

insurance

protecting you from
the unexpected



responsible banking™

bankmecu

our philosophy:

At the heart of bankmecu is a belief that a clear connection exists between strong communities, a healthy environment and a more responsible approach to banking.

why bank with bankmecu?

bankmecu is a new kind of bank in Australia – a customer owned bank. This means we put our customers first because they also own the bank.

We pride ourselves on personal service. We also return benefits to our customers in the form of better interest rates and lower fees. In 2010 our customers were collectively \$31 million better off than they would have been if they banked with Australia's big banks.

We also offer our customers a more responsible approach to banking.

People want to bank with someone they can trust with their money and trust to act ethically.

We design banking products and services that support our customers to achieve their financial goals while also helping them take steps to live more sustainably. We also invest our customers' money in responsible ways that generate benefits for them as well as create stronger communities and a healthier environment.

In 2010 *Ethical Investor* recognised us as Australia's most sustainable small company of the year.

cover for the important things

Whether it's protection for your home, assets, health, or unforeseen circumstances, one of the best ways to help safeguard against the effects of loss or damage is to have adequate insurance.

bankmecu offers a wide range of insurance solutions in conjunction with our team of selected insurance partners. The insurers of our products are listed on our product information pages.

Check out our keeping you and your assets safe guide at bankmecu.com.au/guides

Building and Contents

Purchase both building and contents insurance from bankmecu and we'll offer you a generous discount. An even greater discount applies if you insure your car as well.*

It's really important to insure your property for its correct value, so use our online tools to help you do the sums. One of our consultants can also help you.

insurance solutions

Our policy includes benefits such as:

- ✓ New for old replacement cover
- ✓ Optional accidental damage or loss cover
- ✓ Cover for additional costs of temporary accommodation
- ✓ Cover for theft from your veranda or yard

* Minimum premiums may apply. Any discounts/entitlements only apply to the extent that minimum premium is reached. If you are eligible for more than one, we also apply each of them in a predetermined order to the premium (excluding taxes and government charges) as reduced by any prior discounts/entitlements.

This insurance is underwritten by Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL No 234708. In arranging this insurance bankmecu act as an agent of Allianz not as your agent.

insurance solutions

Landlord Insurance

bankmecu's landlord insurance plans offer a comprehensive package to give you peace of mind when renting or leasing your property.

Our policy includes options and benefits such as:

- ✓ Cover in the event of rent payment default
- ✓ Cover for tenant departure without notice
- ✓ Cover for malicious acts of your tenant
- ✓ Cover for both building and contents is available
- ✓ Replacement of locks or cylinders up to \$500

insurance solutions

Car. Boat. Caravan.

Choose between comprehensive insurance which covers you for damage to your car and cars that were damaged by you, or third party insurance which just covers you for damage to other cars and property.

Club Marine Comprehensive Boat Insurance gives you market leading cover for accidental loss or damage to your boat.

Many factors are considered when your insurance premium is calculated, including your age, your driving record and the type of vehicle itself.

The features and benefits of the policy also influence the amount of premium you'll pay, so when comparing quotes make sure you're actually comparing like with like.

Generally, the less you pay, the fewer features and benefits available.

insurance solutions

Our policy includes benefits such as:

- ✓ A lifetime guarantee on repairs
- ✓ Cover for legal costs
- ✓ Emergency accommodation costs
- ✓ Windscreen replacement and cover for clothing and personal effects

insurance solutions

Loan Protection Insurance

Life, disability or unemployment insurance protects your family from the burden of debt. We also recommend taking out mortgage protection or loan insurance which covers your obligations to repay money you have borrowed.

By doing so, you and your family will enjoy peace of mind knowing that your mortgage or personal loan repayments can still be made if ever something happens to you.

We'll be pleased to explain the payment options available to you, including adding the premium to your loan if that makes it easier.

Income Protection

If you are unable to work due to illness or injury the last thing you want to do is worry about paying bills and daily expenses. Income protection cover will provide you with a monthly payment to replace your lost income.

insurance solutions

Life

Should you unexpectedly become permanently disabled or die, your family could be faced with expenses such as credit card debt, mortgage repayments, education expenses and funeral costs.

Life insurance cover provides your family with the money they'll need to meet their ongoing expenses.

Trauma

Medical bills following an unexpected medical condition such as chronic kidney failure, major organ transplant or a heart attack can really add up. Trauma cover provides you with a lump sum payment if you suffer from one of the many specified conditions.

insurance solutions

Health

When you're fit and healthy, healthcare expenses are usually the furthest thing from your mind. However having private health cover, offers you choice of treatment and can assist you and your family meet the costs of hospital, dental, optical, physiotherapy and other medical expenses. At bankmecu we have a range of private health insurance packages to suit your needs.



insurance solutions

Travel

It's easy to do but don't forget to arrange your travel insurance before heading off. It's such a small expense in the scheme of things and you just never know what could happen to either you or your belongings when travelling. bankmecu offers a comprehensive travel insurance policy that covers you from the unexpected, including;

- Medical and related expenses
- Lost or stolen luggage and personal effects
- Delays in travel
- Missed connections
- Cancellation of your holiday.

For more information or a no-obligation insurance quote, call **132 888**, visit **bankmecu.com.au** or your local service centre

purchasing insurance

Why insure through bankmecu?

- High quality products offered through reputable business partners
- Diverse range of customer discounts available
- Insurance offered through companies who share our commitment towards sustainability
- Convenient one-stop-shop for all your insurance needs
- Convenient direct debit options.

Online

For convenience use bankmecu's online quoting service. Simply visit **bankmecu.com.au/insurance**

Over the phone

Call us and we'll offer you both a quote and in many cases instantly issue you a policy. Simply call **132 888**.

Purchase insurance over the phone and you can also avoid the paperwork. How good's that!

insurance tips

Automatic Payments

Pay your insurance premiums directly from your bankmecu account. Premiums can be paid monthly*, without extra charge so you'll avoid that often painful once a year expense.

Get to know your contents

It's a smart idea to itemise all of your contents, even take photos and store them in a safe place. This will make it a lot easier if you get robbed and need to establish what was stolen. Also keep receipts and manuals as evidence of purchase.

Renewal Dates

Let us know when your insurance is up for renewal and we'll let you know how your premium compares to others.

our locations

If you would like to contact bankmecu to take advantage of our insurance products here's how:

phone
132 888

website
bankmecu.com.au

service centres
bankmecu.com.au/contact

For more information
about bankmecu
call 132 888, visit
bankmecu.com.au
or drop into your local
service centre.



UNEP Finance Initiative
Innovative financing for sustainability



Certified by the
Carbon Reduction Institute

mecu Limited ABN 21 087 651 607
AFSL/ACL 238431 trading as bankmecu
222 High Street, Kew, Victoria 3101
Facsimile 03 9853 9294
Email mail@bankmecu.com.au

MKT 1011 0811 • MECU 32453

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