



YAMAHA

Revs Your Heart



**YAMAHA
MOTORCYCLE
INSURANCE**

INSURING YOUR PERFORMANCE LIFESTYLE

**INSURANCE FEATURES AND BENEFITS
FOR YOU AND YOUR MOTORCYCLE**



Welcome to Yamaha Motorcycle Insurance

All our insurance products have been designed so that you can specifically tailor your insurance cover to suit your individual needs.

At Yamaha we recognise that a motorcycle is often an owner's most treasured asset and at Yamaha Motorcycle Insurance we aim to provide the peace of mind that is sought from an insurance solution.

Should you need to make a claim we will be there when you need us the most 24/7.

Just call our Priority Claims Number: **1300 652 936**

Yamaha Motorcycle Insurance has features and benefits that most of the other motorcycle insurers just don't offer.

YAMAHA DNA



COMPREHENSIVE

Choose From Our Flexible Cover Options

Whether you ride a road bike, dirt bike or scooter, Yamaha Motorcycle Insurance offers flexible motorcycle insurance policies at highly competitive premiums.

YMI Comprehensive Insurance is the broadest cover available under the YMI Insurance product range. 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

- Replacement of Yamaha motorcycle in first 3 years of registration.
- Replacement of alternative brand motorcycles in first 2 years of registration.
- Up to \$3,000 total cover for riding gear.
- Up to \$1,500 to replace your lost keys and/or locks.
- No excess if you're not at fault.
- Lifetime guarantee on all authorised repairs.
- \$20 million Third Party Legal Liability Cover.
- Agreed Value option available.
- YAMAHA DNA Protection – no theft excess.
- Lay-Up: Premium discounts for the months you don't ride your motorcycle. Weekend rider cover still applies.

Choose From Our Flexible Cover Options cont'd

Third Party Fire & Theft

- Replacement of Yamaha Motorcycle in first 3 years of registration if stolen or damaged by fire.
- Replacement of non-branded motorcycles in first 2 years of registration if stolen or damaged by fire.
- \$20 million Third Party Legal Liability Cover.
- We will pay up to \$5,000 if your motorcycle is damaged by an uninsured Third Party. You must provide the details of the Third Party.
- Lay-up: Premium discounts for the months you don't ride your motorcycle. Weekend rider cover still applies.
- YAMAHA_{DNA} Protection – no theft excess.

Third Party Only Cover

- \$20 million Third Party Legal Liability Cover.

YAMAHA_{DNA}

- All new Yamaha's are security coded with YAMAHA_{DNA}.
- YAMAHA_{DNA} Protection – no theft excess.
Applies to Comprehensive and Third Party Fire & Theft cover only.
- Provided by Yamaha Motor Australia.
- Fitted and registered by your Yamaha Dealer.
- Ask our friendly staff to explain YAMAHA_{DNA} and the insurance benefits.

YAMAHA_{DNA}



Off Road Rider Insurance

Yamaha Motorcycle Insurance (Off Road Rider Cover) has been tailored to suit the Off Road enthusiasts' needs.

Our Off Road Rider insurance provides cover for the Motocross, Enduro, Quad and kids fun motorcycles.

Fire & Theft Cover

- Accidental Damage & Cover – We will pay up to 50% of the repair cost based on the motorcycles market value. You will be required to pay the applicable excess(s).
- Transit Cover – in the event of loss or damage whilst your motorcycle is being securely towed.
- Towing to the nearest repairer or place of safety.



Loan Protection Insurance

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

YMI 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 (illness and accident) and Hospitalisation benefits – helps with your monthly repayment if you're unable to work due to illness or injury or if you're hospitalised.
- CashAssist (trauma) 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.
- Life benefit – pays the outstanding balance of your loan in full up to \$100,000 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 policy benefits.

Optional Extras

- Joint cover is available at a discounted rate for your partner.

* Subject to the terms and conditions of the policy.

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

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



Gap Cover

YMI GAP Cover helps protect you from suffering significant financial loss.

If your new motorcycle is stolen or damaged beyond repair, there may be a “Gap” between its insured value and what you still owe the financier. You may also suffer “Out of Pocket” expenses whilst trying to find another motorcycle.

YMI Gap Cover protects you from falling in to this financial “Gap” and suffering financial loss and inconvenience.

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

You have three choices:

- Option 1: \$15,000 Gap Cover \$2,500 Extras Cover.
- Option 2: \$10,000 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

YMI Tyre & Rim Cover 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, curbs, nails, screws, metal, glass, road debris and blowouts.

We will repair or replace your tyre up to \$500 per claim.

Rims

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

We will repair or replace your wheel rim up to \$1,500 per claim.

Towing

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

Excess

Nil excess per claim.



Combined Brochure

Yamaha Motorcycle 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 1 October 2013 but may change without notice.

Before making a decision to acquire Yamaha Motorcycle Insurance or any of the YMI 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 the PDS from our website: www.ymiaus.com.au.

Our Authorised Distributors do not advise you on whether the policies meet your specific needs, personal objectives or financial situation, you should read the relevant PDS before deciding.

The summary of features and benefits as detailed in this document are not exhaustive and there are terms, conditions, limitations and exclusions that will apply and which are detailed in each PDS.

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.



YAMAHA DNA

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