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# Nrma Comprehensive Car Insurance

NRMA Comprehensive car insurance is the most expensive type of coverage. If you adore your automobile, you'll almost certainly want complete coverage. It's the only sort of comprehensive car insurance that covers damage to both your own vehicle and other people, vehicles, and property. Even if a freak hailstorm destroys your bodywork or a stray kangaroo dings your bumper, you'll be protected.

You can obtain coverage for roadside recovery, a rental car if yours breaks down, and even emergency lodging fees if you're stuck far from home, depending on the comprehensive car insurance policy you select on [NRMA website](https://www.nrma.com.au/car-insurance/comprehensive-car-insurance).

## Benefit

Except for accident, the NRMA comprehensive auto insurance policy protects your car from any unforeseen event. It also covers losses incurred in the event of an accident. Let's look at some of the other advantages of this "other than collision" coverage:

* It provides your car with the best level of protection possible.
* With NRMA comprehensive auto insurance, you can claim for losses suffered in such scenarios if you are determined to be at fault in the event of an accident.
* It protects you against litigation, including legal fees, that are made against you as a result of an accident.
* Financial security and peace of mind
* Provides cash assistance if your car is totaled.
* Unlike third-party insurance, it protects your own vehicle in the event of an accident.

## What To Know Before Taking Out Cover

When looking for comprehensive auto insurance, there are a few things to keep in mind. It will be simpler to compare different policies and identify the features that are most important to you.

* **Benefits**. Not every comprehensive auto insurance policy is the same. Some policies come with additional benefits or have higher claim limits, but they're also frequently more expensive.
* **Price**. Price is crucial, but it isn't the only factor to consider. Simply because a policy is more expensive does not imply that it is superior. On the other hand, you can locate low-cost policies with enough coverage.
* **Discounts for no claims**. Most insurers provide a no-claims discount, although the amount varies by company. Keep an eye out for potential discounts if you're a cautious driver.
* **Repairer of your choice**. This is a major issue that is frequently disregarded. It allows you to select your own repairer rather than having the insurer do it for you. It means you might choose a garage that is close to your home or has a reduced wait time for repairs.
* **A value that has been agreed upon**. This is when you and your insurer come to an agreement ahead of time on the worth of your vehicle. It simply means that you know how much you'll be compensated if your automobile is totaled.
* **Price**. When your car is insured for its current market worth at any given time, this is referred to as current market value insurance. Although it is more convenient, depreciation means that if you have a catastrophic accident, you may be compensated less than you expected.
* **Excess**. This is the amount you'll have to pay before your insurance will start paying out on your claim. If you have a $500 deductible but $1,200 in damage, your insurer will pay $700.
* **Underwriter**. The company that offers insurance to your insurance company is known as an underwriter. Finder compares insurance from a variety of companies and underwriters.

## Coverage

During an embargo period, NRMA Insurance may not cover you for certain severe weather events (which is usually when NRMA Insurance know a severe weather event is about to occur). When you purchase your policy, NRMA Insurance will inform you if there is an embargo.

### What is covered

* **A new car**

Did you know that if your automobile is written off, NRMA car insurance policies would provide you with a whole new car? This is a unique feature found only on NRMA comprehensive car insurance policies, and it's only available if you bought your car brand new and it's written off within a particular time frame - usually the first two years.

Because the only other method to acquire a new automobile out of an insurance policy is to cover your car at an agreed value equal to what a new car would cost, this can save you a lot of money.

With new car replacement coverage, you may insure your automobile for a lot less money by using market value, which would normally only reimburse you what the car was worth right before the accident. However, in this instance, the market value would take precedence over the new car replacement coverage as long as the automobile is written off within the specified time limit.

* **Child safety seats**

You may already be aware that NRMA comprehensive car insurance covers some of your vehicle's contents, but if you're a parent, you'll be relieved to learn that they also cover your children's safety seats. That means you can replace your car seats without having to pay for them out of your contents insurance!

Remember that the amount you can claim for car seats is limited per individual claim, so if you have numerous children, you may need to ask your insurance whether you can exceed that limit for a modest price.

* **A hotel**

You wouldn't often equate NRMA car insurance with hotels, but if you're involved in an accident far away from home, you'll be grateful you have a comprehensive policy that will cover your lodging costs. This is known as emergency accommodation cover, and it kicks in if you have an accident outside of a specified distance from your home, making driving your car risky.

It will cover the cost of lodging for you and your passengers up to the amount specified in your policy. Simply save your receipts; otherwise, your claim may be dismissed.

* **Vandalism**

When another driver collides with you on the road, it's usually not difficult to hold them accountable. But who is going to pay for your automobile if it is vandalized? You're in luck if you have NRMA comprehensive vehicle insurance because most policies cover damage to your automobile even if there's no one to blame. In the stadium parking lot, a thug keys your car? It will be taken care of. Your SUV has been tagged by a couple of want tobe gangsters? It will be taken care of.

You'll also be covered for a variety of other instances where getting someone else to pay can be problematic, such as hit-and-runs, being hit by an uninsured (and broke) driver, and even being hit by one of those ghostly shopping trolleys that haunt shopping center parking lots.

* **Hail damage and storms**

It may be difficult to persuade Mother Nature to pay for repairs if your car is damaged in a storm. That's fine since you're covered by NRMA comprehensive car insurance, which will cover you rain or shine. All sorts of storms, including flood, hail, and wind, are covered.

**But be warned:** you won't be insured for the first day or two after purchasing your policy because they don't want you to wait until a storm is approaching to purchase coverage.

* **Animals running into your vehicle**

Kangaroo collisions are on the upswing all around Australia. With a weight of up to 90 kilograms, a kangaroo can cause significant damage to a vehicle. However, that isn't the only enormous animal capable of causing havoc. You've got emus, wallabies, wombats, deer, and sheep, to name a few. Unless you have NRMA comprehensive car insurance, you're out of luck if you hit any of them.

**One forewarning:** windshield coverage isn't typically included in comprehensive insurance policies. So, unless you purchased additional windscreen protection as an add-on to your policy, if a bird flies into your windscreen and the windscreen is the only thing broken, you could not be covered (most insurers offer this).

This means you don't have to leave your automobile vulnerable to common road hazards. In an age where individuals are scared that they won't find out until it's too late that they aren't insured for something, you'll have the peace of mind of knowing you're covered for not only the essentials, but also for all of these unique nuggets.

### Sometimes Covered

* If your car is written off within a particular time frame, you will be given a new one.
* If personal belongings within the automobile are stolen or destroyed, you will be compensated.
* Damaged caravan or trailer
* Assistance on the road
* Expenses incurred if you become stranded

### What is excluded

* **Injuries to you or others**

Your obligatory [CTP Green Slip](https://www.nrma.com.au/ctp-insurance) will cover any injuries.

* **Hire car running costs**

The NRMA does not cover fees such as gasoline, tolls, or a GPS for your rental car.

* Typical wear and damage
* Faults in the mechanical, structural, or electrical systems
* If you are paid to transport persons or things,
* If you rent out your car to others
* If a driver who does not have a valid driver's license is behind the wheel
* If the driver is inebriated or under the influence of drugs
* If the vehicle has been used in any races, rallies, or competitions
* If the vehicle is used for any illegal activity, it will be confiscated.
* If the vehicle is driven while it is deemed unfit for the road
* If the vehicle is driven in a dangerous manner

## Cost

For the same vehicle, comprehensive car insurance is normally approximately twice the price of a third-party coverage. This isn't an exact science, but it's a solid starting point.

However, because the cost of auto insurance fluctuates depending on your personal circumstances and the vehicle you drive, it's difficult to estimate how much it will cost you.

## Quote

you'll be asked a few things when you click through to the NRMA comprehensive car insurance quote.

* Date
* The kilometres the car travels annually
* Email address
* About your car
* Location where the car is being parked
* Registration status

# references

<https://www.nrma.com.au/car-insurance/comprehensive-car-insurance>

<https://www.finder.com.au/car-insurance/comprehensive-car-insurance>