

| | | Star Prestige - Elite (Comprehensive) | Star Prestige - Gold (Comprehensive) | Star Everyday - Silver (Comprehensive) | Star Everyday - Basic (Comprehensive) | Star Enthusiast (Comprehensive) | Star Enthusiast - Modern Hobby (Comprehensive) | Star Enthusiast - Restoration and/or Storage | Star Enthusiast - Off Road (Comprehensive) | Star Enthusiast – Loss&Dam. excl race & prep/test | Star Enthusiast – Loss&Dam. excl under own power |
|-------------|--------------------------------------------------------|---------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|--------------------------------------------|---------------------------------------|---------------------------------------------------------------------------------------------------------|----------------------------------------------|--------------------------------------------|---------------------------------------------------|--------------------------------------------------|
| | Prevailing Basis of Settlement | Market value Unless New replacement vehicle (PE23) or Second hand purchase price guarantee (PE32) apply | Market value Unless New replacement vehicle (PE23) or Second hand purchase price guarantee (PE32) apply | Market value Unless New replacement vehicle (PE23) or Second hand purchase price guarantee (PE32) apply | Market Value | Agreed Value | Market value Unless New replacement vehicle (PE23) or Second hand purchase price guarantee (PE32) apply | Market Value | Market Value | Market Value | Market Value |
| PE1 | Additions and deletions | Y | Y | Y | Clause removed | Y | Y | Y | Y | Clause removed | Clause removed |
| PE2 | At fault third party protection | Not Applicable | Not Applicable | Not Applicable | Not Applicable | Not Applicable | Not Applicable | Not Applicable | Not Applicable | Not Applicable | Not Applicable |
| PE3 | Claim free recognition | Y | Y | Y | Clause removed | Y | Y | Y | Y | Clause removed | Clause removed |
| PE4 | Cleaning/Valet costs | Y | Y | Y | Clause removed | Y | Y | Y | Y | Clause removed | Clause removed |
| PE5 | Condemned buildings & car parks | Y | Y | Y (\$65/\$2,000) | Clause removed | Clause removed | Clause removed | Clause removed | Clause removed | Clause removed | Clause removed |
| PE6 | Disability modifications | Y | Y | Y | Clause removed | Y | Y | Clause removed | Clause removed | Clause removed | Clause removed |
| PE7 | Emergency accomodation & travel | Y | Y | Clause removed | Clause removed | Y | Y | Clause removed | Clause removed | Clause removed | Clause removed |
| PE8 | Emergency public relations | Y | Y | Y | Clause removed | Y | Y | Y | Y | Clause removed | Clause removed |
| PE9 | Excess protection | Y | Y | Y | Y | Y | Y | Y | Y | Clause removed | Clause removed |
| PE10 | Fire extinguisher replenishment costs | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y |
| PE11 | First aid at an accident site | Y | Y | Y | Clause removed | Y | Y | Y | Y | Clause removed | Clause removed |
| PE12 | Funeral costs | Y | Y | Y Limit adjusted to \$5,000 | Clause removed | Y | Y | Y | Y | Clause removed | Clause removed |
| PE13 | Hazardous substances emergency | Y | Y | Y | Clause removed | Y | Y | Y | Y | Clause removed | Clause removed |
| PE14 | Hired, rented or loaned vehicles not otherwise insured | Y | Y | Y | Clause removed | Y | Y | Clause removed | Clause removed | Clause removed | Clause removed |
| PE15 | Hired, rented or loaned vehicles excess cover | Y | Y | Y | Clause removed | Y | Y | Clause removed | Clause removed | Clause removed | Clause removed |
| PE16 | Inability to drive | Y | Y | Y | Clause removed | Y | Y | Y | Y | Clause removed | Clause removed |
| PE17 | Incorrect fluids | Y | Y | Y Limit adjusted to \$5,000 | Clause removed | Y | Y | Y | Y | Clause removed | Clause removed |
| PE18 | Incorrect fuel | Y | Y | Y Limit adjusted to \$5,000 | Clause removed | Y | Y | Y | Y | Clause removed | Clause removed |
| PE19 | Invalidation | Y | Y | Y | Clause removed | Y | Y | Y | Y | Clause removed | Clause removed |
| PE20 | Keys & locks only - lower excess | Y | Y | Y | Clause removed | Y | Y | Y | Y | Clause removed | Clause removed |
| PE21 | Loss of use/substitute vehicle | Y (\$120/\$10,000) or as per schedule | Y (\$100/\$7,500) or as per schedule | Y (\$65/\$2,000) or as per schedule | Clause removed | Clause removed | Clause removed | Clause removed | Clause removed | Clause removed | Clause removed |
| PE22 | Meth contamination | Y | Y | Y | Clause removed | Y | Y | Y | Y | Clause removed | Clause removed |
| PE23 | New replacement vehicle | Y - 3 yr | Y - 2 yr Can upgrade to 3yr | Y - 1 yr Can upgrade to 2yr | Clause removed | Clause removed | Y - 2 yr Can upgrade to 3yr | Clause removed | Clause removed | Clause removed | Clause removed |
| PE24 | Parts & accessories | Y (\$5,000) or as per schedule | Y (\$5,000) or as per schedule | Clause removed | Clause removed | Y (\$5,000) or as per schedule | Y (\$5,000) or as per schedule | Y (\$5,000) or as per schedule | Y (\$5,000) or as per schedule | Y (\$5,000) or as per schedule | Y (\$5,000) or as per schedule |
| PE25 | Personal injury or death | Y | Y | Clause removed | Clause removed | Y | Y | Clause removed | Clause removed | Clause removed | Clause removed |
| PE26 | Personal property owned by you | Y | Y | Clause removed | Clause removed | Y | Y | Clause removed | Y | Clause removed | Clause removed |
| PE27 | Personalised plate cover | Y | Y | Y | Clause removed | Y | Y | Y | Y | Clause removed | Clause removed |
| PE28 | Physical assault | Y | Y | Y | Clause removed | Y | Y | Y | Y | Clause removed | Clause removed |
| PE29 | Premium credit | Y | Y | Y | Clause removed | Y | Y | Y | Y | Clause removed | Clause removed |
| PE30 | Registration & road user charges | Y | Y | Y | Clause removed | Y | Y | Y | Y | Clause removed | Clause removed |
| PE31 | Road clearing/load recovery | Y | Y | Y | Clause removed | Y | Y | Y | Y | Clause removed | Clause removed |
| PE32 | Second hand purchase price guarantee | Y | Y | Y | Clause removed | Y | Y | Y | Y | Clause removed | Clause removed |
| PE33 | Temporary additional vehicles | Y | Y | Clause removed | Clause removed | Y | Y | Y | Y | Clause removed | Clause removed |
| PE34 | Temporary repairs | Y | Y | Y | Clause removed | Y | Y | Y | Y | Clause removed | Clause removed |
| PE35 | Total loss-leased vehicle GAP cover | Y | Y | Y | Clause removed | Y | Y | Y | Y | Clause removed | Clause removed |
| PE36 | Total loss-financed vehicles GAP cover | Y | Y | Y | Clause removed | Y | Y | Y | Y | Clause removed | Clause removed |
| PE37 | Towing & storage/vehicle recovery | Y | Y | Y | Clause removed | Y | Y | Y | Y - sublimited definition | Clause removed | Clause removed |
| PE38 | Trailers | Y | Y | Y | Clause removed | Y | Y | Y | Y | Clause removed | Clause removed |
| PE39 | Trauma | Y | Y | Y | Clause removed | Y | Y | Y | Y | Clause removed | Clause removed |
| PE40 | Windscreen & glass | Y | Y | Y | Clause used for windscreen definition only | Y | Y | Y | Y | Clause removed | Clause removed |

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| | Section 2 - liability | | | | | | | | | | |
| | Policy Extensions (section2) | | | | | | | | | | |
| S2E1 | Exemplary damages | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y |
| S2E2 | General average/salvage charges | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y |
| S2E3 | Manslaughter defence costs | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y |
| S2E4 | Movement of other vehicles | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y |
| S2E5 | Other persons liability | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y |
| S2E6 | Towing disabled vehicles | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y |
| S2E7 | Using another vehicle | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y |
| S2E8 | Vicarious liability | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y |
| S2E9 | Weight damage | Y | Y | Y | Y | Y | Y | Y | Y | Y | Y |

| | Optional Policy Extensions - Section 1 - flagged in schedule | | | | | | | | | | |
|------------|-------------------------------------------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| OE1 | Pairs & sets | Available | Available | Available | N/A | Available | Available | Available | Available | Available | Available |
| OE2 | Peer to peer hire or rental | Available | Available | Available | Available | N/A | N/A | N/A | N/A | N/A | N/A |
| OE3 | Personal property not owned by you | Available | Available | Available | N/A | Available | Available | N/A | N/A | N/A | N/A |
| OE4 | Wraps, signwriting and artwork | Available | Available | Available | N/A | Available | Available | Available | Available | N/A | N/A |
| | Roadside assistance (per vehicle) | Available | Available | Available | Available | Available | Available | Available | N/A | N/A | N/A |