

NOMINATED DRIVER & DECLARED DISTANCE POLICY*)

**This document contains general information only. The terms of this product are set out in the Combined Financial Services Guide, Product disclosure Statement and Policy Wording (PDS) and are available from Enthusiast Underwriting Pty Ltd (Enthusiast Underwriting). The issuer of the product is Assetinsure Pty Limited (Assetinsure). Any advice we give (including this document) will not take into account your personal objectives, financial situation or needs. You should carefully consider whether you should get advice regarding your personal objectives, financial situation or needs. If you do, you should seek advice from a licensed or authorised financial adviser.*

Enthusiast
MOTOR INSURANCE



PURPOSE	Our new product caters for vehicles of various age and value driven rarely or less often by nominated drivers. You can purchase cover online when it suits you and pay your premium by monthly instalments.
SPECIFIED VEHICLES	Collector cars to brand new vehicles irrespective of vehicle registration - Private, Business or Restricted (Historic Plate) or Laid Up. We also insure modified, exotic, grey imports, private imports, veteran & vintage vehicles.
HOW DOES IT WORK?	You nominate the annual distance driven from not driven at all (Laid up), less than 1,000kms to less than 15,000kms annually and provide us with your odometer reading before you buy the policy and when you make a claim. We do not require any technical installations to your vehicle to monitor the distance you drive.
TYPE OF POLICY	This is a nominated driver and declared distance policy. The type of cover is different to policies previously issued by Enthusiast Underwriting. Refer to the PDS for further details of the cover.
WHAT IS DIFFERENT IN PARTICULAR	To allow us to provide very competitive premiums – driver details are required for every person driving each vehicle and must be listed on the Policy Schedule otherwise there is no cover. You can add additional drivers to your vehicle or increase the declared distance driven during the cover period and additional premium may be charged for these changes. If additional insurance was not purchased for actual excess mileage, over your declared distance, an additional excess of \$2,000 applies in the event of a claim.
PREMIUM RATES	Our rates are very competitive especially for vehicles that are driven very low kilometres over the year.
ONLINE QUOTE AND UNDERWRITING	The online quote facility caters for a large variety of vehicles (e.g. different types, value, usage and age). Only in very few special circumstances a referral to one of our underwriters may be required and they will attend to your requests promptly.
ACCESS TO PRODUCT	Just visit the Enthusiast Underwriting website (www.enthusiast.com.au) and follow the 'Quick Quote'. Simple and easy and useable at a time suitable to you. You can also call us under 1800 10 10 44.
IMPORTANT TO KNOW	The cover is based on an agreed vehicle values as distinct to market value. Amongst other additional benefits it offers choice of repairer. Cover is also available for spare parts – for some motor enthusiasts this is worth more than the vehicle.
CLAIM ON POLICY	Our claims service is personal and responsive. We aim to get your vehicle assessed and repaired as quickly as possible. Further information on claims is available on the Enthusiast website.
ISSUER/UNDERWRITER	Enthusiast Underwriting acts as Agent of Assetinsure and holds an Australian Financial Services Licence (Licence No. 396716). Assetinsure (ABN 65 066 463 803) is the issuer of the product and is an insurer authorised by the Australian Prudential Regulation Authority (APRA). Assetinsure is part of the CBL Group which is dually listed on the Australian and New Zealand Stock Exchanges.