



Changes to motor insurance products with Dawes Underwriting Australia

Dawes Underwriting Australia has refreshed its insurance products to incorporate broker feedback and meet the evolving needs of High-Net-Worth clients.

Based on extensive market research and analysis, the updated prestige motor vehicle and motorcycle insurance products include many features brokers and their clients have wanted yet struggled to find.

The refreshed Product Disclosure Statements (PDS) are simpler and therefore more accessible for your clients.

What are some of the key changes to the products?



Changes to the Dawes Motor Vehicle Insurance PDS include:

- Replacement vehicle limits increased from \$200,000 to \$300,000.
- Cover for learner licence drivers on a vehicle with sum insured up to \$100,000.
- Hire car costs increased from \$100 to \$250 per day.
- Cover for up to \$25,000 for spare parts and accessories.
- Paint protection film cover of up to \$10,000.
- New for old benefit increase from 36 months up to 48 months from the date of first registration, see PDS for full details.
- 'Any driver' cover remains available, provided drivers do not live with the policy holder and/or are listed on the insured's policy schedule.
- Baby/child seat cover for damage caused by an insured accident.
- Sub-limits increased for locks and keys, personal property left in the vehicle if damaged in an insured accident, and emergency accommodation and repairs.
- No Excess if Damage a Result of Domestic Violence from an incident inflicted by a current or former partner



Changes to the Dawes Motorcycle Insurance PDS include:

- Additional and replacement motorcycle limit increased to \$50,000.
- Provisional riders are now covered under the policy.
- Up to \$25,000 limit for spare parts and accessories.
- 'New for old benefit increase from 36 months up to 48 months from the date of first registration', see PDS for full details.
- 'Any rider' cover remains available, provided riders do not live with the policy holder and/or are listed on the insured's policy schedule.
- Limits increased to \$5,000 for personal property, locks and keys, emergency accommodation, and emergency repairs.
- Limits for hire bikes increased to \$3,000 total or \$150 per day (unlimited days).
- Cover extended to protect most bikes in communal parking garages.



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The features and benefits are a summary only. Terms, conditions, excesses, exclusions and limitations apply.

Before deciding to purchase this insurance, your client should consider the relevant PDS, which you can find at dawes.com.au.

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AGENCIES

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