

insurance solutions
protecting you from
the unexpected



mecu
intelligent banking™

why choose mecu?

mecu offers
a different kind
of banking

At **mecu** we have been offering personalised finance and insurance solutions for over 50 years and today we have more than 110,000 members.

Our core difference is the way we serve you, which recognises that our members understand the importance of being economically, socially and environmentally responsible – values that we share. This means our members and communities can trust us to provide them with financial solutions that meet their needs.

mecu offers a wide range of insurance solutions in conjunction with our quality insurance partners.

General Advice Warning: In providing you with this information you should consider the appropriateness of this advice with regards to your particular financial situation and needs. You should consult the Product Disclosure Statement for each product and the Financial Services Guide before making a decision to apply for products with **mecu**. To obtain these documents, contact **mecu**.

insurance solutions

Building and/or contents

It's important to take out building and contents insurance to protect your home against the unexpected. If you purchase both building and contents insurance from **mecu**, we'll offer you a generous discount. It's important to insure your property for the correct amount, so if you require assistance with this, we can help you. Our policy includes benefits such as new for old replacement cover, optional accidental damage cover, cover for rental or temporary accommodation costs and cover for theft from your verandah or yard.

Car/pleasure craft/caravan/motorcycle

Before you take your new vehicle out on the road, it's very important that it is registered and insured. Many factors are considered when your insurance premium is calculated, including your age, your driving record and the vehicle itself. Our policy includes benefits such as a lifetime guarantee on repairs, cover for legal costs, emergency accommodation costs, and cover for clothing and personal effects.

Loan protection insurance

Protect your family with life, disability or unemployment insurance on your **mecu** loan. At **mecu**, we recommend taking out mortgage protection or loan insurance to cover the money you borrow. By doing so, you and your family won't have to worry about mortgage or personal loan repayments if you are unable to meet these due to illness, involuntary loss of employment or unexpected death. Speak with **mecu** about your needs and we can tailor an option for you. It is possible to add premiums to your loan.

Income protection

If you are unable to work due to sickness or injury you don't want to worry about paying bills or daily expenses. Income protection cover provides you with a monthly payment to replace your lost income.

Life

Should you unexpectedly become permanently disabled or die, your family could be faced with expenses such as credit card debt, mortgage repayments and funeral costs. Life insurance cover provides your family with a lump sum payment to help assist with financial pressure in this difficult time.

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 nine specified conditions to assist you and your family.

Health

When you're fit and healthy, healthcare expenses are usually far from your mind. By having private health cover, you and your family can enjoy a healthy lifestyle and not worry about unexpected hospital, dental, optical or physiotherapy expenses. At **mecu** we have a range of private health insurance packages to suit your needs.

Travel

It's important to take out travel insurance before you leave home to protect you and your belongings when you're travelling. **mecu** 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 and cancellation of your holiday.

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

buying insurance

Online

There are a number of insurance providers in the marketplace and even more options when it comes to insurance cover, so it pays to shop around to get the best solution. Why not obtain an online quote from **mecu**, so you can compare prices and find the best insurance cover for you? Simply visit **mecu.com.au**

Over the phone

Applying for insurance over the phone with **mecu** is easy. We offer an 'over the phone' policy issue service for some covers so you can obtain a quote and instantly purchase your insurance simply by calling **132 888**. By purchasing insurance over the phone, you won't have to complete an application form.

personalised solutions

Protecting my property

Having insurance to cover your building and contents is important, as you never know when a disaster may strike or your home is burgled. But you also need to make sure you have the right kind of insurance at the right amount and the right level of cover.

Protecting my vehicle

No matter how hard we try to avoid them, accidents do happen, so it's important to protect your vehicle from the unexpected. Whether you have a car, boat or caravan, we cover them all.

Protecting myself and my family

It's also important to look after yourself and your family. That's why we offer a comprehensive range of personal insurance, including health insurance, and life insurance cover to suit your needs.

for more information

call **132 888**, visit **[mecu.com.au](https://www.mecu.com.au)**

or your local service centre

insurance tips

Automatic payments

You can arrange automatic payment of your insurance premiums directly from your **mecu** access or savings account. Premiums can even be paid monthly, so you can eliminate those large lump sum payments.

Valuing your contents

Make sure that you insure your contents for their correct value by doing an inventory of the items in your home. You can then estimate the total value of your contents and you'll also have a record of this should your home be burgled.

Renewal dates

Let us know when your insurance is up for renewal and we'll provide you with a quote to compare premiums.

Allianz Australia Life Insurance Limited ABN 27 076 033 782 AFSL 296559 is the issuer of this Life product. Allianz Australia Insurance Limited is the insurer of the disability cover (see Part 2) and involuntary unemployment cover (see Part 3) and is only responsible for these covers. Allianz Australia Life Insurance Limited is the insurer of the trauma and death cover (see Part 1) and is only responsible for this cover. Allianz acts as Allianz Life's agent in offering and administering the trauma and death cover. **mecu** ABN 21 087 651 607 AFSL 238 431 acts as an agent of Allianz and as a referral basis for Allianz Life and not as your agent. Before making a decision about this insurance please refer to the relevant Product Disclosure Statement available on **132 888** or visit **mecu.com.au**

This insurance is provided by CGU Insurance Limited AFS Licence No. 238291 ABN 27 004 478 371. In arranging this insurance, **mecu** acts as an agent for CGU, not as your agent. This contains general advice only for specific details of the cover offered, please refer to the relevant product disclosure statement prior to making a decision available from **mecu.com.au**.

for more information
call **132 888**, visit mecu.com.au
or your local service centre

Terms, conditions, fees and charges may apply and are available on application or request.
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to Landcare Australia by
selecting Tudor RP



UNEP Finance Initiative
Innovative financing for sustainability