



SPECIALIST CAR INSURANCE FOR SPECIAL CARS



WELCOME

DAWES MOTOR INSURANCE 20 YEARS OF EXPERIENCE

Dawes Motor Insurance has over 20 years experience working exclusively in the realms of prestige vehicles. We know the cars (and the bikes), we know the people and what makes them and their cars so special.

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WHAT MAKES US SO SPECIAL

Key features:

Specialist

We offer highly specialised car insurance for high end cars, bikes and special vehicles. It's a niche we've relished for over 20 years.

Personal service

You deal directly with someone who specialises in prestige, exotic, high performance and specialist cars. It's what they love, it's what they do with a passion.

Decision makers

The person you talk to is a dedicated motor underwriter with decision making authority, which makes things simpler and saves valuable time.

Fast turnaround

We're known for our fast turnaround. At a minimum we aim to turn quotes around within one business day. That's what happens when you have knowledgeable, experienced and enthusiastic people onboard.

Choice of repairer

Your clients can also choose their own repairer. You wouldn't send your family to just any doctor. It's the same with high end vehicles. Or we're happy to recommend a specialist repairer.

Unique vehicle cover

Unlike other insurers, we also offer cover for unique vehicles. Stretch limousines (including hummers), any custom built cars, dual control driving instructor vehicles, film set vehicles (not stunt cars), race cars off track (storage and transit only) and other unusual vehicles. That's on top of our regular line of prestige and exotic cars and bikes.

Flexible

Some cars are as unique as the people who drive them, so we're more flexible than most insurers. We assess each situation on its own merits.

Special policies

We offer special policies for storing or restoring vehicles, not offered by every insurer.

Trouble getting insurance?

We're also happy to consider most troubled prestige drivers (drivers with DUIs or who have lost their licence due to accumulating too many points).

Multiple vehicle policies

Your clients can have more than one vehicle on a policy. We understand how hard it is to stop at just one special car.



PROTECTION

WHAT WE COVER

The types of vehicles we cover:

Prestige cars

The list of European and prestige cars we insure reads like the who's who of high end vehicles. Everything from Alfa Romeo and Lotus to Rolls Royce and Mercedes.

Exotic cars

These include, but are not limited to Ferrari, Lamborghini, Maybach and Aston Martin. Your client's investment will be in good company and safe hands.

Left of centre vehicles

We can also help with some of the more unusual vehicles. Stretch limousines (including hummers), any custom built cars, dual control driving instructor vehicles, film set vehicles (not stunt cars), race cars off track (storage and transit cover) and other unusual vehicles. In fact, we have been known to insure the odd ex-army personnel carrier or two!

High end bikes

The Triumph Rocket III, Honda Goldwing, Ducati 1098R, Harley Davidson Screaming Eagle Road King and the MV Agusta are just some of the famous names that spring to mind.





PROTECTION

Sums insured

- We'll quote and cover vehicles automatically up to \$1 million, values above \$1 million upon referral.

Frequency of use

- Commuting daily to and from work and driving daily for non-work purposes.
- Twice weekly: where the vehicle is used on average up to two days per week. If you don't drive it all the time we think you deserve a discount.
- Twice monthly: where the vehicle is used on average two days a month. Some people deserve even more of a discount.

Types of cover

- Full comprehensive cover.
- Storage and restoration cover: full comprehensive cover when the vehicle is not used under its own power.

Every one of our policies comes with:

2% non-nominated driver feature where drivers over the age of 25 (30 years of age for certain high value or performance vehicles), who drive the vehicle less than 2% of the time do not have to be listed on the policy.

Replacement vehicle (in case of total loss) of the same make, model and series (or payment up to the sum insured) if the motor vehicle is a total loss within the first two years of registration and where your client is the first registered owner.

Emergency accommodation up to \$1,500 if more than 200 kms from home.

Towing up to \$2,000.

Options, accessories or modifications are all covered if we re told about them and we agree to cover them.

Trailers up to \$1,000 or market value (whichever is the lesser) if it s damaged while attached to your client s motor vehicle.

Windscreen cover repair or replacement of one windscreen per insurance period without paying an excess.

Emergency repairs up to \$500 (incl GST) for emergency repairs.



PROTECTION

Cover for damage to other people's property up to \$20 million including costs.

Choice of repairer or we can recommend one nearby.

Hire car costs following a theft and not at fault accident up to \$100 per day up to a maximum of 17 days.

Personal property cover up to \$500 if damaged in an accident or if stolen (excluding money, cheques, credit or debit cards and property used for earning income).

Finance gap cover up to 75% of the difference between the market, or agreed value of your motor vehicle, and the amount needed to discharge your client's obligations under a lease or loan, when we declare your motor vehicle a total loss.

Replacing keys and locks or re-coding and/or re-keying locks following theft or attempted theft (must also be reported to the police).

Returning your vehicle after repair up to \$500 for the cost of returning the vehicle if the repairer's premises are more than 100 kms from your client's home or work.

RECENT IMPROVEMENTS

Before

This benefit not previously available.

\$1,000 limit to replace stolen keys and re-coding and/or re-keying locks.

\$250 excess for windscreen claims in Western Australia.

Cover for front windscreen.

Now

Lifetime No Claims Bonus if insured with Dawes for 3 consecutive years without a claim.

This limit has been removed, as long as the theft or attempted theft of the keys has been reported to the police.

This excess has been removed.

Cover extended to include front, side and rear windscreen.



PROTECTION

JUST SOME OF THE VEHICLES WE INSURE

We insure a multitude of high end makes and models, too many to list on one page. Here s just a taste of what we insure.

Exotic	Prestige	Specialist	Bike
Aston Martin	Audi	Caterham	Harley Davidson
Bentley	BMW	Shelby	Buell
Maserati	Range Rover	Morgan	Ducati
Ferrari	Jaguar	Elfin	Aprilia
Rolls Royce	Lexus	Bufori	Triumph
Lamborghini	Mercedes Benz	TVR	MV Agusta
Lotus	Porsche	Bugatti	KTM



CLAIMS SERVICE GUIDE

We offer a rich claims service with attractive features and highly skilled and experienced staff to get the claim over the line and quickly. These include:

Choice of repairer - your client is always able to choose their own repairer if they so wish. On the other hand, we have an Australia-wide panel of selected repairers. Your client benefits from utilising our Recommended repairers by

- knowing that their car is in good hands and will be repaired with high quality workmanship
- resting assured that all repair work is guaranteed meaning it is risk free
- receiving priority service
- getting their car back on the road sooner

Claims notification and advice service - we are available 24 hours a day, 7 days a week and if the call is received outside business hours, a dedicated claims consultant will call your client back the next business day to obtain further details and begin driving the claim.

Our 24 hour emergency claims response provides the ultimate peace of mind for your client. In fact, our claims service really shines during emergencies where we go above and beyond to stabilise the situation through various means.

You or your clients simply call **1300 785 544** and let our claims team do the rest.

TESTIMONIALS

Here is what others are saying about our service:

"I found the response time of the claim excellent and any questions I had about the claim were responded to quickly. I found Sionna to be excellent and though I knew she was extremely busy at times I felt like nothing was too much trouble for her. Overall I was very happy with the claim." Broker - NSW

"Our most recent Dawes motor vehicle claim was handled extremely promptly. We received a call the day after the claim was lodged. The service on this occasion was outstanding." Broker - VIC

"Dawes is consistently one of the most competitive prestige motor underwriters that we deal with in today's complex insurance market." Broker - NSW

"Our client was very impressed with the claim turn around time and so were we. They received the cheque in their hand in less than a week. This is impressive and reflects on why we choose to continue to place business with Dawes." Broker - QLD

PRESTIGE MOTOR CHECKLIST

We appreciate that prestige motor may not be something you write all the time. This checklist is aimed at helping you when comparing policies to help ensure your client has the best possible cover.

Questions	Dawes offers
Are your policies agreed or market value?	We offer both Agreed and Market value policies
Can my client choose their own repairer?	We recognise that specialist vehicles require specialist repairers. Clients have choice of repairer and we can also recommend a repairer in their area.
Will my client get a hire car if they have an accident?	In the event of Theft or a Third Party at fault accident then Dawes will pay \$100 per day for a period of up to 17 days. If the insured has an at fault accident the same cover applies however there is a 5 day waiting period from when the claim is lodged.
What other benefits does the policy offer?	We include windscreen cover as standard in all of our motor policies as well as 75% finance gap cover in the event of total loss.
What happens if my client has a total loss?	If the vehicle is less than 2 years old from when it was first registered we will replace the vehicle with a new vehicle of the same make, model and series. If the vehicle is more than 2 years old then we will pay the Sum Insured noted on their schedule.
What happens if my client has an accident whilst they are a good distance away from home?	If they are more than 200km from home we will pay for emergency accommodation up to \$1,500.
What is the minimum sum insured you will accept?	We underwrite a broad range of risks from scooters through to multi million dollar Ferrari's as such we don't have a set 'minimum' sum insured, instead we look at each risk on its own merit.
Will you insure people who have previously lost their licence?	We are able to consider drivers who have lost their licence due to an accumulation of points or driving under the influence convictions.
What if my client is restoring their car and won't be driving it for a while?	We have storage/restoration cover available which covers the vehicle except when under its own power. The premiums are very affordable.
If my client is out a restaurant and decides to have a few drinks and has a friend drive their car home will they be covered?	Our policy has a 2% non nominated driver provision which extends cover to non nominated drivers in these kinds of circumstances. There are some age restrictions for non nominated drivers and these will be outlined in the policy documents. If they are a regular drive they should be nominated on the policy.
What is the maximum sum insured you will write up to?	We can write up to \$1m as standard and sum insured's greater than this upon request.
Why should my client get insured with Dawes instead of one of the large mainstream underwriters?	Dawes specialises in Prestige, Exotic, Classic, Specialist and Imported vehicles. As such Dawes understands these vehicles and their drivers. We provide coverage commensurate with the risk and price each risk on its own merits rather than just churning it through a computer.
Is Dawes experienced in the high net worth or enthusiast part of the market?	Dawes has been operating in this part of the market since 1987 and many of its employees are car enthusiasts themselves.
Is the company secure?	Dawes is a wholly owned agency of Calliden Group Limited and is underwritten by Calliden Insurance Limited.

CONTACT US

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