



LIGHT COMMERCIAL VEHICLE

Mechanical Breakdown
Insurance

Welcome



The Purchaser: _____

The Policy Number: _____

Vehicle Registration Number: _____

WHY YOU CAN RELY ON PROTECTA

Protecta Insurance is a New Zealand owned and operated company that is focused on "Protecting Your Investment".

Our superior performance in claims handling and paying means that we have "Experience Where it Counts" for you.

A focus on providing "Real Cover for Real People" gives you assurance for your "Peace of Mind"

We are available 24 hours a day, 7 days a week on **0800 PROTECT (776 832)** and we look forward to being of service to you.

Stephen Glading

A handwritten signature in black ink that reads "Stephen Glading".

Managing Director

**Protecting
your investment®**



Mechanical Breakdown Insurance

Whereas Allianz Australia Insurance Limited (hereinafter referred to as Allianz) has authorised Protecta Insurance New Zealand Limited (hereinafter referred to as Protecta Insurance) and its Sub-Agents to issue Mechanical Breakdown Insurance Contracts (hereinafter referred to as this Insurance Contract) on their behalf.

This Insurance Contract witnesses that in consideration of payment of the agreed premium and on the basis of the information declared in the Certificate of Insurance, Protecta Insurance has been authorised to pay for the repair of the Vehicle, subject to the terms and conditions contained in this Insurance Contract.

The Insurance Contract shall become operative on the Commencement Date of Cover as declared in the Certificate of Insurance and will continue in force until terminated in accordance with the terms and conditions contained in this Insurance Contract.

1. DEFINITIONS

Authorised Repairer means;

a Vehicle repairer authorised by Protecta Insurance to carry out the repair of the Vehicle.

Certificate of Insurance means;

the most recent Certificate of Insurance provided to the Insured, outlining the particulars of the Insurance Contract.

Commencement Date of Cover means;

the start date of the Insurance Contract as declared in the Certificate of Insurance.

Current Market Value means;

the market value of the Vehicle based on the condition and mileage at the time of any claim and as determined by an approved vehicle valuation facility.

Insurance Contract means;

this Mechanical Breakdown Insurance Contract and any endorsements (if any) thereon underwritten by Allianz.

Insured means;

the person/s declared in the Certificate of Insurance as the registered owner of the Vehicle.

Period of Insurance means;

the period of the Insurance Contract in months as declared in the Certificate of Insurance.

Sub-Agents means;

an agent approved by Protecta Insurance who may be involved in the sale of this Insurance Contract.

Vehicle means;

the vehicle declared in the Certificate of Insurance.

2. MECHANICAL BREAKDOWN

This means any sudden and unforeseen mechanical or electrical failure.

WHAT IS COVERED?

In the event that a Mechanical Breakdown occurs and falls within the terms and conditions of the Insurance Contract, Protecta Insurance agrees to contract with the Authorised Repairer for the repair of the Vehicle. Payment shall include the reasonable cost required to repair the Vehicle to a condition in no way inferior to that at the Commencement Date of Cover. Protecta Insurance reserves the right to source and supply parts to repair the failure.

LIMITS OF LIABILITY

A. The maximum liability during the period of this Insurance Contract is limited to the Current Market Value of the Vehicle at the time of the claim less the Excess as described in the Certificate of Insurance.

The Company's maximum liability in respect of any one Mechanical Breakdown is:

- a) In respect of all vehicles with an Odometer reading of up to 100,000 km at the Date of Purchase = \$7,000
- b) In respect of all vehicles with an Odometer reading of up to 150,000 km at the Date of Purchase = \$6,000
- c) In respect of all vehicles with an Odometer reading of up to 250,000 km at the Date of Purchase = \$5,000

B. Excess - The Excess nominated in the Proposal Form or Certificate of Insurance applies to each and every unrelated Mechanical Breakdown.

All dollar amounts expressed are inclusive of Goods and Service Tax.



Terms & Conditions

GENERAL EXCLUSIONS

This Insurance Contract shall not apply:

- Where the vehicle is not maintained and serviced in accordance with the Vehicle Service Programme outlined in this Insurance Contract or where any repairs have been effected contrary to the Mechanical Breakdown Claim Procedure.
- Where the Mechanical Breakdown is the subject of a recall by the Vehicle Manufacturer or to any costs arising from the rectifying of any failure of, or defect or fault in, the design or specification of any component.
- To any Mechanical Breakdown or liability occurring in whole or in part due to any misuse, external damage/cause or act or omission (whether wilful, unlawful or negligent) to the vehicle.
- To any repairs covered by any other form of Insurance, Warranty or Guarantee.
- To any claim arising from defects which were in existence at the time the vehicle was purchased, or at the time this Insurance Contract was effected.
- To any claims that are fraudulent.
- To any costs arising from contamination of any water, oil, lubricant, fuel, fluid, or air system by any external influence and to costs arising from corrosion, rust or deterioration.
- To any claim arising from loss of time, loss of use, inconvenience, storage charges, accidental damage, fire, theft, conversion, or any other consequential loss.
- To any claim arising or liability for incidental or consequential damage caused by the failure of a non-covered component.
- To any Mechanical Breakdown that has either been contributed to or has arisen as a result of the vehicle being modified from the manufacturers original specification.
- To any costs arising from, or for rectifying, defective or faulty repair or workmanship.
- To any claim arising from the continued operation of the vehicle once a fault has occurred, including loss of lubricant and coolant.

- To any injector failure which is as a result of wear, gradual deterioration, corrosion or contamination.
- To any costs associated with the servicing, maintenance, adjustment or tuning of any component.
- To any cost associated with the replacement of any: battery, exhaust system, shock absorbers, suspension rubber mountings and bushes, tyres and wheels, wheel alignment and balancing, glass, lights, paintwork, bodywork, handles, hinges, struts, seat belts, trim, upholstery, cosmetic item, satellite navigation system, audio system, visual system, communications system, seats and associated mechanisms, brake shoe linings, disc pads, the repair and or replacement of clutches due to wear and tear, splitter gearboxes.
- To any costs arising from, or the rectifying of, any auxiliary, ancillary or additional equipment, or any associated system or componentry, which is fitted to the vehicle, such as but not limited to any concrete/cement mixer, crane, disposal unit, hoist, lifting equipment, loader, refrigeration unit, tipper, truck body etc.

QUALIFYING VEHICLES

VEHICLES COVERED

This Insurance Contract covers the vehicle declared in the Proposal Form or Certificate of Insurance, with the exceptions as set out below, for any Mechanical Breakdown subject to the Limits of Liability and the Terms and Conditions set out in this Insurance Contract.

VEHICLES NOT COVERED

- Any vehicle with an odometer reading in excess of 250,000 km or over 12 years of age at time of purchase.
- Taxis, Rentals, and other Fare Paying Passenger Vehicles.
- Any vehicle with a gross weight exceeding 12,000 kg GVM
- Any vehicle used in Racing Competitions, Time Trials or Rallies
- Vehicles with more than two axles
- Vehicles with more than a one ratio gearbox

CANCELLATION

Protecta Insurance may at any time cancel this Insurance Contract by giving (7) seven days notice in writing to the Insured at their last known address. After such cancellation, Protecta Insurance will refund the unused part of the paid premium. The cancellation shall be effective as from 4pm on the seventh day after posting or personal delivery of the notice of cancellation.

The Insured may at any time cancel this Insurance Contract by giving notice in writing to Protecta Insurance. Where the Insured requests cancellation, this Insurance Contract is not refundable unless the request meets the criteria of the Cool-Off Period clause. Refunds are calculated on a pro-rata basis less an administration fee. No refund will be paid if a successful claim has been made.

COOL-OFF PERIOD

If the Insured is not satisfied with the cover provided in this Insurance Contract, please advise Protecta Insurance in writing within (15) fifteen days of the Commencement Date of Cover. Protecta Insurance may then agree to change this Insurance Contract. If the Insured is still not satisfied they can cancel this Insurance Contract. However both the Certificate of Insurance and Insurance Contract must be returned to Protecta Insurance before any refund of the paid premium will be made. No refund will be paid if a successful claim has been made. Where a refund applies this is forwarded to the sub agent who will forward the refund to the Insured in the circumstances where the cost of the Insurance Contract was not included as part of the Vehicle purchase.

ASSIGNMENT

To assign this Insurance Contract, please contact either your Selling Dealer or Protecta Insurance, presenting a copy of your Service Record, in the first instance. Providing the vehicle has been serviced in accordance with the Vehicle Service Programme and the appropriate fee is paid, the Company agrees to transfer this Insurance Contract to the new owner.

CLAIMS PROCEDURE

PURCHASER'S RESPONSIBILITY

1. In the event of a Mechanical Breakdown, please contact Protecta Insurance for your nearest Authorised Repairer on:
0800 PROTECT (776 832)
For all other enquiries please contact our Customer Services Department on
Phone (09) 377 6872
2. If the vehicle cannot be driven to the Authorised Repairer without further damage occurring, please contact the Authorised Repairer for assistance.
3. All repairs must be carried out by an Authorised Repairer. Failure to comply may result in your claim being declined.
4. The Purchaser will be required to authorise dismantling to determine the cause of the failure and may need to complete a claim form prior to the commencement of repairs.

AUTHORISED REPAIRER'S RESPONSIBILITY

Please contact the Claims Department on:

Phone (09) 915 0820, Fax (09) 377 6878 **BEFORE ANY WORK IS CARRIED OUT** and please have your Authorised Repairer's number ready. The Purchaser will be required to authorise dismantling to determine the cause of the Mechanical Breakdown and may need to complete a claim form prior to the commencement of repairs.

LABOUR HOURS

Protecta Insurance will pay for the time taken to repair the vehicle as determined by a recognised and current flat rate manual as supplied by the manufacturer, MTA or similar authority.

UNAUTHORISED WORK

Any repair carried out without an order number will not be accepted as a claim under this Insurance Contract.

Any work carried out by an unauthorised repairer may result in the claim being declined.

Any unauthorised work undertaken will become the responsibility of the repairer concerned.

N.B. If accounts are not submitted within 60 days of issuing an Order Number the claim relating to those repairs shall be deemed invalid.

VEHICLE SERVICE PROGRAMME

PURCHASER'S RESPONSIBILITY

1. **All services should be carried out by an Authorised Service Centre. For the name of your nearest Authorised Service Centre please contact Protecta Insurance on:**
0800 PROTECT (776 832)
For all other enquiries please contact our Customer Services Department on
Phone (09) 377 6872
2. The **FIRST** Service must be completed at the time of purchase.
3. All vehicle services thereafter must be completed **every 10,000 km or 6 months**, whichever occurs first.
4. All work carried out in accordance with the Vehicle Service Programme is the responsibility of the Purchaser and failure to complete the minimum service requirements outlined below will lead to the refusal of a claim.

MINIMUM SERVICE REQUIREMENTS ARE:

- Change engine oil & filter
- Check air cleaner & replace if necessary
- Check clutch operation for slippage
- Check turbo oil feed pipe for blockages and leaks
- Check camshaft belt and all drive belts and replace if necessary
- Check all fluid and oil levels and top up if necessary
- Check CV joints & boots
- Check cooling system for leaks and pressure test
- Check transmission oil & filter & service transmission if required
- Check engine tuning and adjust as required
- Check braking system
- Check steering and suspension systems
- Replace fuel filter every 20,000 km service

Note: The Cambelt does not need to be checked if it has been replaced within the last 40,000 km. (Proof will be required).

Please record all services on the "Service Record" page.

IMPORTANT NOTICES

FAIR INSURANCE CODE

Allianz supports the principles of the Fair Insurance Code. The purpose of this code is to increase the standards of practice and service within the insurance industry. Further information relating to the Fair Insurance Code is available on request. Phone 0800 PROTECT (776 832).

INSURER DETAILS

This Insurance Contract is underwritten by Allianz Australia Insurance Limited
ABN 15 000 122 850 (Incorporated in Australia) trading as Allianz New Zealand of Level 1, 152 Fanshawe Street, Auckland 1010.

ENDORSEMENTS

This Insurance Contract is subject to the following endorsement/s. Any endorsement/s below is/are valid only where it has been produced and approved by Protecta Insurance. If this is not clear, please contact this office on 0800 PROTECT (776 832).



NOTES

SERVICE RECORD

Important: The 1st service must be carried out at the time of purchase. Thereafter vehicles are to be serviced every 10,000 km or 6 months whichever occurs first in accordance with the Vehicle Service Programme outlined in this Insurance Contract. A photocopy of this service record and all service invoices will be required in the event of a claim. Any advice given to the Purchaser concerning the service is to be noted on the service invoice for future reference purposes.

Note: All advice given to the owner with regard to the radiator, fuel injectors or cambelt is to be noted on the invoice for future reference purposes.

1ST SERVICE

Rego Number _____
Policy No. _____
Odometer Reading _____ km
Invoice No. _____
Date of Service / /

Authorised Service Centre Must Stamp Record

2ND SERVICE

Rego Number _____
Policy No. _____
Odometer Reading _____ km
Invoice No. _____
Date of Service / /

Authorised Service Centre Must Stamp Record

3RD SERVICE

Rego Number _____
Policy No. _____
Odometer Reading _____ km
Invoice No. _____
Date of Service / /

Authorised Service Centre Must Stamp Record

4TH SERVICE

Rego Number _____
Policy No. _____
Odometer Reading _____ km
Invoice No. _____
Date of Service / /

Authorised Service Centre Must Stamp Record

5TH SERVICE

Rego Number _____
Policy No. _____
Odometer Reading _____ km
Invoice No. _____
Date of Service / /

Authorised Service Centre Must Stamp Record

6TH SERVICE

Rego Number _____
Policy No. _____
Odometer Reading _____ km
Invoice No. _____
Date of Service / /

Authorised Service Centre Must Stamp Record

7TH SERVICE

Rego Number _____
Policy No. _____
Odometer Reading _____ km
Invoice No. _____
Date of Service / /

Authorised Service Centre Must Stamp Record

8TH SERVICE

Rego Number _____
Policy No. _____
Odometer Reading _____ km
Invoice No. _____
Date of Service / /

Authorised Service Centre Must Stamp Record

Protecting your investment[®]



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