



CARCOVER

Your car will be back on the road as soon as possible, and it won't cost you the earth.



Choose between comprehensive accident damage for \$3,000 or \$5,000 for total confidence.



\$20 million of third party damage cover for affordable and complete protection.



Practical and fair-minded insurance that acknowledges pre-existing car damage.

About Good Shepherd Microfinance

Good Shepherd Microfinance partners with financial services organisations to design a range of products for people on low incomes. We helped to design Essentials by AAI.

If you prefer, you can find out more about Essentials by AAI by visiting one of our Good Money stores, or by contacting local community organisations offering the No Interest Loan Scheme (NILS).



Protection that's fair and easy.



1800 429 598



essentialsbyaai.com.au



PO Box 1619, Adelaide SA 5001

You care. So do we.

Dwight relies on his car to get from A to B. His car is his lifeline - for his job, and for his family.



Dwight
Courier + delivery driver

When Dwight had a collision, Essentials towed his car and had repairs underway within seven days.



Essentials by AAI

This insurance is issued by:
AAI Limited
ABN 48 005 297 807
AFSL No. 230859 trading as AAI

*Names, identities and occupations of claimants have been changed.

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Essentials by AAI



Your Life Your Choices

- Protect only the items that **you** need covered
- Pay for your cover fortnightly, **directly** from most Centrelink benefits
- No standard excess on your first two claims*
- No paperwork, just **call us**

* An excess applies to windscreen only claims, and other excesses may apply to some drivers.



John + Denise
Retired couple on pension

When John's house was broken into, his mobile phone, laptop computer and TV were all taken from him.

Without his phone, John could not contact his daughters. Essentials ensured John could stay in touch again through low-cost Contents Plus cover deducted conveniently through Centrepay.



CONTENTSCOVER

Your TV, your washing machine, your fridge - your family rely on these items each and every day.

The rest? You can live without.



You choose between \$10,000 or \$20,000 of home contents coverage for key assets.



Temporary emergency accommodation when you need it most - even if you are a renter.



No fees for cancellation or instalment payments.



Michelle + Sarah
In supported housing

Michelle's life changed in an instant when her family home and contents were damaged in a thunderstorm.

Without electrical items like the electric cooker, microwave and TV, Michelle wasn't able to cook meals for her family or keep her kids entertained. Essentials allowed for replacement of these items that Michelle's family relied on the most.

Contents Cover



	Contents Cover	Contents Plus
White Goods	✓ \$3,000 in total per incident	✓ \$6,000 in total per incident
Electrical Kitchen Appliances	✓ \$800 in total per incident	✓ \$1,000 in total per incident
Home Entertainment	✓ \$1,000 in total per incident	✓ \$2,000 in total per incident
Electronics	✓ \$2,000 in total per incident	✓ \$4,000 in total per incident
Furniture	✓ \$2,500 in total per incident	✓ \$5,600 in total per incident
Medical Aids and Equipment	✓ \$500 in total per incident	✓ \$1,000 in total per incident
Bicycles	✓ \$200 in total per incident	✓ \$400 in total per incident
Total Sum Insured	\$10,000	\$20,000

You are eligible for Essentials if:

- You have a healthcare or pension card
- OR**
- You receive Centrelink payments
- OR**
- Your annual household income is approximately \$48,000 or less (ex super)