cover is well worth considering. It helps you and your family avoid the stress of finding extra cash to repay your car loan if you're retrenched or suffer an accident, illness or even death. That means one less thing for you and your family to worry about at a difficult time.

## **Five comprehensive cover options\***

Select your preferred level of cover to give you and your family true peace of mind:

1. Trauma, death, disability and involuntary unemployment
2. Disability and involuntary unemployment
3. Trauma, death and disability
4. Trauma and death only
5. Disability only

## **Instant protection**

We issue your policy as soon as you apply, providing instant protection for you and your family.

\*Limits may apply. We do not provide advice on the insurance based on any consideration of your objectives, financial situation or needs. Underwriting conditions apply. Cover may not be available to all persons. To decide if it is right for you please refer to the relevant Product Disclosure Statement, available from your ŠKODA dealership.

Arrange your insurance with ŠKODA today  
Talk to your local ŠKODA Business Manager or call 1300 138 669  
[skodafinancialservices.com.au](http://skodafinancialservices.com.au) | [skoda.com.au](http://skoda.com.au)

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"Part 1 – Trauma and Death cover" section of Volkswagen Loan Protection Cover which is issued by Allianz Australia Life Insurance Limited ABN 27 076 033 782, AFSL No. 296599. ŠKODA Financial Services and authorised ŠKODA dealers arrange this insurance as agents of Allianz. Products may not be available to all applicants. Policy limits and exclusions apply.

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Any advice provided is general advice only and does not take into account your personal objectives, financial situation or needs.  
Before making a decision, please consider the relevant Product Disclosure Statement available from your authorised ŠKODA dealer.

Vehicles and accessories shown may vary from actual specifications and colours available when ordering your vehicle.  
Overseas model may be shown.

The information in this brochure is of a general nature and for information only, current as of July 2017.