

Novated Total Cover

The perfect fit for our novated leases, the ideal comprehensive motor vehicle insurance option.

An aerial photograph of a coastal road with a red car driving. The image is partially obscured by a large, stylized orange graphic that resembles a wavy line or a series of overlapping shapes. The text 'LeasePlan' is centered within this graphic.

LeasePlan

What's next?

What's Included

LeasePlan Total Cover (LPTC) includes full policy benefits at a very competitive price.

It is bundled with our novated products to give our customers the protection they need.

Because we understand leased vehicles better than most, LPTC includes standard features that alleviate common concerns, including:

- NO GAP. When LeasePlan is the lessor of your Vehicle, we will pay the Market Value of your Vehicle and the amount necessary to discharge your obligations to LeasePlan under your lease
- No age or inexperienced driver excess
- Personal effects and clothing cover (max \$1,000) following an accident
- Premium amortised and bundled as part of monthly payments rather than a lump sum
- When LeasePlan is the lessor, if a vehicle is deemed a total loss, we are able to ensure that your lease payments cease from the incident date rather than the date the vehicle payout proceeds are paid to the lessor
- Reimbursement for the cost of travel to your destination point or transportation cost to collect your repaired vehicle following an accident (maximum benefit \$1,000)
- Reimbursement for the cost of emergency repairs necessary to enable you to drive home following an accident (maximum benefit \$500)
- Cover for accidental damage caused to someone else's property caused while you were driving another vehicle not belonging to you whilst your vehicle is undergoing repair or associated services
- Standard excess at \$500*

LPTC also allows you to add the following benefits*:

- Hire car following an accident (choose 7, 14 or 28 days - max \$100 per day)
- Removal of basic excess for windscreen cover (limited to 1 claim per period of insurance)

**For full terms and conditions please refer to the LPTC Combined Product Disclosure Statement and Financial Services Guide.*

Accident Claims Management Service

All LPTC policy holders have access our Accident Claims Management service.

- In the event of an accident, drivers or fleet managers simply call the toll-free number (24/7) and the National Claims Centre gathers the information it needs to assume full control over a reliable and worry-free outcome. It's an easy, paperless process.
- LeasePlan manages the authorised repairers and assessors, ensuring quality of work and high service levels.

Bundled Advantages

Bundling LPTC with a novated lease means

- No lump sum premium payment
- Advantages of coming from pre-tax income
- If an excess is payable, it is allocated to the vehicle and addressed at end-of-lease settlement

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