

You're covered for exhilaration

Alphera Financial Services offers a range of innovative, flexible finance and insurance options designed to make your next set of wheels as memorable as your first. We know that to make the most of what life has to offer, every situation must be flexible, so whether you're looking at buying the car of your dreams, upgrading your current vehicle or putting together an executive fleet, we will tailor a package for you.

This brochure is a summary of the benefits available under Alphera Insurance. To decide if these policies are right for you, please read the Product Disclosure Statement and Policy before you make any decision. For a copy of the Product Disclosure Statement and Policy Wording, listing full benefits, please speak to the Business Manager at your authorised Alphera representative or telephone Alphera Insurance on 1300 131 358, where one of our consultants will be happy to assist you.

Please note the Business Manager or authorised Alphera representative may receive a commission in respect to any policy you take out.

Alphera Financial Services, in association with Affinity Risk Partners (Brokers) Pty Ltd (ABN 15 091 944 580) (AFS 241185), offers two insurance policies loaded with features and benefits. Both policies are underwritten by Lumley General Insurance Limited (ABN 24 000 036 279) (AFS 241461).

This brochure is not a contract. The terms of the contract between you and Alphera Financial Services are contained in the Alphera Terms and Conditions document, which is available from your authorised Alphera representative or direct from Alphera Financial Services. You should refer to this document for the specific terms of the transaction.

Alphera is all about lifestyle — yours.

Availability of finance and options is subject to eligibility criteria and approval of each application of finance. Availability of insurance is subject to underwriting acceptance criteria.

Alphera Financial Services

a division of BMW Australia Finance Ltd
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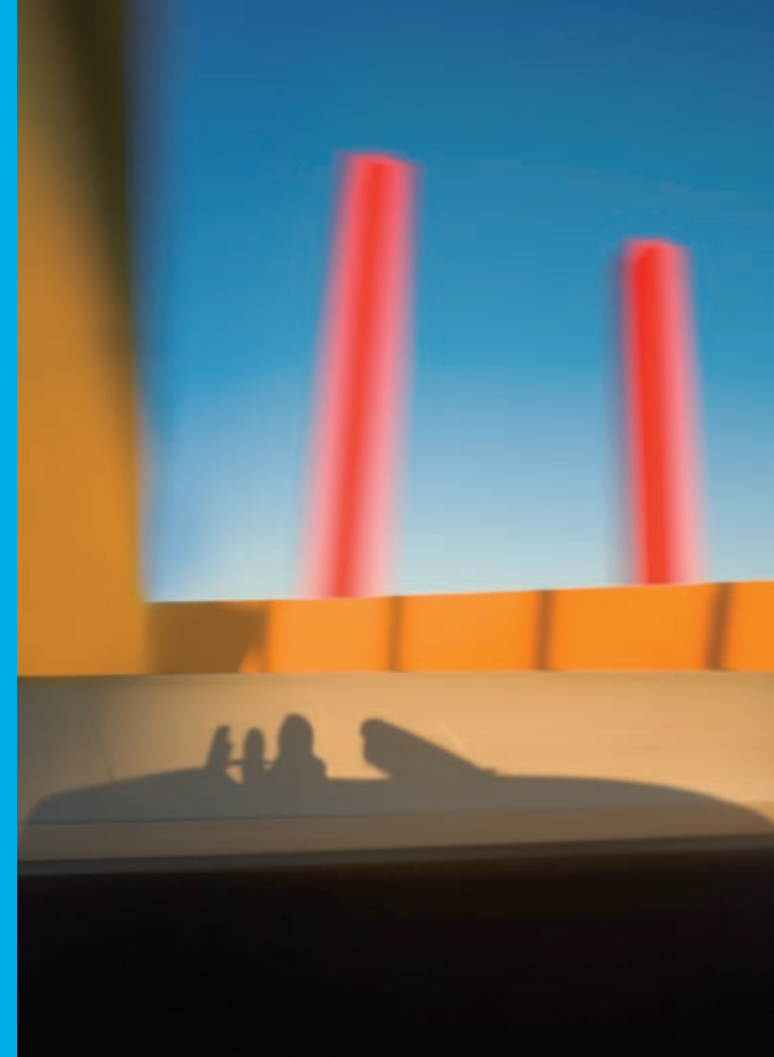
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Alphera Motor Vehicle Insurance



Alphera
Financial Services

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WE CARE SO YOU DON'T HAVE TO

Alphaera Comprehensive Motor Vehicle Insurance. It may be a mouthful, but it simply means 'no worries'. Offering a range of features and benefits designed with you in mind, Alphaera Comprehensive Motor Vehicle Insurance delivers both a sense of security and an exhilarating driving experience.

HERE'S THE NOT-SO-FINE PRINT

- Your vehicle will be replaced with a new vehicle after a total loss if your vehicle is less than two years old at the time of the loss
- Hire car following theft up to 14 days
- Option of lifetime Rating One protection
- Option of hire car following an accident up to 14 days
- Option of one excess free windscreen claim per year
- Transport home costs up to \$500 if you are more than 100km from home
- Removal, protection and towing of your vehicle to the nearest repairer or place of safety following an accident or theft
- Personal effects cover up to \$300 per item up to a maximum of \$500 or \$750 depending on the policy you take out
- Your car will be returned to you at no cost if the repairer is more than 100 kms from your home
- Replacement of your vehicle's specified accessories and optional extras.

EXHILARATION STARTS HERE

Every journey begins with a single step – this one couldn't be easier. The first step toward a more flexible and financially secure lifestyle is to speak with your authorised Alphaera representative. Once you've learned more about our competitive range of products and options, we're confident you'll want to make them part of your life. Our goal is simple: an exhilarating experience for you and for us.

