

Assurant Vehicle Care®

Motor Payment Protection Insurance

Summary of Cover

	Option 1: Wage & Salary Earners or Self-Employed	Option 2: Seasonal Workers	Option 3: Beneficiaries, Wage & Salary Earners, Self-Employed, or Seasonal
Bankruptcy or Redundancy (28 day Stand down) In the event you are declared bankrupt or made redundant from permanent employment, we will pay your repayments on your finance contract to a maximum of 180 days.	✓		
Business Interruption or suspension (28 day Stand down) Where your business premises or operations are unable to function, or you are suspended from full-time employment, we will pay your finance repayments up to a maximum of 180 days.	✓		
Hospitalisation (2 day Stand down) In the event you are hospitalised due to disablement or terminal illness, we will pay you up to \$500 per day for up to 10 days.	✓		
Carer (28 day Stand down) If you become a full-time unpaid carer for a family member, we will pay your finance repayments for a maximum period of 180 days.	✓		
Disablement (7 day Stand down) Where you suffer an injury or illness and are unable to work, we will pay your finance repayments during the period of disablement from day one.	✓	✓	
Terminal Illness If diagnosed with an illness that is likely to result in death within 6 months, we will pay the balance of your finance contract less any arrears.	✓	✓	✓
Death In the event of your death, we will pay the balance of your finance contract less any arrears of more than 3 months.	✓	✓	✓

Benefits are paid from day 1 after the stand down period.

Pre-existing conditions are excluded from cover, as are any situations relating to health or employment where the details of which were known to the customer prior to taking this insurance. This is a summary of cover only and does not form part of the insurance policy. For full information, please refer to the full policy wording.