



MemberCare insurance products are brought to you by the CUNA Mutual Group Australia

CUNA Mutual Group Australia has provided Australians with great value insurance since 1969, and today provides insurance and insurance related products to over 90% of Australia's credit unions.

### Save with our multi-policy discount

Once you have one insurance policy with us, we'll give you a discount on each additional policy\*. So taking out more than one policy can really save you money.

### It's easy to take out a MemberCare insurance product

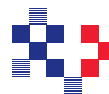
For a competitive quote, call us on 13 25 77, ask at your local Police & Nurses branch or visit [www.pncs.com.au](http://www.pncs.com.au)

# MemberCare<sup>®</sup> boat insurance comes with more onboard



**Terms and Conditions apply:** \*Multi-policy discount is not available on your first policy and only applies when all policies (excluding boat) are purchased through the same financial institution. †When calculating your annual premium based upon the sum of periodic payments, this total annual premium may differ from our quoted annual premium due to the impact of standard rounding. Before making a decision about your insurance needs, please refer to the Product Disclosure Statement available from Police & Nurses Credit Society Ltd. Issued by CUMIS Insurance Society Inc. ABN 72 000 562 121 AFSL 245491 (Incorporated in the United States. The members of the Society have no liability) trading as CUNA Mutual General Insurance.

POLICE & NURSES  
CREDIT SOCIETY



MEMBERcare

# Get better value boat insurance

With MemberCare Boat Insure, you'll have the peace of mind knowing that, if your boat happens to be damaged or stolen, we'll have you back sailing in no time.

## Benefits that will truly float your boat

When you take out MemberCare Boat Insure you'll not only receive a level of cover to get you back on the water, we'll also deck you out with complimentary no claim bonus protection.

## Cover for a wide range of contents

The cost of items inside your boat can really add up. MemberCare Boat Insure covers your contents including:

- Sporting and camping equipment.
- Bedding and clothing.
- Crockery and food.
- Fishing and diving equipment.
- Waterproof gear.

## Making claim time simple

We understand how important it is to receive a fast, personal response to your claims. That's why CUNA Mutual Group Claims is open 24/7, with their experienced team ready to support you throughout the claims process.

## Compare MemberCare Boat Insure with your current insurer

Use this as a checklist to compare your current boat insurance — and see how much more you get with MemberCare.

What is covered?	Boat Insure	Does your current insurer include this?
Damage to your boat in an accident including: hull, accessories, masts, sails, rigging, motors (including control equipment) and tools supplied with your boat	✓	
Towing or transport of your boat expenses up to \$500 following an accident	✓	
\$10 million liability insurance	✓	
New replacement boat following total loss within 12 months of original purchase	✓	
Emergency accommodation expenses up to \$500 if your boat is damaged or stolen and you are more than 100km from home	✓	
Transit cover	✓	
Salvage and recovery costs	✓	
Option to pay periodically at no extra charge <sup>1</sup>	✓	

For full MemberCare Boat Insure details please refer to the Product Disclosure Statement.

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