

Comprehensive Motor Vehicle Insurance – Product Comparison Table

Features and benefits available under our Comprehensive Motor policies include:

If you have a claim under the policy we give benefits for:	Prestige Motor	Classic Motor
New replacement vehicle if your new vehicle (less than two years old) is a total loss	✓	✓
Cover for damage to other people's property (legal liability)	Up to \$20,000,000	Up to \$20,000,000
Legal liability cover when using a substitute vehicle	✓	✓
Legal costs	✓	✓
Rental car following theft (\$75 per day limit)	up to 14 days	up to 14 days
Towing	✓	✓
Vehicle being transported by ship	✓	✓
Trailer and caravan cover	up to \$1,000	up to \$500
Emergency repairs	up to \$500	up to \$350
Personal effects or clothing	up to \$500	up to \$500
Transportation costs	up to \$400	up to \$200
Re-keying and re-coding	up to \$1,000	up to \$500
Emergency accommodation costs	up to \$400	N/A