

Auto Auto Return to Invoice Insurance

Key Fact Sheet



Features and Benefits:

Return to Invoice (RTI) Insurance is designed to provide You with protection in the event that Your Motor Vehicle is declared a Total Loss by Your Comprehensive Motor Vehicle Insurer. We will pay You the difference between the Total Loss payout by Your Comprehensive Motor Vehicle Insurer and the Purchased Invoice Price of the Motor Vehicle. If there is an outstanding balance applicable to Your Finance Company, the claimable amount will be directed to them in the first instance.

Coverage:

This insurance is designed to cover You as described below:

If the event giving rise to the Total Loss of Your Motor Vehicle occurs:	RTI insurance provides the following cover:
Throughout the term of Your Policy	The difference between the Total Loss Valuation and the Purchased Invoice Price of Your Motor Vehicle.

In addition to the Return to Invoice Insurance cover, an Additional Cover Benefit is provided to assist You to pay the following in the event the Comprehensive Motor Vehicle Insurer replaces Your Motor Vehicle:

- Incidental expenses You have incurred due to the Total Loss of Your Motor Vehicle and Personal items that were lost, stolen or damaged during the Total Loss event.

Additional Cover Benefit	Benefit Limits
All coverages	5% of the Purchased Invoice Price of Your Motor Vehicle.

Loyalty Benefit

The Loyalty Benefit is also payable if, and only if, You purchase a replacement vehicle at the same selling agent You purchased the Motor Vehicle from originally. You do not have to return to the original selling agent to purchase a replacement vehicle but, if You do, You are entitled to the Loyalty Benefit.

Loyalty Benefit	Benefit Limits
All coverages	5% of the Purchased Invoice Price of Your Motor Vehicle.

Claim Payment Example

Vehicle Purchased Invoice Price (inclusive of on road costs)	A	\$28,000
Vehicle Insurance Payout	B	-\$22,000
No outstanding financier as purchased outright	C	\$0
RTI Cover pays (plus Additional Cover Benefit)	A - B	\$6,000

Key Points:

Availability	Available when you are buying an approved Motor Vehicle.
Excess	There is no excess applicable to this product.
Cooling Off Period	You have the comfort of knowing that if you change your mind, you can cancel this product within the first 30 days and receive a full refund, provided no claims have been made.
Eligibility	The Motor Vehicle must be 10 years of age with a maximum purchase price of \$200,000.
Cancellation Policy	On cancellation after the cooling-off period, AWN Insurance will provide you with a refund for the unused portion of the premium, less any paid claims.

Please refer to the relevant Product Disclosure Statement for the full terms and conditions, exclusions and other vital information.

This Key Fact Sheet is designed as an overview only. For full terms and conditions please refer to the Product Disclosure Statement and Target Market Determination which apply to your purchase (both available at www.awninsurance.com.au). Benefits offered by these products are in addition to any other warranties and guarantees relating to your Motor Vehicle under the Competition and Consumer Act 2010 (Australian Consumer Law) and State and Territory legislation. This product is offered by Australian Warranty Network Pty Ltd trading as AWN Insurance, ABN 78 075 483 206, holder of AFS Licence No. 246469, and underwritten by Sovereign Insurance Australia Pty Ltd, ABN 85 138 079 286, holder of AFS Licence No 342516. AWN Insurance does not take into account your personal or financial circumstances when offering these products.