

We put a smile on your face.



Comparison

LeaseChoice Insurance has been custom designed for leased assets so the cover is much broader than the cover provided by a standard business policy.

Here's a table that summarises the key differences between **LeaseChoice** and a standard business policy.

Cover and Features	LeaseChoice	Typical Business Cover ¹
Excess Payable on Claims	\$100	\$250-\$5,000
Geographical Coverage	Australia-wide	Premises only ²
Worldwide Cover	Yes 28 days per trip	No
Burglary Cover (Forcible & violent entry)	No limit	\$ limit applies
Covers Theft (no sign of F&V entry)	Yes	No ²
Covers Accidental Damage	Yes	No ²
Forcible Entry to Vehicle	Yes	No ²
Loss in Transit	Yes	No
Claims History Required	No	Yes
Claims Turnaround Time	48 hours	Up to 30 days
Fixed Rate Period	Up to 5 years	Max. 1 year

¹ This information is an indication of typical business policy coverages – you should check the features of your own insurance policy when comparing our cover.

² Can be extended to include this feature by payment of additional premium.

Insurer

LeaseChoice Insurance is underwritten by Chubb Insurance Company of Australia Limited (AFS Licence No. 239778) ("Chubb"). Chubb is a member of the Chubb Group of Insurance Companies. Chubb consistently wins accolades for its claims service and enjoys a AA credit rating from Standard & Pooors.

How to Claim

If the insured equipment is lost or damaged, simply contact the program administrator, Equisure on the number below and provide a statement regarding the loss or damage. Please have your finance agreement number at hand.

Claims Number: 1300 692 524
 General Info: 1300 268 374
 Email: claims@equisure.com.au

Further Information

If you require further information about **LeaseChoice's** Leased Asset Insurance Program, please contact us or visit our website for the Financial Services Guide and Product Disclosure Statement.



Phone 1800 220 225
 Email info@leasechoice.com
 Web www.leasechoice.com

LeaseChoice Pty Ltd (AR No. 302488) is an Authorised Representative of Equisure Pty Ltd (AFS Licence Number 238819). Equisure administers the **LeaseChoice** Insurance Program.

The best protection for your assets.

LeaseChoice Lessee Insurance Program



Strength. Service. Solutions.



- Audio Visual Equipment • Computers • Laptops & other IT • Fax Machines • GPS Systems • Kiosks & Touch Screens
- Office Equipment • PABX • Photocopiers • Plasma & Display Screens • Printers • Scanners • Security Systems • iPods
- Telephone Systems • Photographic Equipment • Medical & Veterinary Equipment • Survey Equipment • and more

Lease agreements normally require the lessee to take out insurance cover to protect the equipment against accidental damage, fire and theft.

The good news is that **LeaseChoice** is able to offer a tailor made solution via our **LeaseChoice Insurance Program**.

What is Covered?

LeaseChoice Insurance is a specialist insurance program that protects your equipment anywhere in Australia and worldwide up to 28 days per trip against damage or loss from:

- Burglary
- Theft
- Fire
- Lightning
- Accidental damage
- Flood/Water damage
- Power surge
- Vandalism

Full details of the terms and conditions of the cover are contained in the Policy Document.

Benefits of the Insurance

- Claims Service**
 Equisure aims to respond to claims within 48 hours of notification. In the event of a valid claim your LeaseChoice Insurance will pay for replacement or repair of your equipment and Equisure will make sure you are up and running with new or repaired equipment as quickly as possible.
- Low Excess**
 The excess is a low \$100 meaning you are able to claim for most losses, unlike a normal business policy where the excess may be anywhere from \$250-\$5,000, meaning many assets are effectively not insured, or at best under insured.
- Insurance Charge Set for Lease Term**
 Once the insurance charge is set, it will not be changed for the entire lease term as long as your lease does not change. Furthermore the insurance charge is paid in equal monthly instalments over the lease term, which helps with cash flow management.

- Repair or Replacement**
LeaseChoice insurance covers you for the cost of repair or replacement of your leased equipment. Many business policies cover "actual cash value", which is replacement cost minus depreciation – and you have to make up the rest.
- Australia-wide coverage**
 Unlike a standard business cover the policy covers the financed equipment when located anywhere within Australia and its Territories, and even overseas for 28 days per trip.

Period of Cover

- Start of Cover**
- The cover begins on the later of:
- Settlement of your finance agreement;
 - The date the equipment is delivered

- End of cover**
- The cover ceases at the earlier of the following:
- The end of the primary term, or
 - Earlier termination of your lease if applicable, or
 - If you decide you wish to cancel the insurance and provide details of alternative cover to **LeaseChoice**



"There is no better choice!"