

## Damage Cover

The information on this page applies to all bookings made before to 1st of April 2024.

Standard Damage Cover is included with your rental at no extra cost. Please see the table below for full summary of your cover, including Damage Cover Exclusions.

### Summary of Damage Cover

	Standard Damage Cover	Adventure More Silver	Adventure More Gold
<b>What IS covered</b>			
Damage to Vehicle including Windscreen	✓	✓	✓
Theft of Vehicle	✓	✓	✓
Damage to 3rd party property	✓	✓	✓
Vandalism of Vehicle	✓	✓	✓
Demurrage Costs	✓	✓	✓
Accident Towing and Recovery	✓	✓	✓
Single Vehicle Accident* <sup>?</sup>	✓	✓	✓
<b>What is Not covered</b>			
Damage caused by Water	✗	✗	✗
Vehicle rollover on a beach	✗	✗	✗
Overhead or Underbody Damage	✗	✗	✗
Tyres and Wheels	✗	✗	✗
Camping Equipment	✗	✗	✗
<b>Additional Benefits - Included for rentals 14 days or more</b>			
Windscreen Damage Cover	Nil	Up to \$200	Up to \$500
Tyre Damage Cover	Nil	Up to \$400	Up to \$800
Vehicle Towing or Retrieval <sup>?</sup>	Nil	Up to \$500	Up to \$1,000
<b>Damage Excess - How much you must pay per accident or 'event' <sup>?</sup></b>			
Standard Excess	\$5,000	\$2,500	\$500
Plus Off-Road Excess <sup>?</sup>	+ \$5,000	+ \$2,500	+ \$1,000
Plus Night Driving Excess <sup>?</sup>	+ \$5,000	+ \$2,500	+ \$1,000
<b>Price per day for additional cover (Optional)</b>			
Price Per Day	N/A	\$39 (Capped at \$1,850)	\$59 (Capped at \$2,950)
<b>Security Bond (Credit Card Authority)</b>			
Security Deposit (Bond)	\$5,000	\$2,500	\$1,000

## **How does the Damage Excess work?**

For each 'event' of damage or each accident you must pay the 'Damage Excess'.

The 'Damage Excess' is the a total of the following (where applicable):

Standard Excess - \$5,000 - Payable for each separate event of damage or accident;

plus +

Off-Road Excess - \$5,000 - payable in addition to the Standard Excess, if the damage or accident happened whilst using the vehicle 'Off-Road';

plus +

Night Driving Excess - \$5,000 - payable in addition to the Standard and 'Off-Road' Excesses, if the damage or accident is caused by a collision with or attempting to avoid a collision with wildlife, whilst driving the vehicle between sunset and sunrise as defined by the Australian Bureau of Meteorology.

Example: If you have Standard Damage Cover and you have an accident off-road, your Damage Excess will be \$10,000. This is the Standard Excess (\$5,000) PLUS the 'Off-Road' Excess (\$5,000).

### **Important things to note:**

1. You may reduce the 'Damage Excess' by taking out one of our Adventure More packages shown on the table above.
2. If the cost of repairs are less than the 'Damage Excess', we may charge the full 'Damage Excess' however once repairs have been completed we will refund the difference between the cost of repairs and the 'Damage Excess' .
3. Not everything is covered by insurance. In some circumstances you will be required for the full cost of repairs or replacement, even if you pay for one of our Adventure More packages. Please refer to 'Damage Cover Exclusions' below as well as our FAQ's and Terms & Conditions.

### **Off-Road Use**

Off Road means any area that is not a sealed road and includes but is not limited to unformed roads, fire trails, tracks, river and tidal crossings, creek beds, beaches, streams, dams, rivers, flood waters, sand, deserts, rocks, fields and paddocks.

### **Damage Cover Exclusions - Things that you are NOT covered for**

The following is NOT covered by insurance and you must pay for the full cost of repairs:

Damage after a major Breach of the Rental Agreement;

Overhead or Underbody Damage;

Damage caused by total or partial immersion in water;

Damage to the wheels or tyres;

Damage caused as a result of the vehicle tipping or rolling over whilst on any Beach;

Damage to any of the Camping Equipment;

Please ensure you read and fully understand our Rental Terms before the start of your hire.

A copy of our Rental Terms.

### **Adventure More Cover Terms & Conditions**

To be eligible for Additional Benefits your rental must be 14 days or longer and Adventure More Cover must be taken out and paid for prior to the commencement of your rental.

Reimbursement of Additional Benefits will only be made where Overlander Adventures is satisfied that the claim is legitimate and a valid, 3rd party tax invoice as well as photographs of the scene have been supplied by you.

If we reimburse you for any Additional Benefits and your rental finishes earlier than originally booked, we will not reimburse you for any amounts already paid to us for Adventure More Cover.

Additional benefits payable only in relation to accidental damage.

Adventure More Additional Benefits are not payable and your liability is not reduced:

(a) under clause 11 of the Rental Agreement (Damage Cover Exclusions); or

(b) in circumstances where damages has been caused by a breach of the Rental Agreement; or

(c) where there is no applicable policy of insurance or a policy of insurance held by Overlander Adventures does not cover Your liability.