

You drive it. You ride it. We cover it.



Your guide to car and motorcycle insurance

Two wheels or four, we've got yours covered.

Car insurance

Comprehensive

The full monty of cover in case your car gets damaged or damages someone else's car or property. And if you get it fixed through our repairer network, we'll give you a quality guarantee on the repairs while you own the car and you're insured with us.

You are covered for lost or stolen keys and to top it off if the cost is \$300 or less your excess is waived. Plus the option of State Roadside Rescue, our 24-hour emergency breakdown service.

Third Party, Fire and Theft

You guessed it. This covers your car for fire or theft and any damage it causes to someone else's car or property. Plus if an uninsured driver hits your car, it's not your fault and you can identify them, we'll cover your repairs up to \$3,000 with no excess.

Third Party Only

Cover on a budget in case your car damages someone else's car or property. And if an uninsured driver hits your car, you're not at fault and can identify them, we'll cover your repairs up to \$3,000 with no excess.

At a glance

	Comprehensive	Third Party, Fire & Theft	Third Party Only
Accidental loss (includes windscreen, windows, sun roof and driving lights)	✓	✓ (For fire, theft, attempted theft or natural disaster)	✗
Accidental death & permanent disablement	✓	✗	✗
Excess protection	✓	✗	✗
Keys and locks	✓	✗	✗
Legal liability protection for damage and injury up to \$20 million	✓	✓	✓
Manslaughter defence	✓	✓	✓
Medical expenses	✓	✗	✗
Methamphetamine contamination	✓	✓	✗
Protection against identifiable uninsured drivers	✓ (covered under accidental loss above)	✓ (up to \$3,000)	✓ (up to \$3,000)
Road clearing costs	✓	✓	✓
Towing costs	✓	✓	✓
Trailer cover	✓	✗	✗
Transport costs	✓	✗	✗
Multi-policy discount*	✓	✓	✓

* Discounts apply to the base premium amount (or the net base premium amount after deduction of any other discount(s)) and do not apply to government levies, GST or optional extensions.

Motorcycle insurance

Comprehensive

Complete cover in case your motorcycle is damaged or you damage someone else's property.

Third Party Only

Back up in case you damage someone else's ride or property. Plus if an uninsured driver hits your bike, it's not your fault and you can identify them, we'll cover your repairs up to \$3,000 with no excess.

At a glance

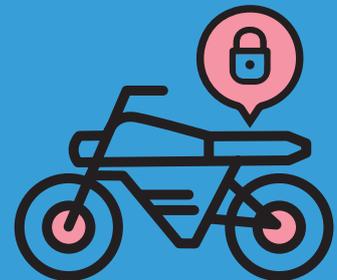
	Comprehensive	Third Party Only
Accidental loss to your motorcycle	✓	✗
Accidental death and permanent disablement	✓	✗
Excess protection	✓	✗
Keys and locks	✓	✗
Legal liability protection for damage and injury up to \$20 million	✓	✓
Manslaughter defence	✓	✓
Medical expenses	✓	✗
Protection against identifiable uninsured drivers	✓ (covered under accidental loss above)	✓ (up to \$3,000)
Road clearing and towing costs	✓	✓
Multi-policy discount*	✓	✓

* Discounts apply to the base premium amount (or the net base premium amount after deduction of any other discount(s)) and do not apply to government levies, GST or optional extensions.

State policy criteria, terms and conditions apply. This brochure is only a summary. Please read the policy document for full details.

Safety first

- Anti-theft devices like immobilisers and GPS systems can be a lifesaver
- If you can't park in a locked building, spots in well lit areas are your next best option
- Keep anything important out of sight – in the boot, under a seat, in the glove box or your motorcycle storage compartment
- Keep your ownership or registration documents at home, not with your wheels.



Quick and easy claiming

If you need to make a car claim, you can do it at state.co.nz/claims. To talk it through or make a motorcycle claim, just call **0800 80 24 24**. We're here 7 days a week.



Ways to pay

- Visa, MasterCard, EFTPOS or cash
- Direct debit straight from your bank account or credit card
- Online at state.co.nz/pay.



Fly Buys

Earn these every time you pay your insurance. Just give us your Flybuys number at state.co.nz/flybuys.



Multi-policy discount

If you've got contents cover with us and you take out a home, car or motorcycle policy, you'll pay less for both. Find out how at state.co.nz/multipolicy.



Our free app

Check and renew your policies, make a claim and take out cover in a couple of taps. Download the State app at state.co.nz/app.