




---

## *Features and Benefits*

---

A photograph of three motorcyclists. In the foreground, a black sport bike with its headlights on is shown from a front-three-quarter view. Behind it, two other riders on a blue and white dirt bike are visible, also wearing helmets and riding gear. The background is a plain, light-colored surface.

COVER FOR  
YOU AND YOUR  
MOTORCYCLE



## Welcome to *mi-bike* Motorcycle Insurance

Our comprehensive range of *mi-bike* Motorcycle Insurance products are designed so that you can specifically tailor your insurance needs to “cover you and your motorcycle”.

We recognise that a motorcycle is often an owner’s most treasured asset and we strive to provide the peace of mind that is sought from a total motorcycle insurance solution.

We are there 24/7 when you need to make a claim.

Just call our priority claims number: **1300 781 448**

We offer cover for you and your motorcycle with features and benefits most other motorcycle insurers just don’t provide.

**Call now for a free quote  
1300 780 446**



Comprehensive

## Choose From Our Flexible Cover Options

Whether you ride a road bike, off road bike, quad bike or scooter, *mi-bike* Motorcycle Insurance products offer flexible motorcycle insurance policies at highly competitive premiums.

### *mi-bike* Comprehensive Motorcycle Insurance\*

*mi-bike* Comprehensive Motorcycle Insurance is the broadest cover available under the *mi-bike* Motorcycle Insurance product range. It provides three cover options to choose from so you can select the cover suitable for your needs.

It protects your motorcycle against accidental damage, fire and theft, it also covers your legal liability for damage to other third party property.

### *Comprehensive Insurance*

- The broadest cover we offer.
- Cover for loss of or damage to your motorcycle as the result of an accident, malicious acts, storm, flood, fire, theft and transit.
- \$20 million Third Party Liability cover.
- Replacement of your motorcycle if it is a total loss within the first 2 years of original registration.
- Up to \$3,000 for loss or damage to riding gear in the event of an accident.
- Up to \$1,500 to replace your keys and/or locks if they are stolen or illegally duplicated.
- No excess for an accident if you’re not at fault.
- Lifetime guarantee on all authorised repairs.

*Continued overleaf*

## Choose From Our Flexible Cover Options *cont'd*

### **Comprehensive Insurance *(cont'd)***

- Agreed Value option available.
- Lay-Up cover option: Premium discounts for the months you don't ride your motorcycle. Weekend rider cover still applies.

### **Third Party Fire, Theft & Transit Cover**

- New for Old replacement of your motorcycle if it is a total loss within the first 2 years of original registration.
- \$20 million Third Party Legal Liability Cover.
- We will pay up to \$5,000 if your motorcycle is damaged from an accident caused by an uninsured driver. You must provide the details of the other driver.
- Lay-up cover option: Premium discounts for the months you don't ride your motorcycle. Weekend rider cover still applies.

### **Third Party Only Cover**

- \$20 million Third Party Legal Liability Cover.



## **Off Road Motorcycle Insurance\***

mi-bike Off Road Motorcycle Insurance provides cover for Off Road enthusiasts.

mi-bike Off Road Motorcycle Insurance provides cover for Motocross, Enduro, Quad and kids fun motorcycles.

mi-bike Off Road Motorcycle Insurance offers great premiums & policy coverage.

### **Fire & Theft Cover**

- Cover to repair or replace your off road motorcycle if it is damaged or lost as a result of fire or theft.
- Accidental Damage Cover – We will pay up to 50% of the repair cost or the motorcycles market value if it is accidentally damaged. You will be required to pay any applicable excess(s).
- Transit Cover – cover in the event of loss or damage whilst your motorcycle is being securely transported.
- Towing to the nearest repairer or place of safety if your motorcycle is damaged as a result of fire or theft.



## ***Loan Protection Insurance\****

A change in your health or loss of your income can leave you struggling to make your loan repayments.

mi-bike Loan Protection Insurance can assist you at your moment of need.

We offer different combinations of cover so you can choose the one that's right for you.

### ***Policy Benefits***

- Disablement and Hospitalisation benefits – helps with your monthly loan repayment if you're unable to work or hospitalised due to illness or injury.
- CashAssist benefit\*\* – pays the outstanding balance of your loan up to \$50,000 if you suffer a heart attack, stroke or cancer or have coronary artery surgery.
- Death benefit – pays the outstanding balance of your loan up to \$50,000 per loan or \$100,000 in total in the event of your death.
- Involuntary Unemployment benefit\*\*\* – helps pay your loan repayment if you lose your job.
- Total benefit – up to \$100,000 in total for all policy benefits.
- Joint cover is available at a discounted rate for your partner.

\*\* CashAssist (trauma) benefit cover may only be purchased when a another benefit is purchased and can only be chosen at commencement of cover.

\*\*\* Involuntary unemployment benefit cover may only be purchased with Disablement cover.



## ***Gap Cover\****

mi-bike Gap Cover Insurance helps protect you from suffering significant financial loss.

If your new motorcycle is stolen or damaged beyond repair, there may be a “gap” between the loss payout made by your insurer and what you still owe the financier. You may also incur “Out of Pocket” expenses whilst trying to find another motorcycle.

mi-bike Gap Cover Insurance provides cover for this financial “gap” and from suffering financial loss and inconvenience.

A simple one-off premium protects you for the duration of your loan.

### ***You have three coverage choices:***

- Option 1: \$10,000 Gap Cover \$2,500 Extras Cover.
- Option 2: \$7,500 Gap Cover \$1,500 Extras Cover.
- Option 3: \$5,000 Gap Cover \$1,000 Extras Cover.

### ***Policy Benefits***

- No excess on claims.
- One off premium payment for the duration of your loan contract up to 5 years.



## ***Motorcycle Tyre & Rim Cover\****

mi-bike Tyre & Rim Insurance is a simple and easy to understand insurance policy that provides cover for repair or replacement of damaged tyres, as well as damaged wheel rims.

### ***Tyres***

Cover is provided for punctures or damage to your tyres from potholes, kerbs, nails, screws, metal, glass, road debris and blowouts.

We will repair or replace your tyre up to \$500 per claim (limit of two claims per policy year).

### ***Rims***

Cover is provided for your motorcycle wheel rims if they crack, warp and/or are misshapen by potholes, kerbs, nails, screws, metal, glass, road debris or a blowout.

We will repair or replace your wheel rim up to \$1,500 per claim (limit of two claims per policy year).

### ***Towing***

If your tyre/s or rim/s are damaged we will pay up to \$500 per claim for the reasonable cost of towing your motorcycle to the nearest tyre and rim repairer.

### ***Excess***

Nil excess per claim.

This cover is not available for Off Road or unregistered motorcycles.



### **Combined Brochure**

mi-bike Insurance and all products under it are issued by AAI Limited trading as Vero Insurance (ABN 48 005 297 807) (AFSL 230859).

NM Insurance has been given a binder authority by the relevant insurer, which allows NM Insurance to enter into the policy, to administer it and to handle and settle claims made under it.

Any advice provided is general only and may not be right for you. The information in this document is current as at time of issue 1st July 2014 but may change without notice.

NM Insurance may receive a commission which is a percentage of the premium paid to the relevant insurer and may also receive a portion of the underwriting profit if any – ask NM Insurance for more details.

Before making a decision to acquire any of the mi-bike Insurance Products you should read the Product Disclosure Statement (PDS) which contains information that is designed to help you understand the policy so you can decide whether it's right for you. You can obtain a PDS of all the mi-bike insurance products from our website: [www.mi-bike.com.au](http://www.mi-bike.com.au)

\*This document provides a summary of features and benefits only which are not exhaustive. Cover remains subject to the terms, conditions, limitations and exclusions that apply and which are detailed in each PDS.

NM Insurance Pty Ltd  
ABN 34 100 633 038 AFSL 227186  
28-32 George Street, Sandringham, Victoria 3191  
Phone: 1300 780 446  
Email: [customerservice@mi-bike.com.au](mailto:customerservice@mi-bike.com.au)  
Website: [www.mi-bike.com.au](http://www.mi-bike.com.au)

**nminsur**ance