

Product comparison

Motor Insurance

This product comparison is intended to provide a snap shot of the coverage and benefits available under the Blue Zebra Insurance Motor Insurance policy. It shows some of the events that are covered and not covered, additional benefits and optional covers. It does not provide a complete statement of the cover offered, and any exclusions, conditions and limits that apply under each policy.

You should carefully read the entire Product Disclosure Statement (PDS)*, Target Market Determination (TMD)* and all policy documentation for full details.

	PDS Version	Preparation Date	Effective Date
Motor Insurance – Comprehensive Plus Comprehensive, Third Party Property Damage	BZ_MOTOR_PDS_FSG_20250701	12 May 2025	1 July 2025

Cover	Third Party Property Damage	Comprehensive	Comprehensive Plus
Accidental loss or damage to your vehicle	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Legal liability – third party property damage	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Legal liability – supplementary bodily injury	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Additional benefits	Third Party Property Damage	Comprehensive	Comprehensive Plus
Lifetime new-for-old replacement following total loss	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> No time limit or km limit
New-for-old replacement following total loss	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> 3 years, 70,000km	<input checked="" type="checkbox"/> 3 years, 70,000km
Finance gap cover	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> 75% of difference	<input checked="" type="checkbox"/> 100% of difference
Unlimited hire car	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> No time limit
Hire car following a not-at-fault accident	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Up to 21 days	<input checked="" type="checkbox"/> ^(d)
Hire car following theft	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Up to 21 days	<input checked="" type="checkbox"/> ^(d)
Insurance cover for hire car	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Automatic roadside assistance	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> ^(a)	<input checked="" type="checkbox"/>
Automatic windscreen excess waiver	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> ^(b)	<input checked="" type="checkbox"/> 2 excess-free claims
Towing and storage	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Loan vehicle cover	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Up to \$2,000	<input checked="" type="checkbox"/> Up to \$2,000
Emergency repairs	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Up to \$500	<input checked="" type="checkbox"/> Up to \$1,000
Emergency accommodation & transportation costs	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Returning your vehicle after repair	<input checked="" type="checkbox"/> Conditions apply	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Returning your vehicle if it is stolen	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Legal costs	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Substitute vehicle – legal liability cover	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Additional benefits (continued)	Third Party Property Damage	Comprehensive	Comprehensive Plus
Clean up costs	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Up to \$1,000	<input checked="" type="checkbox"/> Up to \$1,000
Vehicle transported by ship	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Purchasing a replacement vehicle	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Artwork and signwriting	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Accessories, spare parts and tools	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Up to lesser of \$2,000 and 5% of insured vehicle value	<input checked="" type="checkbox"/> Up to lesser of \$2,000 and 5% of insured vehicle value
Trailer and caravan cover	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Personal items, clothing and tools of trade	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Up to \$1,000	<input checked="" type="checkbox"/> Up to \$2,000
Child seat or baby capsule	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> Up to \$1,000	<input checked="" type="checkbox"/> Up to \$1,000
Driver accident compensation	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Funeral benefit	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Re-keying and re-coding	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Uninsured motorist's extension	<input checked="" type="checkbox"/> Up to \$5,000	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Optional covers	Third Party Property Damage	Comprehensive	Comprehensive Plus
Windscreen excess waiver	<input checked="" type="checkbox"/>	Optional (1 excess-free claim)	Automatic ^(c) (2 excess-free claims)
Hire car extension	<input checked="" type="checkbox"/>	Optional	Automatic ^(d)
Roadside assistance	<input checked="" type="checkbox"/>	Optional	Optional
Choice of repairer	<input checked="" type="checkbox"/>	Optional	Optional

(a) BZI Roadside Assistance may be able to be provided for an additional premium under the 'Roadside assistance' optional cover.

(b) Cover may be able to be provided for an additional premium under the 'Windscreen excess waiver' optional cover.

(c) Please refer to the 'Automatic windscreen excess waiver' additional benefit.

(d) Please refer to the 'Unlimited hire car' additional benefit.

*PDSs and TMDs are available at https://bzi.com.au/product_documents.aspx

Roadside assistance

Blue Zebra Insurance is pleased to be partnering with 365 Roadside Assistance to deliver roadside assistance as part of the BZI Motor Insurance policy.

Roadside assistance is automatically included in the Comprehensive Plus cover and is an optional cover for Comprehensive cover. It provides 24-hour, 7-day assistance Australia-wide, including the following benefits¹:

- minor repairs following a breakdown;
- assistance with changing flat tyres;
- towing your vehicle to the nearest mechanical workshop or repairer;
- getting your vehicle started after minor issues with your battery;
- delivery of emergency fuel; and
- gaining access to your vehicle when your keys are locked inside it.



¹ The provision of BZI Roadside Assistance is subject to the BZI Roadside Assistance Terms and Conditions, which specify the benefits provided, including any conditions, limitations or exclusions. These will be provided to you when you purchase Comprehensive Plus cover or purchase Comprehensive cover with the Roadside Assistance optional cover selected. Roadside Assistance may not be available for all vehicles, for example based on the type of vehicle or its age.