

Financial GAP Assist Insurance

Key Features & Benefits

Helping protect you from unexpected expense if your vehicle is written off.

If your vehicle is declared a total loss, your insurance payout may not fully clear what you still owe on your finance contract. Financial GAP Assist Insurance is designed to help cover that shortfall and reduce the financial impact of replacing your

WHY FINANCIAL GAP ASSIST MATTERS

A total-loss event can leave you facing unexpected costs, including:

- » A payout that doesn't fully repay your loan balance
- » Upfront expenses to replace your vehicle
- » Additional costs when arranging new finance

Financial Gap Assist helps reduce these financial gaps so you can move forward with greater certainty.

WHO CAN APPLY?

You may be eligible if:

- ✓ You apply at the start of your finance contract
- ✓ You are aged 18 or over
- ✓ The vehicle is covered by comprehensive insurance
- ✓ You are the registered owner
- ✓ The vehicle is under 10 years old and valued between \$10,000 and \$150,000
- ✓ The vehicle is a car (up to 2-tonne capacity) or camper-van

What the Cover Can Help With

HELPS WITH EXTRA COSTS AFTER A TOTAL LOSS

Depending on your level of cover, the policy may reimburse expenses associated with replacing your vehicle, including:

- » First 12 months' registration
- » Stamp duty
- » CTP insurance
- » Dealer delivery fees
- » Comprehensive insurance premium
- » Loan establishment fees for your replacement vehicle
- » Insurance excess paid on your total-loss claim

This means less financial stress and fewer upfront expenses after a loss.

COVERS THE "GAP" BETWEEN YOUR INSURANCE PAYOUT & LOAN BALANCE

If your vehicle is declared a total loss and your insurance payout doesn't fully cover the outstanding finance amount, this cover pays the difference, up to the level you selected.

Financial support when you need it most

A total-loss event is stressful enough. Financial Gap Assist helps reduce the financial gap between your insurance payout and remaining loan balance, helping you transition more smoothly to your next vehicle.

Financial Gap Assist

Key Benefits at a Glance

COVER LEVELS TO SUIT YOUR VEHICLE

Financial Gap Assist offers six structured cover levels, based on your vehicle's purchase price.

Benefits include:

- ✓ \$10,000–\$35,000 toward your outstanding loan balance
- ✓ Guaranteed minimum payout of \$5,000 plus additional benefits
- ✓ Support for the extra costs that come with replacing a written-off vehicle
- ✓ No excess payable on claims
- ✓ 28-day cooling-off period

THE TABLE BELOW SUMMARIZES THE KEY BENEFITS OF EACH LEVEL OF COVER.

Level	Vehicle Purchase Price	Max Loan Shortfall Covered	Minimum Payment	Max Additional Benefits
1	\$10,000 – \$25,000	\$10,000	\$5,000	\$4,000
2	\$25,001 – \$35,000	\$15,000	\$5,000	\$4,000
3	\$35,001 – \$50,000	\$20,000	\$5,000	\$4,000
4	\$50,001 – \$65,000	\$25,000	\$5,000	\$6,000
5	\$65,001 – \$80,000	\$30,000	\$5,000	\$6,000
6	\$80,001 – \$150,000	\$35,000	\$5,000	\$8,000

*Benefit limits are subject to policy terms, conditions, exclusions and limitations. Please refer to the PDS for full details.

KEY EXCLUSIONS

To keep expectations clear, the policy does not cover:

- » Total-loss events where the motor insurer has not paid the claim in full
- » Loan arrears, penalty interest, or negative equity
- » Costs unrelated to vehicle purchase or finance
- » Vehicles used for commercial hire, rideshare, courier work, or driver training (excluding immediate family use)
- » Losses involving alcohol/drug influence, criminal acts, or motorsport use
- » Removal of the vehicle from Australia
- » War or terrorism events
- » More than one claim during the policy period

(Refer to the PDS for full exclusions and conditions.)

IMPORTANT INFORMATION

This fact sheet provides a general overview only. Terms, conditions, definitions, limits, and exclusions apply. Please refer to the Product Disclosure Statement (PDS) and Policy Wording to determine whether this product is appropriate for your personal circumstances.