

PC Insurance  
Peace of mind.



**Police Credit**  
Securing your future

# PC Insurance. Peace of mind.

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Call PC Insurance Agency on  
13 63 73 & press 2, or visit  
[www.policecredit.com.au](http://www.policecredit.com.au)

## Why choose PC Insurance Agency?

### We can help you

Whether you're looking for home, contents, landlords, car, motorcycle, caravan, boat, travel, health or life insurance, PC Insurance Agency can help you find the cover that suits you.

We will obtain free, no obligation quotes from or in the case of health and life insurance refer you to some of Australia's leading insurers. We understand that you need to know that your insurance company will be there for you when it's time to claim. That's one reason why PC Insurance Agency has developed long-standing relationships with reputable companies such as Allianz, HBA, CGU, Club Marine and Swann.

With PC Insurance Agency, there is no pressure. All our quotes are supplied to you obligation-free and with friendly personalised service.

Simply visit **[www.policecredit.com.au](http://www.policecredit.com.au)** or call **13 63 73** & press 2 to speak with one of our consultants.



## Stop and think about your insurance requirements

It's important to regularly review your insurance policies to include recent improvements and purchases like home renovations, vehicle modifications and that new plasma TV – to ensure that you are appropriately covered.

### Ask yourself these questions

- Do my current policies meet my needs?
- Are all my valuables covered?
- Do I regularly review my home insurance policy to include extensions, improvements and renovations?
- Am I getting the best deal I can?

## Insurance policy discounts\*

Multi-cover discounts are available to PC members. Discounts are offered whenever you consolidate your house, contents, car and caravan insurance policies. Discounts of up to 5%\*\* and 10% are offered when you have two or more types of these policies with the same insurance company.

Receive great benefits on your insurance premiums and PC home loan with the PC Premium Home Package. Ask PC Insurance Agency about the PC Premium Home Package.

## Pay by the month

You can pay your insurance premiums monthly for no additional policy fee\*\*\* (excluding motorcycle, travel and boat insurance) through PC Insurance Agency, via direct debit or a regular payment, or you can pay your premiums annually.

## Avoid the paperwork

PC Insurance Agency can arrange most policies online or over the phone. Save time completing paperwork by visiting **[www.policecredit.com.au](http://www.policecredit.com.au)** or call **PC Insurance Agency** on **13 63 73** & press 2.

\*Minimum premiums may apply. Any discounts/entitlements only apply to the extent any minimum premium is not reached. If you are eligible for more than one, we also apply each of them in a predetermined order to the premium (excluding taxes & government charges) as reduced by any prior applied discounts/entitlements. Discount only available under one policy number. Discount not available online.

\*\* For Allianz multi-cover discount

\*\*\*The total premium may vary due to rounding.

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## Protecting your home and contents

Protect your home and contents against events like fire, storm, malicious damage and theft or gain extra peace of mind with an accidental loss and damage policy. All home and contents policies include new for old replacement cover for most contents regardless of age.

Optional cover is available to protect items you take away from home like jewellery, spectacles, cameras and MP3 players. Choosing an excess could also save you money and paying by the month makes budgeting easy.

Need help estimating the current replacement value of your property? Call **PC Insurance Agency** on **13 63 73** for a CGU insurance calculator brochure or visit **[www.allianz.com.au](http://www.allianz.com.au)** or **[www.policcredit.com.au](http://www.policcredit.com.au)** for online calculators.

## Cover your investment property

Protect your investment property with insurance specifically designed to cover flats, units, apartments and houses that are leased or rented to tenants.

**Residential landlord insurance can include cover for:**

- Buildings
- Contents
- Loss of rent
- Rent default and theft by a tenant
- Liability

protection



## Find the right car insurance

From covering you for third party accidental motor damage, to theft or damage to your own car, we can arrange the type of protection to help get you back on the road quickly and easily.

As a PC member, you will receive generous benefits and a choice of policy options.

### Car insurance benefits to consider:

- Rental car
- Towing
- Personal effects such as clothing and luggage
- Rating one protection
- New replacement vehicle
- Trailer cover
- Emergency Accommodation
- Repairs
- Choice of agreed or market value cover

## Find the right motorcycle insurance

PC Insurance Agency offers a range of motorcycle insurance covers .

Benefits of a motorcycle comprehensive insurance policy

- Lifetime guarantee on repairs
- Emergency expenses, repairs and return of motorcycle
- Personal items cover (ie sunglasses & MP3 players)
- Additional items cover (ie gear bags, motorcycle clothing & protective safety items)
- Experienced rider discount
- Flexible payment options – monthly or annually

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## Have peace of mind on your holiday

Travel insurance provides protection and peace of mind when you are travelling internationally or within Australia. PC Insurance Agency can help you find the right cover that suits you and the type of holiday you're planning. All you have to do is organise your trip.

### Travel insurance benefits can include:

- Range of competitive plans and bonus day coverage
- A broad range of policy benefits
- 24-hour access to emergency medical assistance
- Fast claim service

## Protect your pleasure craft

Insure your pleasure craft through PC Insurance Agency with Club Marine, the largest provider of pleasure craft insurance in Australia.

### Benefits available with Club Marine insurance

- Automatic Club Marine membership and Club Card
- Receive a whole range of exclusive services and benefits
- National network of 800 Club Marine Service Centres for on-the-spot claim services

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## Health Insurance

Police Credit is pleased to be partnering with one of Australia's largest and most innovative health insurers, HBA. The PC Member Health Plan offers you more of the features and benefits you want from private health insurance, such as:

- A special 'no excess' offer. Simply choose Corporate Hospital Top Level 2, Corporate Hospital Intermediate Level 2 or Corporate Hospital Saver Level 2, and if you or anyone under your membership is admitted to hospital, the PC Member Health Plan will cover your excess, no matter how many times you are admitted!
- No gap dental for kids - Only HBA covers the cost of your kid's dental until they're 25, on over 250 services at Members First dentists<sup>†</sup>
- No re-serving your waiting periods - if you already have health cover and switch to HBA - you won't have to re-serve your waiting periods<sup>‡</sup>

<sup>†</sup>Excludes orthodontics. At Members First dentists on benefits payable, up to the limits of your cover. Available on Family hospital covers with Platinum, Gold, or Silver Extras. Excludes hospital treatment. Waiting periods apply. Child dependants only. Normal fund dental rules apply.

<sup>‡</sup> Applicable if you join within 60 days of leaving your previous insurer. Waiting periods may apply for benefits not covered or covered at a lower level, with your previous health fund may apply for benefits not covered with your previous health fund.



## LifeCover Plus

PC Insurance Agency can refer members to Allianz and their LifeCover Plus, an insurance policy that is designed to help protect your family's way of life if the unexpected occurs.

### Features of Allianz LifeCover Plus Insurance

- Life cover up to \$1.5 million<sup>^</sup>
- Critical Illness cover up to \$500,000<sup>^</sup>
- Permanently Unable to Work cover up to \$1.5 million<sup>^</sup>
- Immediate assessment process
- No medical check-ups required to apply for cover
- Competitively priced premiums
- 30 day cooling off period
- 24 hour world wide cover (but you must be an Australian resident residing in Australia at the time of application to apply for cover)
- Inflation proofing
- Guaranteed renewable contracts
- No automatic exclusions for pre-existing conditions

It is important to read the Product Disclosure Statement for full information about this product. <sup>^</sup>Maximum cover amounts depend on your age at application

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## PC Insurance Agency, your everyday hero

If you would like Police Credit to contact you when your insurance falls due, please complete the following details.

My current insurance renewal dates are as follows:

Home	/	/
Contents	/	/
Landlord	/	/
Car	/	/
Caravan	/	/
Motorcycle	/	/
Boat/Pleasure craft	/	/
Travel (proposed date)	/	/
Health	/	/
Life	/	/

Member No.	
Address	
Email	
Phone No.	

Please nominate a suitable date and time for Police Credit to contact you: \_\_\_\_\_

Personal information supplied will not be used by Police Credit for any purpose other than to contact you when your insurance falls due. You can access your personal information by contacting us.

Fax this coupon on 9268 9257 or

email it to [pcinsurance@policecredit.com.au](mailto:pcinsurance@policecredit.com.au) or

mail it to:

Reply Paid 669

Police Credit

PO Box 669

Carlton South Vic 3053



# PC Insurance Agency. Your everyday hero.

## Secure your future with PC

### Member Response General account & enquiries

Call Member Response on 13 63 73 & press 3

Fax [03] 9349 3113

### Home Loan

Call Phone-A-Loan on 13 63 73 & press 4 then 1

Fax [03] 9268 9230

Email [pcloans@policecredit.com.au](mailto:pcloans@policecredit.com.au)

### Car & Personal Loan

Call Phone-A-Loan on 13 63 73 & press 4 then 2

Fax [03] 9268 9294

Email [pcloans@policecredit.com.au](mailto:pcloans@policecredit.com.au)

### Credit card

Call Phone-A-Loan on 13 63 73 & press 4 then 3

Fax [03] 9268 9294

Email [pcloans@policecredit.com.au](mailto:pcloans@policecredit.com.au)

### PC Insurance Agency

Call PC Insurance Agency on 13 63 73 & press 2

Fax [03] 9268 9257

Email [pcinsurance@policecredit.com.au](mailto:pcinsurance@policecredit.com.au)

### PC Planning Financial Planning

Call PC Planning on 13 63 73 & press 5

Fax [03] 9268 9353

Email [pcplanning@policecredit.com.au](mailto:pcplanning@policecredit.com.au)

## [www.policecredit.com.au](http://www.policecredit.com.au)

This advice has been prepared without taking account of your objectives, financial situation or needs. Because of this, before acting on the advice you should consider whether the advice is appropriate for you having regard to your objectives, financial situation and needs. Before you make any decision to acquire general or life insurance product or service you should obtain and consider the respective Product Disclosure Statements, available from any branch of Police Association Credit Co-operative Limited ABN 33 087 651 661 AFSL 240293 (Police Credit) or by calling 13 63 73. Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 (Allianz) and CGU Insurance Limited ABN 27 004 478 371 AFSL 238291 issue the Home, Motor, Landlord and Caravan Insurance products which are arranged by Police Credit as agent of the relevant insurer. Allianz LifeCover Plus Insurance is underwritten by Allianz Australia Life Insurance Limited (Allianz Life). Police Credit acts as a mere referrer only with respect to this insurance. Travel insurance is issued and managed by ETI Australia Pty Limited ABN 52 097 227 177 AFSL 245631 trading as Global Assistance as agent of the insurer Allianz and is arranged by Police Credit as agent of Allianz Global Assistance. Allianz pleasure craft insurance is issued and managed by Club Marine Limited ABN 12 007 588 347 AFSL 236916 as agent of the insurer Allianz and is arranged by Police Credit as agent for Club Marine. Police Credit arranges Motorcycle insurance as agent of the insurer Swann Insurance (Aust.) Pty Ltd ABN 80 000 886 680 AFSL 238292. Police Credit acts as a mere referrer you to BUPA Australia Health Pty Ltd ABN 50 003 098 655, trading as HBA in providing health insurance. Police Credit receives a commission on this insurance product as a percentage of the premium paid for each policy as a percentage ranging from 10% to 20%. Fees and charges apply. Information on interest rates, terms & conditions and fees & charges applying to our products and services is available on application or request. © Registered to BPAY Pty Ltd ABN 69 079 137 518.

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