

Insurance that helps cover the things you may expect, and plenty you may not

Let's talk about insurance options through MyState Bank



MyStateBank 
The human way to bank

Expect more from your insurance

At MyState Bank, we know how important it is to have the right cover for your circumstances. That's why we offer a range of comprehensive insurance options through CGU Insurance that helps cover the things you may expect, and plenty you may not (like your car when your kids get their learners licence, or your mobile phone when it's lost or damaged outside of home).*

Check out the full range of cover options available, and enjoy the relief that comes with knowing you've got protection there when you really need it.

Cover your home, car and lifestyle with insurance options through us:

To get a quote or apply for an insurance policy click the button below, visit [mystate.com.au](https://www.mystate.com.au) or give us a call on 138 001 today.

*Conditions, limitations and exclusions apply.

Already covered? It's worth another look

Sometimes we set up an insurance policy and then forget to keep it up to date. This can lead to underinsurance, which is when your insurance policy covers less than what you actually need (and this can really sting come claim time).

Have you upgraded your furniture recently?

Bought any new appliances or home tech?

Maybe you've recently renovated so the value of your assets has changed?

These are all reasons you might find yourself underinsured, so it's worth giving your current policy a once over just to be sure.

Need a hand?

We're here to help, and we've got some great insurance calculators online too.*

*The Cordell Sum Sure calculator takes the answers you input (or confirm, as applicable) and analyses them against construction industry data collated by CoreLogic to generate an estimated rebuild cost of the improvements on your property. Use of the Cordell Sum Sure calculator and any estimated rebuild cost provided by it may not be appropriate for you and you will need to assess the suitability of this estimate given your knowledge of your property. A number of qualifications apply to the estimated rebuild cost, which are set out in the full set of terms and conditions accepted by you prior to your use of the Cordell Sum Sure Calculator.

Insuring your home

CGU Home & Contents Insurance through MyState Bank

- Choose between complete cover from Accidental Damage or standard protection against Listed Events like fire, theft or flood*
- Lodge a claim 24/7
- Pay fortnightly or by-the-month at no extra cost
- Alternative accommodation and emergency repairs*

Types of cover*

	Accidental Damage	Listed Events	Fundamentals
Accidental damage or accidental loss cover	Yes	No	No
Valuable items <i>Jewellery, mobile phones, tablets, laptops, cameras & photography equipment, portable music players etc</i>	Up to 20% of sum insured or up to \$7,500 whichever is greater. Up to \$2,500 per item, pair, set, collection or system	Up to 20% of sums insured or up to \$5,000 whichever is greater. Up to \$2,500 per item, pair, set, collection or system	Up to \$2,000 in total. Up to \$1,000 per item, pair, set, collection or system
Contents at home in the open air	Yes	Yes. Up to \$2,000 for the events listed	Yes. Up to \$1,000 for the events listed
Burning out of electrical motors <i>For motors up to 15 years old</i>	Yes	Yes	No
Frozen food <i>Following certain events – see the PDS for details</i>	Yes. Up to \$750 under this additional cover	Yes. Up to \$500 under this additional cover	No
Replacing keys and recoding of locks and barrels	Yes	Yes. Up to \$1,000	Yes. Up to \$1,000
Flood cover	Yes	Yes	Yes
Credit card and transaction card misuse	Yes. Up to \$5,000	Yes. Up to \$5,000	Yes. Up to \$1,000
Vet expenses <i>If your pet is injured in a road accident</i>	Yes. Up to \$500	Yes. Up to \$500	No
Fine art, paintings and works of art <i>Up to \$20,000 per item, pair, set, collection or system</i>	Yes	Yes	Yes
CDs, DVDs, Blu-Ray discs and software <i>Up to \$20,000 per item, pair, set, collection or system</i>	Yes	Yes	Yes
Alternative accommodation <i>Paid in addition to the sum insured. Up to 10% of sum insured</i>	Yes	Yes	Yes
Removal of debris and demolishing cost <i>Paid in addition to the sum insured. Up to 10% of sum insured</i>	Yes	Yes	Yes
Architects, surveyors and legal fees <i>Paid in addition to the sum insured. Up to 10% of sum insured.</i>	Yes	Yes	Yes

*Conditions, limitations and exclusions apply. All amounts are inclusive of GST.

Insuring your car

CGU Motor Vehicle Insurance through MyState Bank

- Nominate up to two drivers on your policy, as long as they're 25 or over
- Choose our low kilometre cover option if you know you're going to be driving less than 10,000 km a year
- Pay fortnightly or by-the-month at no extra cost
- We may offer new for old replacement in the event of a total loss, for cars up to three years old with less than 50,000km#
- Liability cover up to \$30,000,000*
- Choose additional extra cover like a hire car after an accident or windscreen extension*

Types of cover*

	Comprehensive	Third Party Fire & Theft	Third Party Property
Uninsured motorist damage	Full cover	Yes. Up to \$5,000	Yes. Up to \$5,000
No claim bonus protection option	Yes	No	No
Replacing your vehicle after a total loss	Yes	No	No
Hire car after theft or attempted theft	Yes	Yes	No
Liability cover	\$30 million	\$30 million	\$30 million
Windscreen extension option	Yes	No	No
Trailer damage (while attached to vehicle)	Yes	No	No
Baby capsules and child seats	Yes	No	No
Emergency or temporary repairs	Yes	Yes	No
Personal items	Yes	No	No
Recoding of locks and barrels after theft of keys	Yes	Yes	No
Storm and flood	Yes	No	No
Fire and theft	Yes	Yes	No
Towing your vehicle	Yes	Yes	Yes. In limited circumstances

To get a quote or apply for an insurance policy click the button below, visit mystate.com.au or give us a call on 138 001 today.

#Provided a replacement is locally available.*MyState Bank Limited (MyState Bank) ABN 89 067 729 195 AFSL 240896 acts under its own AFSL and under an agreement with the insurance product issuer, Insurance Australia Limited (IAL) ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance. Read MyState Bank's Financial Services Guide (see mystate.com.au or call 138 001). Any advice is general only and does not take into account your personal circumstances. Consider the appropriateness of any product to your own circumstances. IALs normal underwriting, terms and conditions, limitations, exclusions and acceptance criteria apply. Consider the Product Disclosure Statement (PDS) and Target Market Determinations (TMDs) available in branch or from mystate.com.au/legal to see if the product is right for you. Issuer: Insurance Australia Limited (IAL) ABN 11 000 016 722 AFSL 227681.

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