



Avanti Credit Contract Indemnity Insurance (CCI)

CCI Insurance is a policy which may cover the policyholder for their monthly instalments on a credit contract in the event that they suffer from an insured event and are unable to attend their usual business or employment from which their income is derived. In the unfortunate event of death, long term injury or illness, CCI may cover the outstanding balance on the loan.

You can select between Single, Double and Joint cover.

The policy cover options and benefits are specific to the policyholder's source of income at the time entering into a Credit Contract. The benefits are payable directly to the financier and the insured events are listed below.

GOLD COVER (WAGE & SALARY EARNER) COVER

Death, Accident, Illness, Hospitalisation, Suspension and Redundancy

GOLD COVER (SELF EMPLOYED)

Death, Accident, Illness, Hospitalisation, Business Interruption and Bankruptcy.

The section of the policy headed '**Insured Events**' sets out the criteria to qualify for these benefits and the limits that apply. The policy also has overriding maximum limits of \$3,300 per month and \$200,000 in total. There are also exclusions which are listed under the heading '**Exclusions**'.

The policy will automatically cancel upon full prepayment of the credit contract, the policy details this and the other circumstances in which you can cancel.

Important - This is only a brief summary; for further information please refer to your vehicle or finance consultant and the copy of the policy certificate and booklet for full coverage, conditions, exclusions and benefits.