

Protection for your future.

Home/ Contents/ Landlord's/ Motor/ Caravan & Trailer



Protection  
to fit  
your **Lifestyle\_**

Talk to your mortgage broker now  
about Lifestyle\_ protection offerings  
available to you or **call 1300 360 574.**

Brought to you by

**Allianz**  |  **TOWER**

Lifestyle\_ is a joint venture between Allianz Australia Insurance Limited, AFSL 234708, ABN 15 000 122 850 and TOWER Australia Distribution Limited, AFSL 237854, ABN 45 002 037 452.

# How your mortgage broker can assist with Lifestyle\_ protection

Your mortgage broker has helped you organise your finances for your new home. As a Lifestyle\_ member broker they are also able to provide you with this important information on Lifestyle\_ products which are an easy and convenient way to cover some of your general insurance protection needs.

**Lifestyle\_ general insurance protection offering can be packaged to suit your individual needs and lifestyle.**

## Easy and convenient

Purchasing a new home or even refinancing an old one is a satisfying but very time consuming experience. We take the hassle out of getting protection for your home.

### **How does it work?**

You contact one of our consultants and provide them with your details including the protection you require and the reference number at the back of this brochure.

- Ask for a quote.
- Your policy can be completed over the phone. For Building insurance a Certificate of Currency can be issued within an hour.

Your assets can be protected within minutes.

# Protection for your home

Your home is one of your most important assets, if not the most important one. Protect it with a range of general insurance products offered by Lifestyle\_.

Under our home building protection, once your home building is insured to its current replacement value, we will automatically increase your insured sum at the time of renewal. This keeps its insured value in line with value increases during the year.

To avoid the risk of underinsurance, we suggest you also review the value of your home on an annual basis. This will ensure that any extensions, improvements, or any other purchases that you have made during the year are covered.

**When you take up our Home Building Insurance, we protect you in the unfortunate event that your home becomes uninhabitable due to an insured event, such as fire. Lifestyle\_ offers you protection, with rental costs for your family taken care of for up to 12 months.**

You will even receive up to \$1,000 cover for the replacement of an external door or window locks and cylinders, if the keys to these items have been stolen.



# Protection for your home contents

Our Home Contents Insurance provides hassle free protection for all your important possessions. This includes new-for-old replacement of contents, regardless of age\*, and various levels of cover for other relevant items.

**Depending on your level of protection, there's up to \$5,000 worth of cover against the fraudulent use of a lost or stolen credit/ ATM card, plus cover for temporary accommodation if your home becomes uninhabitable due to an insured event, such as fire.**

You can also choose to cover contents that you take on holidays, such as a video camera or sporting equipment.



\*Conditions apply. Please read the PDS for full details.

# Comprehensive motor protection

Our Comprehensive Motor Insurance has features and benefits that give you one of the most competitive insurance policies around.

**If your car is stolen, you won't be left stranded. We'll give you a rental car for up to a maximum of 14 days until your vehicle is found undamaged, repaired or if your claim is settled.**

If your vehicle is purchased new by you and within 24 months of original registration is written off, we will replace it with a brand new vehicle of the same make, model and series. This includes any on-road costs.

We will even reimburse you for the cost of emergency repairs required to get you on the road again, up to the value of \$500 (Prestige limit), the costs of replacing lost or stolen keys and any necessary re-coding of your vehicle's locks, up to the value of \$1,000 (Prestige limit).



## Protection covering 'third party property' (damage/ fire/ theft)

**Our Third Party Property Insurance will cover loss or damage to other people's property up to the value of \$20 million if you're at fault in an accident.**

This includes damage to your vehicle that has been caused solely by the driver of an uninsured vehicle in an accident (conditions apply).

You also have the option to add protection against fire or theft.



## Protection for your caravan/ trailer

Our Caravan and Trailer insurance covers replacement of your caravan if it was purchased new by you and becomes a total loss within 24 months of its original registration.

**If your caravan is stolen, we will also pay the reasonable costs of recovering it from anywhere in Australia; plus, we'll cover your legal liability up to the value of \$10 million.**

## Protection for landlords

**Our Landlord's Insurance will protect both your property and the revenue it generates by covering up to 15 weeks on rent and up to 6 weeks rental default if a tenant departs without notice.**

We will also provide protection against malicious damage and legal expenses; plus, we'll cover your legal liability as the owner of the insured investment property.



# Want protection for your home? Talk to us.

For a quote or more information  
on Lifestyle\_ please contact us on  
1300 360 574 and quote the AFG  
broker reference number below.

AFG broker reference number or stamp



## Important information about Lifestyle\_ and Lifestyle\_member brokers

Allianz is the insurer of and provides all advice for the joint venture in relation to Lifestyle\_ general insurance. The information in this document is general advice and a summary only. It does not take into account your personal needs or objectives. Before making a decision please read the relevant Product Disclosure Statement and Policy Documents available by calling 1300 360 574.

Lifestyle\_member brokers provide a referral service only for Lifestyle\_ products. No advice is provided by them on the products and they do not recommend whether they are right for your needs or objectives. The decision is yours. If you buy a product as a result of a referral from a Lifestyle\_member broker we may pay them a commission which is an agreed percentage of the premium paid for the product. For more details please ask us or your mortgage broker.

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