D Bonnett Insurance Agent { (1) } 22 Kookaburra Court Birdsville NSW 2134 { These three lines } Phone 02 11345 5678 Fax 02 1345 5679 { are the letter head } { If you are not using letterhead, your address goes above the date on the left hand side }

25 September 2002 { (2) the date, open punctuation }

A Revhead 7 Celestial Court HEAVENSVILLE NSW 2134 { (3) the addressee, reader's address }

Dear Ms Revhead { (4) salutation, if you know the name, use it, otherwise Dear Sir/Madam }

Re: Insurance Cover for Daihatsu Terrior XD { (5) the subject line }

Thank you for the opportunity to assist you with insurance cover for your car. I have been involved in the vehicle insurance industry for the past five years and feel sure that with my experience and knowledge, I will be able to find the most competitive insurance cover for you.

I can understand your difficulty in trying to sort out the different types of vehicle insurance. They are rather complicated for a new car owner to understand. There are three general types of insurance that would concern you.

The first is the CTP or Compulsory Third Party insurance. You would know this one as the 'Green Slip Insurance' as it is compulsory for all car owners to purchase at the time the vehicle is registered to be driven on the roads. I have explained it in more detail on page two in the accompanying material.

The second type of car insurance is 'Comprehensive' car insurance. This type of cover insures your car in the event of either, it being damaged, or you damaging another car. I would certainly recommend that you take out this type of insurance. More details about comprehensive insurance are outlines on page three of the material included.

The third type of insurance is 'Third Party Property' cover. This is generally only used by those car owners who feel their car is not worth insuring, yet want to protect themselves in the event of their car damaging another vehicle and they may be sued for recovery of the damage caused. I have described this type of insurance in more detail on page four.

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Unfortunately, there is still a lot more insurance jargon to understand when it comes to paying for insurance cover and then when you have to make a claim. To guide you through these terms I have outlined an explanation of premium, noclaim bonus, agreed value, market value, basic excess and age excess on page five.

In an effort to get the best deal for you, I have attached three quotations for your consideration. My recommendation is the insurance policy offered by RSVP Pty Ltd. I have compared each of the three offers and prefer RSVP for these reasons:

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Thank you for the opportunity of assisting you in protecting your new car. The purchase of a new car involves a large financial outlay, and the right type of insurance cover will give you peace of mind that in the event of an incident your investment will be adequately protected.

If I can assist you further in any way, please do not hesitate to call. { (6) the body 1 }

Yours sincerely { (7) complimentary close - use 'sincerely' if you know the person, use 'faithfully' if you do not in which case you will have addressed it as Dear Sir/Madam }

D Bonnett Insurance Advisor { (8) Signature block }