



our insurance services



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about our insurance services

The importance of protecting you and your assets cannot be underestimated. Just imagine how much it would cost you if you didn't have adequate insurance protection for yourself, your family and your personal belongings.

The amount of time and money it would cost you to replace the things that are important in your life, such as your car and home, can be extremely expensive without insurance protection.

Victoria Teachers Credit Union is an agent/referrer for a number of general insurance underwriters and has been arranging insurance protection for over 25 years. We understand the importance of providing our Members with:

- A fair deal – we will provide you with the right insurance cover at the right premium.
- Superior, personalised service – our friendly and knowledgeable Staff will arrange your insurance cover with just one phone call. New policies and changes to existing policies will be sent to you the same day.
- Flexibility – you can pay your insurance premium by monthly instalments with no additional policy fee*. We will also provide you with an obligation-free quote when your insurance policy is due for renewal.
- A broad range of insurances - meaning more choice for Members.

Product Disclosure Statement

Refer to the relevant Product Disclosure Statement (PDS) available at our branches, or by contacting us on **1300 654 166**. It should be considered before acquiring a product.

*Hard to place risks payment options may vary with the underwriter. The total premium may vary slightly due to rounding; and bank or financial institution transaction fees may apply. Not applicable for Travel Insurance.

CGU Insurance Limited (CGU) ABN 27 004 478 371, AFSL 238 291, Allianz Australia Insurance Limited (Allianz) ABN 15 000 122 850, AFSL 234 708, Australian Unity Health Limited ABN 13 078 722 568, Zurich Australia Limited AFSL 232 510, ABN 92 000 010 195, Swann Insurance (Aust) Pty Ltd ABN 80 000 886 680, AFSL 238 292, ETI Australia Pty Ltd trading as Mondial Assistance ABN 52 097 277 177, AFSL 245 631 (Mondial Assistance) and Brokers National – Insurance Broking AFSL 246 366, ABN 44 087 651 976 are the insurance providers. In arranging this insurance, Victoria Teachers Credit Union, AFSL 240 960, acts as agent for the insurers, not as your agent.

A Product Disclosure Statement (PDS) should be considered before acquiring a product and can be requested by calling our Insurance Services on 1300 654 166. We receive commission on these insurance products as a percentage of the premium price for each policy ranging from 5-20%.

paying for your insurance

You can pay for your insurance cover quickly and easily by simply arranging for the payments to be directly debited from your account on a monthly* or annual basis. You can also organise to pay your insurance annually by:

- Credit Card.
- Cheques.
- Cash.
- BPAY.

By arranging for your salary to be credited to your Credit Union account you can have your funds automatically distributed to various accounts, including payment of your insurance, for no additional policy fee*.

For further information on any of our services or an obligation-free quote, please contact us on **1300 654 166**, email insurance@victeach.com.au or visit www.victeach.com.au.

*Hard to place risks payment options may vary with the underwriter. The total premium may vary slightly due to rounding; and bank or financial institution transaction fees may apply. Not applicable for Travel Insurance.

Terms and Conditions apply to all insurance policies. Please refer to the Product Disclosure Statement (PDS) that will be sent to you when you request more information. In arranging these insurance services, Victoria Teachers Credit Union acts as an agent for the insurers, not as your agent.



motor vehicle

Whether we like it or not, motor vehicle accidents can happen, irrespective of whether you or another driver is at fault. Why take the risk of not having adequate insurance protection?

We can offer you protection from a range of underwriters to give you cover options such as:

- Full comprehensive insurance with optional extras including:
 - Rating protection designed to protect your rating in the event of an at fault claim.*
 - Nil excess in the event of a claim.*
 - Covering your windscreen for replacement.*
- Agreed or market value.*
- Third party insurance with fire and theft cover.
- Third party only insurance cover.

As a Member of Victoria Teachers Credit Union, you may also be entitled to:

- Reduced premiums if you combine your Home and Contents policy with your Motor Vehicle Insurance.**
- A guarantee on the parts and workmanship of repairs for the lifetime of the vehicle while it is still owned by you.

*Conditions apply. Refer to the PDS for full Terms and Conditions.

**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 and government charges) as reduced by any prior applied discounts/entitlements.

This insurance Victoria Teachers Credit Union arranges is underwritten by Allianz, AFSL 234 708, ABN 15 000 122 850 or CGU AFSL 238 291, ABN 27 004 478 371.



building and contents

Your home is probably the biggest single purchase that you will make in your lifetime. Just imagine the cost of rebuilding your home or replacing your contents if something were to happen.

We can provide you with protection from a range of underwriters.

Cover options include:

- New for old building and contents replacement cover.
- Personal items away from the home, for example in the car or at the beach.
- Accidental damage cover, including for example, red wine spills on your carpet.*

As a Member of Victoria Teachers Credit Union, you may benefit from the following:

- Reduced premiums** if you:
 - Combine your policies.
 - Are over 55 years of age.
 - Have a monitored alarm.

- Costs incurred at the location of your temporary accommodation will be covered in the event of a loss.
- Cover for your possessions in the home and, to a limited extent, in the yard.
- If an electrical current damages a household electrical motor (including sealed or semi-sealed refrigeration units) during the period of insurance, the reasonable cost to repair or replace the motor will be covered.*
- Your insurance policy will also cover the cost of spoilage* of frozen food in a domestic refrigerator, freezer or deep freezer.

You can calculate the value of replacing your home and contents with our online calculators at www.victeach.com.au.

You can submit a quote request online at www.victeach.com.au.

*Limitations and conditions apply. Refer to the PDS for full Terms and Conditions.

**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 and government charges) as reduced by any prior applied discounts/entitlements.

This insurance is underwritten by Allianz, AFSL 234 708, ABN 15 000 122 850 or CGU AFSL 238 291, ABN 27 004 478 371.

landlord

Did you know that one of the most common mistakes property investors make is taking out an insurance policy that does not suit their requirements? This means that in the event of a claim, the policy would not adequately cover the repair or replacement of their property!

We can provide you with a range of cover options for your investment property including:

- Cover for the replacement of buildings.
- Cover for the replacement of contents.
Items such as carpets, curtains, household goods and furniture.*
- Protection against the loss or damage caused by:
 - Explosion.
 - Fire or smoke.*
- Malicious damage caused by tenants.*
- Strata title mortgage protection cover.

As a Member of Victoria Teachers Credit Union, you may benefit from the following:

- Competitive premiums.
- Automatic cover for:
 - Legal liability.
 - Rent and legal expenses if the tenant defaults on rent or departs without notice.*
- If an electrical current damages a household electrical motor (including sealed or semi-sealed refrigeration units) during the period of insurance, the reasonable cost to repair or replace the motor will be covered.*

*Conditions apply. Refer to the PDS for full Terms and Conditions. This insurance is underwritten by Allianz, AFSL 234 708, ABN 15 000 122 850 or CGU, AFSL 238 291, ABN 27 004 478 371.



travel

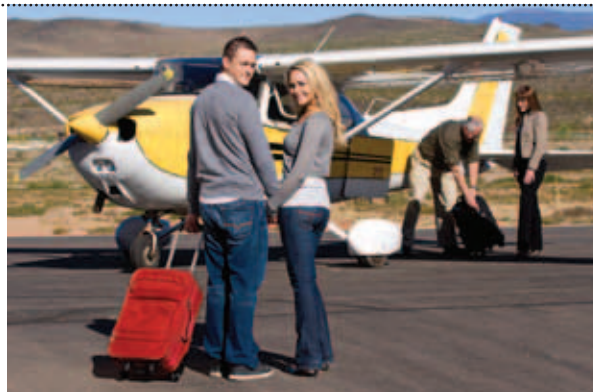
Whether you're travelling around Australia or overseas you deserve to have peace of mind and enjoy your trip without the worry of unexpected expenses.

Unfortunately, each year Australians are affected by hospitalisation, death and evacuations while travelling. If you are not adequately covered by travel insurance you may be faced with a long term financial burden.

Victoria Teachers Credit Union offers a comprehensive range of covers designed to suit your travel plans. Some of the events you are covered for include:

- Overseas emergency medical, hospital and dental expenses.
- Additional accommodation and travel expenses.
- Cancellation fees and lost deposits.
- Resumption of overseas journey.
- Luggage and personal effects.
- Loss of travel documents.
- Accidental death, permanent disability and loss of income.
- Personal liability.
- Travel delay.

For further information or an obligation-free quote, please call one of our friendly Insurance Consultants on **1300 654 166** or visit www.victeach.com.au.



Refer to the PDS for full Terms and Conditions. Travel Insurance is issued and underwritten by CGU and Allianz. This insurance is arranged by Victoria Teachers Credit Union as an agent for CGU Insurance Limited ABN 27 004 478 371, AFSL 238 291 (CGU) and ETI Australia Pty Ltd trading as Mondial Assistance ABN 52 097 227 177, AFSL 245 631 (Mondial Assistance). The Travel Insurance Product Disclosure Statement is available by calling 1300 654 166 and should be considered before deciding if this product is right for you.

motorcycle

Motorcyclists are exposed to greater risks on the road than motorists.

As a result, protective gear such as appropriate rider clothing and head protection is extremely important.

It is also important to protect yourself against the damage that can be caused to other people's property as well as accidental loss or damage to your own!

We can provide you with a range of cover options including:

- Full comprehensive insurance with optional extras: *
 - Helmet cover up to \$500 as a result of an accident.
 - Agreed value on your motorcycle in the event of a claim.
 - Replacement motorcycle if a total loss occurs in the first 24 months from the date of first registration.*
- Third party insurance with fire and theft cover. *
- Third party liability insurance cover up to \$20,000,000.
- Fire and theft cover. *

You can rest assured knowing that your Motorcycle Insurance covers you throughout Australia.

As a Member of Victoria Teachers Credit Union, you are also entitled to the following benefits:

- Special 5% discount if you have an electronic theft device.* (Maximum discount of \$50.)
- An experience discount – a 10% discount for Motorcycle Rating 1 policy holders.
- A lifetime guarantee on the parts and workmanship of repairs for the lifetime of the motorcycle, while it is still owned by you when using our insurance provider's recommended repairers.
- Licence excess waiver for riders who have completed an accredited rider-training course.*
- Your comprehensive motor vehicle 'no claim bonus' can be transferred to your motorcycle.*

*Conditions apply. Refer to the PDS for full Terms and Conditions. This insurance is underwritten by Swann Insurance (Aust) Pty Ltd, ABN 80 000 886 680, AFSL 238 292.

boat or caravan

Your leisure time is precious. You should be able to enjoy it without worrying about damage to your boat or caravan.

Boat

Our Boat Insurance is offered through two underwriters and can provide you with the following cover options:

- Coverage up to 50 kilometres offshore.
- Powerboat (outboard motor) or sailing boat.
- Coverage for hull, motors, sails, masts and trailers.
- Racing extension for sailing boats.
- Legal liability.
- Water ski extension for power boats.
- 14 days automatic cover for purchase of replacement boat.

Caravan

We can provide you with protection from two underwriters.

As a Member of Victoria Teachers Credit Union, you will benefit from the following:

- In the event of a Caravan claim, you may be covered for emergency repairs and accommodation.
- You will be protected against the loss or damage to the contents of your Caravan.*
- Following an accident or theft to your Caravan, you are covered for the reasonable cost of protection, removal and towing of your Caravan to the nearest repairer or place of safety.
- 14 day automatic cover for replacement caravan.
- Legal liability cover.

*Conditions apply. Refer to the PDS for full Terms and Conditions. These insurances are underwritten by Allianz AFSL 234 708, ABN 15 000 122 850 or CGU AFSL 238 291, ABN 27 004 478 371.

farm

Farm Insurance gives you cover for all personal and business aspects of running a farm.

We classify a farm* as:

- More than 5 acres in size; or
- Residential block with dam or livestock.

We can provide you with a range of cover options including:

- Domestic Building and Contents.
- Farm Property.
- Farm Machinery & Working Dogs.
- Theft.
- Hay, Livestock, Fencing & Trees.
- Business Interruption.
- Business Liability.
- Machinery Breakdown.
- Personal Income.
- Road Transit.
- Broad Form Liability.
- Boat or Caravan.

As a Member of Victoria Teachers Credit Union, you may benefit from the following:

- Flexibility - choose from 10 separate covers that you can mix and match to suit your needs, including machinery, fencing, livestock and many other types of cover.
- Convenience - combine all your policies into one, including building, contents and liability covers.*
- Cost Savings - with competitive premiums, pay-by-the-month at no extra cost and cost savings when combining your policies.

To compare your current policy or to determine how much you could save by combining your policies, call one of our friendly Insurance Consultants on **1300 654 166** for an obligation-free quote.

* Conditions apply. Refer to the PDS for full Terms and Conditions. This insurance is underwritten by CGU AFSL 238 291, ABN 27 004 478 371.

health

Your health, like you, is unique. Health insurance, issued by our partner Australian Unity, provides you and your family with a wide range of quality health cover options, so you can have peace of mind and claim back on the things you value. Choosing your health cover doesn't have to be complex or confusing, and Australian Unity can help you choose the right cover to suit your needs.

More than just health cover

In addition to hospital and extras cover, you can take advantage of the following benefits to assist you to enjoy a healthier, happier future:

- Start claiming straight away - on selected extras like preventative dental, physio, chiro and acupuncture.¹
- Additional benefits for your health - including losing weight, quitting smoking and getting a GP health check² when not claimable by Medicare.
- No Gap Dental Network provides selected preventative dental services at no out-of-pocket cost to you.³
- Cover for your children under 23 or 25 if they are studying or doing an apprenticeship at no extra cost under the family membership.

- Switching is easy. When you switch from your current fund to an equivalent or lower level of cover, you won't have to re-serve any previously completed waiting periods. Other waiting periods may still apply.
- Online Services. Manage your membership quickly and easily online, including making claims, checking benefit limits and updating your details.

Enjoy a 7.5% discount!

As a Victoria Teachers Credit Union Member you will also benefit from a 7.5% discount⁴ on your health cover through Australian Unity.

For a quote or more information, call Australian Unity directly on **1300 302 422**, and be sure to tell them you are a Victoria Teachers Credit Union Member so your discount is applied.

Health insurance provided by Australian Unity Health Limited ABN 13 078 722 568.

1. Waiting periods apply including for pre-existing conditions and major dental.

2. Yearly benefit limits apply. Terms and Conditions apply.

3. Subject to yearly benefit limits. Not available for Care'n Repair.

4. Discount is inclusive of all other retail discounts and when payment is by Direct Debit.

life/income insurance

Help protect your financial security with the Ezicover range of life insurance products, provided to our Members by Zurich Australia Limited (Zurich).

- Ezicover Term – a lump sum payment of up to \$750,000 payable on death or terminal illness. Cover continues up to age 99 years.
- Ezicover Select Term – a lump sum payment of up to \$750,000 payable on death or terminal illness. You choose the term 5, 10 or 15 years.
- Ezicover Trauma – a lump sum payment on diagnosis or occurrence of a heart attack, stroke, malignant cancer or coronary artery by-pass surgery.
- Ezicover Income Replacement – pays a monthly benefit of up to 75% of your average monthly pre-tax income (*maximum \$4,500*) if you are unable to work due to sickness or injury. Premiums generally tax deductible.
- Ezicover Funeral Plan – cash payout of your selected benefit either \$5,000, \$10,000 or \$15,000 paid to your beneficiaries to help with the cost of your funeral and other expenses.



- Ezicover Needlestick Plus – pays a lump sum on occupationally acquired infection with HIV (*Human Immunodeficiency Virus*) or Hepatitis B or C. In excess of 80 occupations are covered.

The Ezicover range is issued and administered by Zurich Australia Limited, 5 Blue Street North Sydney 2060. AFSL Number 232 510, ABN 92 000 010 195. For a quote, please visit www.victeach.com.au or call Zurich on **1800 025 015**.

Victoria Teachers Credit Union act as referrers only for these products and as such we cannot provide opinions, recommendations or endorsements about the products. You should read the relevant Product Disclosure Statement (PDS) to decide for yourself if the product is appropriate for your individual circumstances. The PDS can be obtained online or by contacting Zurich on 1800 025 015. If you buy a policy we will receive a commission of 20% (plus GST) of all premiums paid.

other *(hard to place risks)*

Are you finding it difficult to obtain insurance cover for that special something? Are other insurance companies turning you away because they are unable to provide you with the cover you need? Don't despair!

At Victoria Teachers Credit Union, we have a brokers referral service, which can provide you with adequate cover and protection for items that cannot be covered under other insurance policies.

We can provide you with a range of cover including:

- Professional indemnity.
- Business and commercial insurance.
- Tradesman cover.
- Prestige motor, vintage and veteran vehicles.
- Liability Insurance.
- Musical instruments.
- Builders liability.
- And many more.

This insurance is underwritten by Brokers National - Insurance Broking, AFSL 246 366, ABN 44 087 651 976.



other credit union services

Victoria Teachers Credit Union also offers:

- Savings and transaction accounts for everyday banking needs.
- Investment accounts.
- A range of lending solutions such as home/investment, personal, car, share and student.
- Financial planning services.

For further information on Insurance or any of our other services, please contact us on **1300 654 166**, or visit **www.victeach.com.au**.



This information does not take into account your objectives, financial situation or needs. Therefore you should firstly consider the appropriateness of this information and refer to the Terms and Conditions or the relevant Product Disclosure Statement (PDS) before acquiring a product. These documents are available at our branches or by contacting us on 1300 654 822.