



Raising the Standard

AUTOSURE

MECHANICAL
BREAKDOWN
INSURANCE

ESSENTIAL COVER



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MECHANICAL
BREAKDOWN
INSURANCE

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WELCOME

Congratulations on your vehicle purchase and on your foresight in purchasing Autosure Mechanical Breakdown Insurance so that you can enjoy worry free motoring.

Please take time to familiarise yourself with this material. You need to know and understand this information.

In particular, you should note that this insurance policy might not cover you if you do not follow the vehicle servicing requirements set out on page 16.

Advice regarding the correct fuel for your vehicle is contained in the manufacturer's operating instructions. Using the correct fuel will ensure that your vehicle operates in a safe, economical and environmentally friendly condition.



Autosure Mechanical Breakdown Insurance is underwritten by
Vero Insurance New Zealand Limited.

IMPORTANT NOTICES

Vero Insurance New Zealand Limited is the insurer under this contract and is referred to as “we”, “our” or “us”.

“you” or “your” means the insured person or persons named on your Policy Certificate.

Authorised Repair Facility: Repairs must be undertaken by an Autosure approved repairer. Please refer to the section headed “What To Do If You Have A Claim” on page 14.

Cancellation: We may cancel this policy at any time by sending a letter to this effect to you at your last known postal address. The cancellation will take effect at 4:00pm on the 7th day after the letter has been sent. We will refund the unused part of your paid premium

GST: All claim limits; other benefits and excess include GST.

Vehicle Details: Your vehicle details are shown on your Policy Certificate. If your vehicle details are incorrect in any way with regard to make, model, year or odometer reading, then you may not qualify for the extent of cover you have selected.

It is important that you check this and advise us immediately if any details are incorrect

FAIR INSURANCE CODE

As members of the Insurance Council of New Zealand, we are committed to complying with the Council’s Fair Insurance Code.

This includes requirements for us to:

1. Provide insurance contracts, setting out in plain English what is insured, what is not and what your obligations are;
2. Settle all valid claims fairly and promptly;
3. Where a claim is declined, clearly explain the reasons for this;
4. Fully investigate complaints, advise you of the outcome &, when necessary, tell you about the Insurance & Savings Ombudsman Scheme.



ESSENTIAL COVER

INTRODUCTION

This cover applies to your vehicle if your policy certificate shows Essential Cover.

WE COVER

The reasonable cost to repair the actual failure of mechanical or electrical parts as a result of a sudden and unforeseen breakdown that occurs during normal use in New Zealand unless otherwise excluded.

WE WILL PAY

In addition to Other Benefits outlined on page 7 our claim limit for any one breakdown is:

- All Vehicles up to 125,000 kms \$5,000
- All Vehicles up to 175,000 kms \$3,000
- All Vehicles up to 225,000 kms \$2,000

NOTE: Notwithstanding the individual claim limits above:

- 1 The maximum amount we will pay for any one claim is the current market value of the vehicle at the time of the claim
- 2 There is no limit to the number of claims that can be made during the policy period
- 3 The odometer reading limit is as at the date of commencement of cover

QUALIFYING VEHICLES

Vehicles 16 years old and less that have travelled less than 225,000 kms at commencement of cover falling into the following categories:

A Standard Vehicles:

Petrol powered vehicles other than those described in B & C and not listed in Excluded Vehicles

B Special Category Vehicles:

- Turbo vehicles
- Supercharged Vehicles
- Vehicles manufactured in the USA
- Diesel powered vehicles
- Hybrid vehicles
- * Mazda RX8

C European Vehicles:

Diesel or Petrol powered vehicles manufactured in Europe including but not limited to: Alfa Romeo, Audi, BMW, Citroen, Daimler, Fiat, Jaguar, Lancia, Land Rover, Mercedes-Benz, MG, Mini, Opel, Peugeot, Renault, Rover, Saab, Seat, Skoda, Vauxhall, Volvo and Volkswagen.

EXCLUDED VEHICLES

There is no cover for any of the following vehicles:

- GVM over 3500 KG;
- Over 16 years old or have travelled more than 225,000 kms;
- Powered by engines with more than 8 cylinders;
- Modified in any way from the manufacturer's standard specification unless disclosed and accepted by us;
- Manufactured by Aston Martin, Bentley, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Porsche, Rolls Royce or TVR;
- BMW M3, M5 and M6 series, BMW 7 series, Mercedes-Benz AMG series and Mazda RX7;
- Used as taxis, rentals, courier vehicles, shuttles, any fare paying passenger vehicle or goods delivery vehicle.

If your vehicle falls into this category a refund of premium will be made on request.

MODIFIED VEHICLES

Vehicles that have been modified in any way from the manufacturer's standard specification will only be covered under this Policy if you have disclosed the modifications to us in detail and we have agreed to insure the vehicle. An additional premium is payable.

There is no cover for any vehicle that is modified in any way from the manufacturer's standard specification after the Policy has been issued unless they are advised to us in writing and we agree to insure the modified vehicle under this Policy.



EXCESS

You must contribute the amount shown as the excess as the first amount of each unrelated claim. You must pay the excess to the repairer before you collect your vehicle.

A Standard Vehicles	\$100 or \$200 as nominated
B Special Category Vehicles	\$250
C European Vehicles	\$350
D Modified Vehicles	\$350

WE DO NOT COVER

We will not pay for:

- Repairs that are covered by the manufacturers warranty or repairs that are the subject of a manufacturers recall or any component design fault or any damage arising from the design fault;
- Any fault existing at the commencement of cover and any resulting damage;
- Chassis, panel, paintwork, glass, upholstery and any other cosmetic item;
- Batteries, exhaust systems, shock absorbers, air bags and componentry, sunroofs, catalytic converters, tyres, seat belts, audio and entertainment systems, global positioning systems, seats, lights, communication systems, fuel tanks, air bag suspension, keys and remotes;
- Brake pads and shoes;
- Manual clutch and flywheels;
- Spark plugs, glow plugs, drive belts, lubricants, gas, filters, injector servicing and fluids;
- Any costs relating to servicing, maintenance, adjustment or tuning;
- Costs arising from the failure of the cambelt and/or any resulting damage when the cambelt is not replaced in accordance with the manufacturers recommendation;
- Repairs necessitated by external causes, contamination, perishing, corrosion, rust, consequential loss or damage, accident damage, fire damage, water damage, theft, willful damage, misuse, neglect, faulty repair and/or defective workmanship;
- Repairs necessitated by the failure of any plastic components due to gradual deterioration and any resulting damage;
- Repairs resulting from incorrect use of fuel, oil, lubricant, coolant or any other fluid. This includes using the wrong octane fuel grade and the use of any bio fuel;
- Any repairs commenced or carried out without our approval.

OTHER BENEFITS

TOWING

We will pay the reasonable cost to tow your vehicle to the nearest authorised repair centre up to a maximum of \$150.

ACCOMMODATION, VEHICLE RENTAL AND REPATRIATION COSTS

If your vehicle takes more than 24 hours to repair and you are more than 100kms away from your home you may choose from the following, subject to a maximum claim limit of \$500. We will reimburse you for:

- Up to 5 days accommodation; or
- Up to 5 days rental car hire costs; or
- Repatriation costs for your vehicle to your home address or another convenient location; whichever is closer, up to \$250.

ROAD SIDE BREAKDOWN ASSISTANCE

Claims Services will assist you 24 hours a day, 7 days a week should your vehicle suffer a roadside breakdown and cannot be driven. You will be required to pay any call-out costs incurred and then seek reimbursement under this policy providing the breakdown is a valid claim.

For assistance telephone 0800 809 700

CONDITIONS

- A** You must take all reasonable steps to protect your vehicle from breakdown and comply with the manufacturers servicing, operating and safety recommendations. This information can be found in the owners handbook for your vehicle, the manufacturers website or from any authorised service centre.
- B** This policy does not apply if your vehicle is used in racing competitions, time trials, rallies, speed testing, pace making, reliability trials or any off-road activities.
- C** If any claim under this policy is supported by any incorrect information or statement or is in any respect fraudulent, then your claim is not payable and this entire policy automatically terminates from the date that the incorrect statement or fraudulent claim was made to us.
- D** If you breach any policy term or condition no claim will be payable under this policy. Nothing in this policy affects our rights to avoid the policy for non-disclosure.
- E** This policy applies to you and your vehicle and is not transferable or refundable.
- F** You must comply with the service requirements detailed in this policy.
- G** Your vehicle must have a current warrant of fitness. If it does not you may not have a valid claim

WHAT TO DO IF YOU HAVE A CLAIM

To make a claim on this policy you must take the following steps:

- 1 As repairs must be carried out by an authorised repair facility, phone Claims Services on **0800 809 700** to lodge a claim and to obtain details of the nearest repairer.
- 2 If the vehicle can be driven safely without causing further damage take it to the nearest authorised repairer or otherwise have it towed.
- 3 Present your policy to the service manager or repairer to determine if the breakdown constitutes a claim under the policy.
- 4 In some instances we may require you to complete a claim form.
- 5 We will also require other documentation such as proof of servicing and other relevant invoices.
- 6 If the repairer is unable to determine the fault it may be necessary to dismantle parts. If this is the case we must be notified, however, only you can authorise this work. The contract for repair is between you and the repairer.
- 7 We may agree to indemnify you in relation to costs covered under this policy
- 8 We reserve the right to supply new, used or reconditioned parts at our discretion.

AUTHORISED REPAIRER INSTRUCTIONS

When contacted by an Autosure customer, prior to commencing repairs please contact **Claims Services on 0800 809 700 (option 1)** and advise us that you wish to make a Mechanical Breakdown claim.

You will need to provide us with the following information:

- Policy Number
- Odometer reading
- Registration number
- Initial diagnosis of problem
- Estimated cost of repairs

If the claim is accepted we will authorise repairs and issue a repair authorisation number.

Once work is completed please forward the invoice to;

Autosure New Zealand

PO Box 33 1248

Takapuna

Auckland 0622

Invoices should provide full customer details, full details of the work completed and copies of any subcontracted work (when requested).

- **REPAIRS MUST NOT BE COMMENCED UNLESS AUTHORISED.**
- **ANY REPAIRS NOT AUTHORISED ARE NOT COVERED.**



SERVICING YOUR VEHICLE

You are required to keep your vehicle serviced at your cost to ensure the cover under this policy remains in place.

You may have your vehicle serviced at any recognised Service Facility.

Vehicles must be serviced within the following distance or time period, whichever comes first, from the date of purchase of the vehicle:

Petrol powered vehicles must be serviced every 15,000 km or 12 months

Diesel powered vehicles must be serviced every 10,000 km or 12 months

SERVICING REQUIREMENTS

The following must be checked and attended to as required:

- Change engine oil and oil filter;
- All fluid levels and condition;
- Air filter;
- All belts. Replace if necessary. Please note cambelts must be replaced as specified by the vehicle manufacturer;
- Cooling system including inhibitor and hoses;
- Turbo oil feed;
- Automatic transmission;
- Braking system including brake fluid condition;
- Air conditioning;
- Steering and suspension systems.

The cost of servicing is at your expense.

Once a service is completed you must make sure that the Service Facility completes and stamps the service check history at the time of the service.

This information will be required in the event of a claim. Previous servicing invoices will also be required in the event of a claim. Please retain all of these invoices for future reference.



SERVICE CHECK HISTORY

**SERVICE
CHECK No.**

1

Date _____

ODOMETER READING

| | | | |

SERVICE CENTRE STAMP

**SERVICE
CHECK No.**

2

Date _____

ODOMETER READING

| | | | |

SERVICE CENTRE STAMP

**SERVICE
CHECK No.**

3

Date _____

ODOMETER READING

| | | | |

SERVICE CENTRE STAMP

**SERVICE
CHECK No.**

4

Date _____

ODOMETER READING

| | | | |

SERVICE CENTRE STAMP

**SERVICE
CHECK No.**

5

Date _____

ODOMETER READING

| | | | |

SERVICE CENTRE STAMP

**SERVICE
CHECK No.**

6

Date _____

ODOMETER READING

| | | | |

SERVICE CENTRE STAMP