

Echelon

motor vehicle

insurance policy



LANTERN
insurance

Underwritten by **N4**

Echelon

Motor Vehicle policy

Welcome

Thank you for giving Lantern the opportunity to help you protect the things that matter. We'll do our best to support the choice you've made by providing you with an extensive range of NZI products and services designed to meet your expectations.

What we do

Lantern Insurance is a specialist for NZI. Our competitive advantage hinges on knowing our customers well enough to deliver relevant NZI products and services that meet their lifestyle needs.

If you have any questions about your policy or think it doesn't provide the cover you need, please ring us straight away – we'll be happy to help.

Phone the Lantern team on **0800 800 800**.

www.lanterninsurance.co.nz

This document is your Motor Vehicle policy wording. Please make sure you read it carefully, as it contains important information you should know, including what your insurance covers – and what it doesn't.

Contacting us

If you ever have a question, need help, or want to make an insurance claim, you're welcome to phone us any time, 24-hours a day.

In New Zealand, simply call **0800 800 800**.

If you're overseas, call us direct on **+64 9 969 4852**.

If you'd prefer to email us, it's easy. You can reach us at **contactus@lanterninsurance.co.nz**.

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Your policy

Reading your policy

Words in bold

You'll notice that some words in **your** policy are in **bold**. This is because they have a special meaning. There is a list of these words and what they mean on page 19.

Examples and headings

To make it easy for **you** to understand **your** policy, **we've** included some examples and comments in *italics*. Note these don't affect or limit the meaning of the section they refer to.

Please also note that the headings in this policy wording are designed to help **you** find **your** way around it. **You** mustn't use them when interpreting the policy wording.

What your policy consists of

Your Motor Vehicle Policy consists of this policy wording, the **schedule** and the information **you** provided in the **application**.

You can change your mind

If **you're** not happy with this policy **you** are welcome to change **your** mind, but **you** must tell **us** within 15-days of the date it started. **We'll** then cancel it and refund in full any premium **you've** paid. This doesn't apply if **you** have made a claim on **your** policy.

Our commitment to you

We'll do **our** best to:

- provide **you** with helpful, professional service
- act on **your** requests promptly
- provide **you** with policies that suit **your** needs
- give **you** information that will help **you** to reduce the risk of **loss**
- make **you** aware of policy conditions and obligations.

Our agreement with you

Together, **you** and **we** have an agreement. **You** agree to pay **us** a premium for **your** cover and, in exchange, **we** promise to cover **you** as stated in this policy wording.

Keeping us informed

When **you** apply for insurance with **us**, **you** have an important 'duty of disclosure'. This means that **you** must:

- give **us** all the information that a prudent insurer needs to decide whether to accept or decline **your application** for insurance. If **we** accept **your application**, it includes information that a prudent insurer needs to decide the cost of **your** insurance and the terms and conditions that will apply (including the **excess**), and
- provide **us** with true, accurate and complete information, even if **you** think it isn't important.

If **you** don't tell **us**, **your** insurance policy may not be valid and **you** may not be covered if **you** want to make a claim.

You must also tell **us** about changes that occur during the policy period – see 'Changes in circumstances' on page 18.

If **you're** not sure whether **you** should give **us** some information, tell **us** anyway. Simply call **us** on **0800 800 800** – **we'll** talk the matter over with **you** and let **you** know if it affects **your** policy.

We treat all information **you** give **us** in accordance with the Privacy Act 1993.

So what must you tell us?

You must tell **us** about anything that could affect **your** insurance with **us**.

For example, you must tell us:

- *if the car has been modified in any way*
- *if you, or anyone who may drive the car, have had their drivers licence suspended or cancelled in the last 7-years*
- *if you, or anyone who may drive the car, have had any traffic offences, including speed camera fines (not parking tickets) in the last 5-years*
- *if you, or anyone who may drive the car, have been convicted of a criminal offence in the last 7-years*
- *if your car will be used for business purposes*
- *if there are any changes to who the drivers will be*
- *if you move to a different address*

- if you have been declined or refused insurance in the last 5-years
- if there has been any material change in circumstances since the policy started
- if you insure the car with anyone else.

These *examples* are only a guide.

Remember, **we** provide **your** insurance based on the information **you** gave **us** when **you** applied for it. If anything changes, or if **you** expect something to change, **you** must let **us** know or **your** policy may be unenforceable.

Please ask **us** if **you're** not sure if **you** should tell **us** about something.

We must tell you about...

We must keep **you** updated on **your** insurance.

For example, we must tell you:

- if we change the terms of your policy
- if we add new terms to your policy
- about any other changes to your policy
- before your policy renews, how much your new premium will be.

Our other responsibilities to you

- **We'll** answer **your** questions honestly and accurately.
- **We'll** provide **you** with information and advice to help **you** understand **your** insurance and its terms and exclusions.
- If **you** need it, **we'll** give **you** a copy of the information **you** gave **us** when **you** applied for **your** insurance.
- When **you** first insure with **us**, and when **you** renew **your** policy, **we'll** tell **you** about the financial rating on **our** ability to pay for any claims **our** customers make.

If **you** have any questions please call **us** on **0800 800 800**.

Making a claim

When **you** need to make a claim, **we'll** be here to help **you** 24-hours a day, 7-days a week – just call **us** on **0800 800 800**.

What you must do

If anything happens that could result in a claim under this policy, **you** must:

- do what **you** can to take care of the **car** and prevent any further **loss** or liability, and
- tell **us** as soon as possible, and
- notify the police as soon as possible if **you** think the **loss** was caused by a criminal act, and
- allow **us** to examine the **car** before any permanent repairs are started, and
- not destroy or dispose of anything that is, or could be, part of a claim, and
- as soon as possible, send **us** anything **you** receive from anyone about a claim or possible claim against **you**, and
- give **us** any information or help **we** ask for, and
- consent to **your** personal information in connection with **your** claim being disclosed to **us** and transferred to Insurance Claims Register Limited, and
- tell **us** immediately if **you** are charged with any offence in connection with the **use** of the **car** or a **vehicle** which resulted in **loss** of property or **bodily injury** to another person.

What we'll do

When **you** contact **us** to make a claim under this policy, **we'll**:

- treat **you** fairly and process **your** claim within the terms of the policy, and
- explain how the claim process works, and
- advise **you** as best **we** can, on how to prevent further damage, and
- if possible, register **your** claim straight away after asking **you** questions and recording **your** responses, and

- if possible, accept **your** claim during the first phone call, and
- explain what **we** need to go ahead with **your** claim, and
- if required, arrange for a loss adjuster to inspect the damage and explain the procedure that will be followed, and
- keep **you** updated on **your** claim's progress, and
- give **you** all the information **you** need on how **we'll** settle **your** claim, and
- if **we** decline **your** claim, clearly explain why.

What's the Insurance Claims Register?

It is an electronic register that holds a central record of claims lodged with participating insurance companies. These companies can access the claims history of a customer. This helps to keep the cost of insurance affordable to **you**.

Don't forget about your excess

When **you** make a claim, **we'll** deduct the **excess** from the amount **we** would otherwise pay for **your** claim. The **excess** applies to each **event** – unless specifically stated otherwise in another part of this policy.

Getting our permission first

You must ask for **our** permission before **you**:

- incur any expenses in connection with a claim under this policy, or
- negotiate, pay, settle, or admit any allegation that **you** are legally liable, or
- negotiate, offer to pay or pay any **reparation**, including but not limited to, offers made as any part of any case management conference or sentencing hearing, or
- do anything that may prejudice **our** rights of recovery.

'Rights of recovery' means that we can claim the money that we paid out on your claim back from the responsible person (if someone else that is not insured under this policy was responsible for the loss). You must not do anything that prevents us from doing that, or that disadvantages us when doing that.

It is best that you allow us to manage your claim on your behalf. We'll let you know how you can help us when we talk to you about your claim.

Honesty is the key

You and **we** have an agreement. As part of that agreement, **you** agree to be honest in all **your** dealings with **us**, just as **we'll** be honest with **you**. If **your** claim is dishonest or fraudulent in any way, **we** have the discretion to:

- decline **your** whole claim or part of it, and/or
- declare that this policy, or all the policies **you** have with **us**, are unenforceable from the date of the dishonest or fraudulent act.

Things that will help us help you

- Keep **your** insurance documents in a safe and easily accessible place.
- Have **your** policy number handy when **you** contact **us**.
- Have any relevant information ready when **you** contact **us**, such as a lost item's brand name, model name, model number and special features.
- Keep records of the things **you** buy, especially high-value items, as this will help **us** process **your** claim.
- Let **us** know if **your** contact details change.
- Ask **us** if there's something **you're** not sure about.

If you have a problem with your claim

We'll always do **our** very best to get things right and provide **you** with the service **you** expect from **us**. However, sometimes things do go wrong – so when they do, **we** want to resolve the problem as quickly as possible.

Here's what to do:

Your first steps are to contact the office you have been dealing with

Step 1

First, discuss **your** problem with the person **you've** been dealing with. Talk through **your** concerns and **we'll** try to resolve it.

Step 2

Second, if **you're** still unhappy with their answer, contact their Team Leader. At this stage, it's best to put **your** complaint in writing. But if **you** prefer, **you** can phone the Claims Team Leader instead. They'll acknowledge that **your** complaint has been received, investigate the matter and then inform **you** of the outcome.

If you're not satisfied with this outcome

Step 3

Next, write to:

The Sales and Operations Manager
Lantern Insurance
Private Bag 92130
Auckland

We'll acknowledge **your** complaint within 3 working days and make sure it's fully investigated. **You'll** receive written advice of the outcome within 10 working days – or, if no decision has been made, **we'll** give **you** an update on the progress of **your** case.

Step 4

Finally, if **we** are unable to resolve **your** complaint within 2-months **we'll** tell **you**. **We'll** also tell **you** of **your** rights under the Insurance & Savings Ombudsman scheme that considers complaints relating to insurance claims. This is an independent scheme that's free of charge to **you**.

The Insurance & Savings Ombudsman has the authority to make decisions binding upon insurance companies for certain claims up to the value of \$150,000 (excluding GST).

Should **you** wish to have **your** complaint considered by the Insurance & Savings Ombudsman, **you** have to do steps 1 – 3 above first.

Next, **you** must contact the Insurance & Savings Ombudsman office no later than 2-months after the date **we** informed **you** that deadlock has been reached with **your** claim. **You** can contact the Insurance & Savings Ombudsman by phoning 0800 888 202 or (04) 499 7612, by fax at (04) 499 7614 or by writing to PO Box 10 845, Wellington.

You'll find additional information and contact details on the web at www.iombudsman.org.nz.

We can take action in your name

We can take action in **your** name to:

1. negotiate, defend or settle any claim against **you** covered by this policy
2. to make a recovery from anyone else for anything covered by this policy, and **you** must cooperate with **us**.

We'll pay any costs associated with these actions.

What you get if we accept your claim

This section explains when **we'll** repair the vehicle, when **we'll** replace it and when **we'll** pay **you** for it, if **we** accept **your** claim. Please make sure **you** read this section carefully. If **you** have any questions, just phone **us** on **0800 800 800**.

Repair, replace or pay cash?

Repairable

If the **car** is economic to repair in **our** opinion, **we** have the option to:

1. arrange for the **car** to be repaired as near as possible to the condition it was in before the **loss** happened, using parts and practices appropriate in the New Zealand repair industry, or
2. pay **you** the cost of repairs as estimated by **our** assessor.

If the repairs will put the **car** in a substantially better condition than before the accident, **you** may be required to make an appropriate contribution towards the cost of repairs if **we** ask **you** to.

Not repairable

If the **car** is **uneconomic to repair** in **our** opinion, **we'll**:

1. pay **you** the lesser of the **market value** of the **car** and the **sum insured**, or
2. replace the **car** with a new vehicle of the same model and specification, as long as:
 - (a) the **loss** happened within 12-months of **you** buying the **car** new, and
 - (b) the same model and specification is available in New Zealand.

Whenever **we** take one of these actions, this policy comes to an end and **we** won't refund any premium.

Parts unavailable in New Zealand

If any new parts, **accessories** or tools cannot be bought in New Zealand, **we'll** pay the last known selling or list price in New Zealand plus the reasonable fitting cost.

Repair guarantee

All repairs to the **car** that are done through **our** approved repairer network are quality guaranteed while **you** own it and it is insured with **us**.

Goods and services tax

The **sum insured** excludes GST, if the GST is recoverable by **us** under the Goods and Services Tax Act 1985. All other amounts in this policy include GST.

We will add GST to claim payments where applicable.

Use of the vehicle

This policy only applies when the **vehicle** is being **used**:

1. for private, domestic, social or pleasure purposes (including community work), or
2. in connection with a business, profession or occupation, as long as the person **using** the **vehicle** is not **using** it in their capacity as a:
 - (a) salesperson, commission agent, service person or commercial traveller, or
 - (b) insurance representative, insurance agent or insurance broker, or
 - (c) land or real estate agent, or
 - (d) mortgage broker or mobile mortgage manager, or
 - (e) stock or station agent, or
 - (f) courier driver, delivery person or taxi driver, or
 - (g) member of a motor trade.

You're not covered when the **vehicle** is being **used**:

1. to carry fare-paying passengers (except when car pooling or car sharing) or for hire, or
2. to carry, haul or tow any goods, plant, machinery or samples in connection with any trade or business other than farming, or
3. to practice for, or take part in, any race, rally, pace-making, reliability trial or speed test, or
4. on any racetrack.

You're probably wondering why we've used the word 'vehicle' in this section and not 'car'. This is because we're not only referring to the vehicle that's shown in the schedule. We're also including any other vehicle that you don't own, but that's used by you, as long as you have the owner's permission to use it.

Please read the definition of 'vehicle' on page 21. It will give you the full meaning of the word.

Type of cover that applies

Cover options

There are three cover options:

- FC** 1. Full cover
- TPFT** 2. Third Party, Fire & Theft
- TPO** 3. Third Party Only

The type of cover that applies to **you** will be shown in **your schedule**.

You will note that **we've** used symbols for each cover option. **We've** used these symbols throughout this policy to help **you** know if a benefit applies to **you** or not.

FC Full cover

If **your schedule** shows 'Type of cover: Full cover', then **you** are fully covered under 'What your policy covers'.

TPFT Third Party, Fire & Theft

If **your schedule** shows 'Type of cover: Third Party, Fire & Theft' then **you**:

1. have limited cover under 'What your policy covers – Accidental Loss'. It only covers sudden and **accidental loss** to the **vehicle** caused by:
 - (a) fire, or
 - (b) theft or attempted theft, unlawful conversion, or
 - (c) earthquake, volcanic eruption, hydrothermal activity, or tsunami, and
2. are fully covered under:
 - (a) 'What your policy covers – Personal liability', and
 - (b) 'What your policy covers – Protection against uninsured drivers', and
 - (c) 'What your policy covers – Road clearing costs', and
 - (d) 'What your policy covers – Towing costs', and
 - (e) 'What your policy covers – Transport costs',

during the **period of insurance** in New Zealand (including transit between places in New Zealand).

TPO Third Party Only

If **your schedule** shows 'Type of cover: Third Party Only' then **you**:

1. are fully covered under:
 - (a) 'What your policy covers – Personal Liability', and
 - (b) 'What your policy covers – Protection against uninsured drivers',
 - (c) 'What your policy covers – Road clearing costs',

during the **period of insurance** in New Zealand (including transit between places in New Zealand).

What your policy covers

This section explains what **your** policy does and doesn't cover. Please read it carefully – and if **you** have any questions, call **us** on **0800 800 800**.

Accidental loss

FC THIS SECTION APPLIES IF 'FULL COVER' IS SHOWN IN YOUR SCHEDULE

You're covered for sudden and **accidental loss** to the **car** that happens during the **period of insurance** and in New Zealand (including transit between places in New Zealand).

TPFT THIS SECTION APPLIES IF 'THIRD PARTY, FIRE & THEFT' IS SHOWN IN YOUR SCHEDULE

You're covered for sudden and **accidental loss** to the **vehicle** caused by:

- fire, or
- theft or attempted theft, unlawful conversion, or
- earthquake, volcanic eruption, hydrothermal activity, or tsunami,

during the **period of insurance** in New Zealand (including transit between places in New Zealand).

TPO THIS SECTION APPLIES IF 'THIRD PARTY ONLY' IS SHOWN IN YOUR SCHEDULE

You are not covered under this 'Accidental loss' benefit.

What you'll get

See 'What you get if we accept your claim' on page 7 for details on what **we'll** pay.

What isn't covered?

See 'Exclusions that apply to the whole policy' on page 16 and 'Policy conditions' on page 18.

FC Accidental death and permanent disablement

We will pay the amounts shown under 'What you'll get' below, as long as:

- you** or **your partner** were injured because of a **loss** covered by the 'Accidental loss' benefit of this policy, and

- the **injury** happened while **you** or **your partner** were driving the **car**, and
- any of, or a combination of the **events** happens within 90-days from the date of the **injury**.

What you'll get

Event	Amount
1. Death	\$10,000
2. Permanent total loss of sight of an eye	\$2,500
3. Permanent total loss of use of a hand	\$2,500
4. Permanent total loss of use of a foot	\$2,500

If **you** suffer a combination of events 2, 3 or 4, the amount **we** pay will be cumulative. The most **we** will pay during the **period of insurance** is the death amount. If more than one person is entitled to payment, **we'll** pay proportionately to the number of persons entitled.

What isn't covered?

We will not pay for death resulting from suicide, or any self-inflicted **injury**.

See also 'Exclusions that apply to the whole policy' on page 16 and 'Policy conditions' on page 18.

FC Accommodation costs

You're covered for accommodation costs for **you**, **your partner**, **your family**, other passengers and domestic pets in the **car** travelling with **you**, if the **car** can't be driven following a **loss** covered by the 'Accidental loss' benefit of this policy.

What you'll get

You're covered for reasonable costs. The most **we'll** pay is \$750 for any **event**.

What isn't covered?

See 'Exclusions that apply to the whole policy' on page 16 and 'Policy conditions' on page 18.

FC Alternative transport

You're covered if **you** need a rental car while the **car** is:

1. being repaired, or
2. not driveable until it is repaired, or
3. stolen and not found,

after a **loss** that is covered by this policy as long as:

- (a) **we** arranged the rental car using **our** approved supplier, and
- (b) **you** pay for all running costs, and
- (c) **you** contribute \$20 per day (paid to **our** supplier when the rental vehicle is obtained), and
- (d) the rental car is a passenger vehicle up to 2000cc.

What you'll get

We'll contribute towards the reasonable costs of a rental car, up to a maximum of 14-days.

What isn't covered?

You're not covered if the claim for **your car** is only for **accidental** damage to windscreens, windows, sun-roofs, or **driving lights**.

This cover is only for the costs of the rental car. This policy doesn't insure the rental car while it is being used.

You don't have this cover if the **car** is a mobile home, caravan or trailer.

If the **car** is **uneconomic to repair**, cover under this benefit ends when **we** settle **your** claim.

See also 'Exclusions that apply to the whole policy' on page 16 and 'Policy conditions' on page 18.

FC Excess and no claims bonus protection

1. **You** won't pay an **excess** or lose **your** no claims bonus if an identifiable driver of another vehicle causes **loss** that is covered by this policy, as long as **you**:
 - (a) give **us** enough information to establish that the driver of the other vehicle was completely at fault, and
 - (b) give **us** the correct registration number of the other vehicle or information **we** need to positively identify the driver (including name and address), and
 - (c) give **us** reasonable help to recover **your** claim from the driver of the other vehicle, or from its owner.
2. **We** won't deduct the **excess** or adjust **your** no claims bonus if the **loss** to the **car** is from actual or attempted theft or illegal conversion while it was fitted with an activated electronic engine immobiliser approved by **us**.

FC If the vehicle is a caravan

Contents of the caravan

If **your car** is a caravan or motor home, **you're** covered for **accidental loss** to any:

1. fixture, fitting or furnishing that would normally be expected to be sold with the caravan, and
2. utensils, supplies, appliances and personal effects belonging to **you**, **your partner** or any member of **your family**.

What you'll get

The most **we'll** pay is \$1,000 for any **event**.

What isn't covered?

See 'Exclusions that apply to the whole policy' on page 16 and 'Policy conditions' on page 18.

FC Keys and locks

You're covered if any of the keys to the **car** are lost, stolen or believed on reasonable grounds to have been duplicated without **your** permission, during the **period of insurance**.

What you'll get

We'll pay the reasonable cost of replacing keys, locks, barrels, coded keypads or coded alarms, up to a maximum of \$1,000, during the **period of insurance** – and **you** won't lose **your** no claims bonus.

A \$100 **excess** applies to this 'Keys and locks' cover.

What isn't covered?

See 'Exclusions that apply to the whole policy' on page 16 and 'Policy conditions' on page 18.

FC Manslaughter defence

You're covered for costs necessarily and reasonably incurred for:

1. legal defence, to defend a charge of manslaughter, or dangerous driving causing death or careless driving causing death, and
2. legal representation at any inquiry or coroner's inquest in connection with a death,

resulting from:

- (a) **you** or **your partner** driving the **car**, or
- (b) any member of **your family** driving the **car** with **your** permission, or

- (c) **you** or **your partner** driving any motorcar that **you** or **your partner** do not own and are not purchasing, provided that **you** or **your partner** has the owner's permission to drive the motorcar,

during the **period of insurance**.

Personal Liability 'What isn't covered' – Clause 4 (offences) does not apply to this benefit.

What you'll get

The most **we** will pay is \$10,000 during the **period of insurance** – and **you** won't have to pay an **excess**.

What isn't covered?

See 'Exclusions that apply to the whole policy' on page 16 and 'Policy conditions' on page 18.

FC Medical expenses

You're covered for costs incurred because of an **injury** that **you**, **your partner**, **your family** and other passengers in the **car**, suffered during a **loss** covered by the 'Accidental loss' benefit of this policy.

What you'll get

We'll pay reasonable costs incurred by **you** or **your partner**, **your family** and other passengers in the **car**, for medical, surgical, therapeutic, dental and nursing treatment (including x-rays).

The most **we'll** pay is \$500 for any **event** – and **you** won't have to pay an **excess**.

What isn't covered?

We won't pay for any expense that can be claimed from any other source or that results from self-inflicted **injury**.

See also 'Exclusions that apply to the whole policy' on page 16 and 'Policy conditions' on page 18.

FC Personal liability

TPFT What does 'personal liability' mean?

TPO *'Liability' is the legal liability that a person has for loss or damage suffered by someone else.*

For example, if you crash your car through a fence on someone else's property, you may be held legally liable for the damage to their property.

Your legal liability

You're covered for **your** legal liability and legal costs and legal expenses arising from:

1. **accidental loss** to anyone else's property (including loss of use), or

2. **accidental loss** to property where the costs are recoverable from **you** under Section 43 of the Forest and Rural Fires Act 1977, or
3. **accidental bodily injury** to any person,

occurring during the **period of insurance** and caused in connection with **your use** of a **vehicle** in New Zealand (including transit between places in New Zealand).

Reparation

You're covered for **your** legal liability to pay **reparation** to a victim who has suffered **accidental loss** of property or **bodily injury** as a result of **your** committing an offence during the **period of insurance** in connection with **your use** of a **vehicle** in New Zealand (including transit between places in New Zealand).

Provided that:

1. **you** or any other person entitled to cover under this benefit must tell **us** immediately if **you** or they are charged with any offence in connection with the **use** of the **car** or a **vehicle**, which resulted in **loss** of property or **bodily injury** to another person; and
2. **we** must give **our** written approval before any offer of **reparation** is made.

There is no cover under this benefit for any amounts that are covered under the Accident Compensation Act 2001 (Act), or would be covered but for:

1. a failure by the victim to correctly notify a claim to the Accident Compensation Corporation within the time required under the Act,
2. the victim's decision, for whatever reason, not to claim any amount he or she would be entitled to claim under the Act,
3. a decision by the Accident Compensation Corporation to decline a claim or limit its liability in whole or in part and for any reason whatsoever.

Nothing in this benefit should be taken as providing cover for any defence costs, court costs, levies or costs awarded for any offence.

General average

You're covered for general average or salvage charges that **you** must legally pay as a result of the **car** being carried by ship between places in New Zealand during the **period of insurance**.

'General average' is a marine term that describes how the cost of losses will be shared between those persons with property on the ship.

Other people's liability

We'll cover the legal liability, including legal liability to pay **reparation**, and legal costs and legal expenses of any other

person caused in connection with their **use** of the **car** in the same way as **we** cover **you**, as long as:

1. the other person had **your** permission to **use** the **car**, and
2. the other person's liability is not covered by any other insurance, and
3. the other person meets all the same terms of this policy that **you** must meet.

Towing liability

We'll cover **you** while the **car** is being **used** for towing as long as such towing is not for financial gain or reward (financial gain doesn't include the reimbursement of normal running costs of the **car**).

Vicarious liability

We'll cover **your** employer's vicarious liability while **you**, or any other employee who has **your** permission, **uses** the **car** for the business of **your** employer, as long as:

1. **your** employer's vicarious liability is not covered by any other insurance, and
2. the other employee **using** the **car** meets all the same terms of this policy that **you** must meet.

'Vicarious liability' means that your employer may be held responsible for injury or damage, even if they were not actively involved in the incident.

What you'll get

Property damage payment

We'll pay for:

1. liability, including liability for **reparation**, for **loss** to property, and
2. reasonable legal costs and legal expenses incurred with **our** approval (**we** won't unreasonably withhold **our** approval), and
3. costs awarded against **you** by a Court.

The most **we'll** pay in total for 1, 2 and 3 is \$20,000,000 for any **event** – and **you** won't have to pay an **excess**.

However the most **we** will pay for a claim under 'Your legal liability item 2.' is \$1,000,000 for any **event**.

Bodily injury payment

We'll pay for:

1. liability, including liability for **reparation**, arising from **bodily injury**, and
2. reasonable legal costs and legal expenses incurred with **our** approval (**we** won't unreasonably withhold **our** approval), and
3. costs awarded against **you** by a Court.

The most **we'll** pay in total for 1, 2 and 3 is \$1,000,000 for any **event** – and **you** won't have to pay an **excess**.

Amount payable for a claim for bodily injury and property damage

The most **we'll** pay for a claim for property damage and **bodily injury** for any **event** is \$20,000,000.

Settlement of any claim

If **we** pay the full amount under this part of **your** policy (or any lesser amount that **we** can settle **your** liability for), plus **your** defence costs, this will meet all **our** obligations under this part of **your** policy.

What isn't covered?

1. **You're** not covered for liability, including liability for **reparation**, for **loss** to any property:
 - (a) owned by **you** or anyone **we** cover and who claims under this policy, or
 - (b) in **your** care or in the care of anyone **we** cover under this policy other than for:
 - (i) a disabled vehicle being towed without charge by any **vehicle**, or
 - (ii) clothing, personal effects and luggage being carried by and belonging to any passenger in any **vehicle**, or
 - (c) being carried by, loaded into, or unloaded from, any **vehicle** or a caravan or trailer attached to any **vehicle** other than specified under (b)(ii) above.
2. **You're** not covered for liability created by a contract or agreement unless **you** would have been liable even without such contract or agreement.
3. **You're** not covered for liability in any way connected with any seepage, pollution or contamination (including the cost of removing, nullifying or cleaning up) unless the seepage, pollution or contamination happens during the **period of insurance** and is caused by a sudden and **accidental event** that also happens during the **period of insurance**.
4. **You're** not covered for any legal defence costs or court costs arising from the prosecution of any offence under any Act of Parliament including any Regulations, Rules or By-Laws made under any Act of Parliament.
5. **You're** not covered for punitive or exemplary damage, fines or penalties.

'Damages' in this context refers to money claimed from you as compensation for harm done, or loss or injury. Exemplary damages is money claimed as punishment. The court awards this to punish someone for their outrageous conduct and to deter others.

See also 'Exclusions that apply to the whole policy' on page 16 and 'Policy conditions' on page 18.

TPFT TPO Protection against uninsured drivers

If **your schedule** shows that **you** have 'Third Party, Fire & Theft cover', or 'Third Party Only cover', then **you're** covered for sudden and **accidental loss** to the **car** during the **period of insurance** in New Zealand (and transit between places in New Zealand), that is caused by an uninsured driver of another vehicle, as long as **you**:

1. give **us** enough information to establish that the driver of the other vehicle was completely at fault, and
2. give **us** the correct registration number of the other vehicle or information **we** need to positively identify the driver (including name and address), and
3. give **us** reasonable help to recover **your** claim from the driver of the other vehicle, or from its owner.

For example:

If you're waiting at a red light and another car hits your car in the rear, you can claim under this policy up to \$3,000, but only if that person is not insured and if you can give us all the information and assistance that is listed in 1, 2, and 3 above. If that person is insured then you must claim from their insurance company or from them personally.

What you'll get

Repairable

If the **car** is economic to repair, in **our** opinion, **we** have the option to:

1. arrange for the **car** to be repaired as near as possible to the condition it was in before the **loss** happened, using parts and practices appropriate in the New Zealand repair industry, or
2. pay **you** the cost of repairs as estimated by **our** assessor.

Not repairable

If the **car** is **uneconomic to repair** in **our** opinion, **we'll** pay **you** the lesser of the **market value** of the **car** and the **sum insured**, if a **sum insured** is shown in the **schedule**.

Whenever **we** take this action, this policy comes to an end and **we** won't refund any premium.

Maximum payment

The most **we'll** pay for any **event** is \$3,000 – and **you** won't have to pay the **excess**.

What isn't covered?

See 'Exclusions that apply to the whole policy' on page 16 and 'Policy conditions' on page 18.

FC Replacement vehicle

When **you** buy a replacement vehicle for the **car**, **we'll** automatically cover **you** for that replacement vehicle under this policy from the date of purchase, as long as:

1. **you** tell **us** within 30-days of the date of purchase, and
2. the replacement vehicle's purchase price isn't more than \$100,000, and
3. the replacement vehicle's purchase price will be the **sum insured**, and
4. **you** pay any additional premium that's required.

What you'll get

See 'What you get if we accept your claim' on page 7 for details on what **we'll** pay.

What isn't covered?

See 'Exclusions that apply to the whole policy' on page 16 and 'Policy conditions' on page 18.

FC TPFT Restricted and excluded drivers

If **your schedule** shows that:

1. only drivers named in the **schedule** are covered under this policy, and/or
2. under 25 year old drivers are excluded under this policy,

we won't apply these restrictions to any **loss** resulting from:

- (a) fire or theft, or
- (b) the **car** being **used** by:
 - (i) a member or employee of the motor trade, in connection with the repair or servicing of the **car**, or
 - (ii) a person providing a 'Dial a Driver' or similar commercial service to **you**, or
 - (iii) a person providing a valet parking service to **you**, or
 - (iv) a person in the course of a medical emergency.

What you'll get

See 'What you get if we accept your claim' on page 7 for details on what **we'll** pay.

What isn't covered?

See 'Exclusions that apply to the whole policy' on page 16 and 'Policy conditions' on page 18.

FC TPFT TPO Road clearing costs

You're covered for costs incurred for removing debris from any road or parking area following a **loss** covered by the 'Accidental loss' benefit of this policy.

What you'll get

We'll pay reasonable costs incurred.

What isn't covered?

See 'Exclusions that apply to the whole policy' on page 16 and 'Policy conditions' on page 18.

FC Temporary repairs

You're covered for the cost of temporary repairs to the **car** that are essential to make it roadworthy, to enable **you** to get to **your** destination or to a repairer, following a **loss** covered by the 'Accidental loss' benefit of this policy.

What you'll get

We'll pay reasonable costs incurred.

What isn't covered?

See 'Exclusions that apply to the whole policy' on page 16 and 'Policy conditions' on page 18.

FC TPFT Towing costs

You're covered for towing and rescue costs to remove the **car** to the nearest repairer or place of security if the **car** isn't driveable because of a **loss** covered by the 'Accidental loss' benefit of this policy.

What you'll get

We'll pay reasonable costs incurred.

What isn't covered?

See 'Exclusions that apply to the whole policy' on page 16 and 'Policy conditions' on page 18.

FC Trailer cover

You're covered for sudden and **accidental loss** to any **trailer** that happens during the **period of insurance** and in New Zealand (including in transit between places in New Zealand).

What you'll get

We'll have the option to pay either:

1. the cost of repairs as estimated by **our** assessor, or
2. the **market value** of the **trailer**.

The most **we'll** pay during the **period of insurance** is \$1,000.

A \$100 **excess** applies to this 'Trailer' cover.

The loss of no claims bonus doesn't apply to this 'Trailer cover'.

What isn't covered?

See 'Exclusions that apply to the whole policy' on page 16 and 'Policy conditions' on page 18.

FC TPFT Transport costs

You're covered for transport costs for:

1. **you, your partner, your family**, other passengers and pets in the **car** from the place where the **loss** occurred to **your** home or to **your** nearest immediate destination, and
2. returning the **car** to **your** home or to another place **you** and **we** agree after the **car** has been repaired,

if the **car** can no longer be driven following a **loss** covered by the 'Accidental loss' benefit of this policy.

If the **car** is recovered following theft or conversion, **you're** covered for costs to return the **car** to the place from where it was stolen or to another place that **you** and **we** agree (such as **your** home).

What you'll get

We'll pay for reasonable costs incurred.

What isn't covered?

See 'Exclusions that apply to the whole policy' on page 16 and 'Policy conditions' on page 18.

FC Windscreen & glass cover

If a claim is only for **accidental loss** to windscreens, windows, sun-roofs or **driving lights** of the **car**, **you** won't have to pay an **excess** and **you** won't lose **your** no claims bonus.

What you'll get

See 'What you get if we accept your claim' on page 7 for details on what **we'll** pay.

What isn't covered?

See 'Exclusions that apply to the whole policy' on page 16 and 'Policy conditions' on page 18.

Additional cover if you've paid extra

The following benefit is optional. Cover only applies if **you've** paid extra and the cover is printed in the **schedule**.

Please read this section carefully – and if **you** have any questions, call **us** on **0800 800 800**.

FC NZI Roadside Assist

TPFT We'll provide NZI Roadside Assist for the **car**
TPO during the **annual period**.

What you'll get

- NZI Roadside Assist will:
 - fit the **car's** spare tyre if it has a flat tyre, and
 - access the **car** if the **car** keys are locked inside, and
 - provide 5-litres of fuel if the **car** is out of fuel, and
 - jump-start the **car** if it has a flat battery.
- NZI Roadside Assist will arrange to tow the **car** to the nearest approved repairer or place of safety if the **car** suffers mechanical or electrical damage or failure and:
 - cannot be easily mobilised at the roadside, or
 - requires replacement parts.
- NZI Roadside Assist cover provides six call outs during the **annual period**.

Extra call outs can be made, however, all extra call outs will be charged to **you** at **our** standard fee, and further assistance is at **your** expense.

The **excess** and loss of no claims bonus do not apply to this NZI Roadside Assist cover.

What isn't covered?

NZI Roadside Assist will not assist where the **car**:

- has been left unattended, or
- requires specialised salvage equipment, or
- is not within easy access of a public road that is negotiable by a two wheel drive vehicle, or
- cannot be accessed due to extreme conditions such as snow, ice, flooding, road slips or the like, or
- was being **used** for competitions or off-road activity, or
- was involved in an **accident** or collision, or
- was being misused, or
- is a towed vehicle *such as a boat, trailer and caravan*, or
- exceeds 3,000kg.

See also 'Exclusions that apply to the whole policy' below and 'Policy conditions' on page 18.

Exclusions that apply to the whole policy

This section explains things **your** policy doesn't cover that are additional to those already mentioned in the previous sections.

Please read it carefully – and if **you** have any questions, call **us** on **0800 800 800**.

Alcohol, drugs and other intoxicating substances

There's no cover under this policy if the person using the **vehicle**:

1. has a breath alcohol or blood alcohol concentration that exceeds the legal limit, or
2. refuses to undergo a breath or blood test after an **accident**, when they must legally do so, or
3. is under the influence of a drug or any other intoxicating substance to such an extent that they are incapable of having proper control of the **vehicle**, or
4. fails or refuses to stop, or remain at the scene, following an **accident** (as required by law).

This doesn't apply if the driver of the **vehicle** stole or converted it, as long as **you** lay a complaint with the police.

Confiscation

You're not covered for **loss** connected in any way with the confiscation, nationalisation, requisition, acquisition or destruction of, or damage to property by order of government, public or local authority.

Excess

For each **event**, **we'll** deduct the excess from the amount **we** would otherwise pay for **your** claim – unless specifically stated otherwise under another part of this policy.

If **you** have multiple vehicles insured under this policy, the **excess** applies individually to each vehicle.

Intentional or reckless acts

You're not covered for any **loss** or liability arising from any intentional or reckless act or omission.

Loss of electronic data – computer virus

You're not covered for **loss** of **electronic data** and any liability arising from it, directly or indirectly caused by or in connection with a **computer virus**. This includes loss of use, reduced functionality or any other associated **loss** or expense in connection with the **electronic data**.

Mechanical or electrical breakdown

You're not covered for mechanical **loss**, electrical **loss**, or electronic **loss**.

However, this exclusion does not apply:

1. where that **loss** results:
 - (a) in or from a fire, or
 - (b) from a collision, overturning, immersion in water, a flood, intentional damage, theft or conversion, earthquake, volcanic eruption, hydrothermal activity or tsunami.

Modified vehicle

There's no cover under this policy if the **car** has been **modified**, unless details of all the **modifications** have been given to **us** and **we** have agreed in writing to continue cover.

Nuclear and war risks

You're not covered for **loss** or liability and any defence costs connected in any way with:

1. operations using the nuclear fission or fusion process, or handling of radioactive material. This includes, but is not limited to:
 - (a) the use of nuclear reactors such as atomic piles, particle accelerators or generators and similar devices, or
 - (b) the use, handling or transportation of radioactive material, or
 - (c) the use, handling or transportation of any weapon or explosive device employing nuclear fission or fusion, or
2. war, invasion, an act of a foreign enemy, hostilities or war-like operations (whether war is declared or not), civil war, mutiny, rebellion or revolution, or
3. civil commotion assuming the proportions of or amounting to an uprising, insurrection or military or usurped power.

Terrorism

You're not covered for any **loss**, damage, death, injury, illness, liability, cost or expense directly or indirectly caused by, resulting from or in connection with:

1. an **act of terrorism**, regardless of any other cause or **event** contributing to the **loss**, damage, injury, illness, liability, cost or expense, or
2. any action taken to control, prevent, suppress or do anything else in relation to an **act of terrorism**.

Tyre damage

You're not covered for:

1. damage to tyres caused by braking, or
2. punctures, cuts or bursts to **your** tyres.

However, this doesn't apply to punctures, cuts or bursts to **your** tyres that result from:

- (a) fire, or
- (b) collision or overturning, or
- (c) immersion in water, or
- (d) flood, or
- (e) malicious damage, or
- (f) theft or illegal conversion, or
- (g) earthquake, volcanic eruption, hydrothermal activity or tsunami.

Unlicensed drivers

There's no cover under this policy if the driver of any **vehicle**:

1. does not comply with all the conditions of his or her driver licence, or
2. is not legally allowed to drive in New Zealand.

This doesn't apply if the driver of the **vehicle** stole or converted it, as long as **you** lay a complaint with the police.

Use of the vehicle

You're not covered when the **vehicle** is being **used**:

1. to carry fare-paying passengers (except when car pooling or car sharing) or for hire, or
2. to carry, haul or tow any goods, plant, machinery or samples in connection with any trade or business other than farming, or
3. to practice for or take part in any race, rally, pace-making, reliability trial or speed test, or
4. on any racetrack.

Unsafe or unroadworthy

You're not covered if the **vehicle** is being **used** in an unsafe or unroadworthy condition, and:

1. the condition of the **vehicle** contributed to **loss** or liability, and
2. the driver should have been aware of that condition and that the condition could result in damage to the **vehicle**.

Wear, tear, depreciation and loss of use

You're not covered for:

1. depreciation, or
2. wear and tear or rust, or
3. loss of use.

Policy conditions

Your Motor Vehicle policy has some important conditions. This section explains what they are and what happens if **you** don't follow them. Please read it carefully and if **you** have any questions phone **us** on **0800 800 800**.

If you don't comply with the policy...

You and anyone else covered under this policy, must comply with this policy. If any of the terms of this policy are breached, **we** have the sole discretion to decline any claim **you** make – either the whole claim or part of it.

Your obligations

True statements and answers

The **application** is the basis of this policy. All statements and answers that **you** give, or any other person gives on **your** behalf, must be honest and accurate when **you**:

1. apply for this insurance, and/or
2. let **us** know about any change in **your** circumstances, and/or
3. make a claim under this policy,

otherwise **we** can:

- (a) decline any claim **you** make under this policy – either the whole claim or part of it, and
- (b) declare that this policy or all the policies **you** have with **us** are unenforceable, from the date of the dishonest or fraudulent act.

Changes in circumstances

You must let **us** know straight away if, after the start of this policy, there are any **modifications** to the **car**, or any material increase or change in the risk **we** cover.

At any time, **we** may change the terms of this policy in response to what **you** tell **us**.

Information is 'material' where we would have made different decisions about either accepting your insurance or setting the terms of the insurance, if we had known that information. Tell us if this information changes while we insure your car – as soon as you know that the change will happen.

If you're not sure if information is 'material', tell us anyway.

The 'risk we cover' refers to the actual property or liabilities we insure (known as physical risks), and you or other people covered by this policy (known as moral risks).

Reasonable care

You must always take reasonable care to avoid circumstances that could result in a claim. **You** won't be covered if **you** are reckless or grossly irresponsible.

Administering this policy

Cancellation

By you...

You can cancel this policy at any time. If **you** do, **we'll** refund any premium due to **you** based on the **period of insurance you** haven't used.

You must pay **us** any outstanding payments due to **us**.

By us...

We can cancel this policy by writing to or emailing **you** at the last known address **we** have for **you**. The policy will be cancelled on the 30th day after the date of the notice. **We'll** refund any premium due to **you** based on the **period of insurance you** haven't used.

Changing the terms

We can change this policy's terms (including the **excess**) by writing to or emailing **you** at the last known address **we** have for **you**. The change will take effect from 4pm on the 30th day after the date of the notice.

If the car is uneconomic to repair

If the **car** is **uneconomic to repair** and **we've** paid **your** claim:

1. this policy is automatically cancelled, and
2. **we** won't give any refund of premium, and
3. the **car** will become **our** property.

This means that you will need to make new insurance arrangements on any replacement car.

Joint insurance

If this policy covers more than one person, all persons are jointly covered.

This means that if one person breaches the policy it affects everyone's ability to claim.

Other insurance

You must tell **us** if the **car** is or becomes covered by another insurance policy. If **you** can claim under that insurance, **we'll** only pay the amount of any **loss** that's above the limit payable by the other insurance. This does not apply to the 'Accidental death and permanent disablement' cover on page 9.

Other parties with a financial interest

If **we** know of anyone who has a financial interest in the **car**, **we** can pay them part or all of any claim proceeds. This payment goes towards meeting **our** obligations under the policy. However, anyone recorded as having a financial interest under this policy isn't covered by it and has no right to make a claim.

We're also authorised by **you** to disclose personal information about **you** to anyone who holds a financial interest in the **car**.

For example, if you borrowed money from the bank or finance company to buy the car, then the bank or finance company has a financial interest in the car until you have repaid the full loan amount.

Definitions

Here are the special meanings of the words shown in **bold** in this policy. The definitions apply to the plural and any other versions of the words.

For example, the definition of 'accident' also applies to 'accidental', 'accidentally' and 'accidents'.

accessory

a part of the **car** not directly related to its function as a vehicle, including any:

- radio, audio equipment or other in-vehicle entertainment and communication equipment forming an integral part of the **car**, and
- portable telephone that connects to a power source in the **car**, and
- **car** seat covers, floor mats or child **car** seats.

accident

unexpected and unintended by **you** and anyone **using** the **car** or any **vehicle**.

act of terrorism

an act by any person or group(s) that includes (but isn't limited to) the use of force or violence and/or the threat of force or violence, whether they are acting alone or on behalf of or in connection with any organisation(s) or government(s). By its nature or context, this act is done for, or in connection with, political, religious, ideological, ethnic or similar purposes or reasons, including the intention to influence any government and/or to make the public, or any section of the public, afraid.

annual period

the **period of insurance**. However, if **your** premium is paid by instalments other than annual payments, the annual period is any one 12-month period calculated from the date this policy first started, and consecutively after that.

application

the information **you** provided to **us** when **you** applied for and bought this insurance.

bodily injury

the **accidental** death of, or **accidental** bodily injury to, any person, including sickness, disease, disability, shock, fright, mental anguish and mental injury.

car

the vehicle described in the **schedule**, including any:

- standard tool supplied by the vehicle's manufacturer or a similar substitute tool, and
- **accessory** or spare part while it is in or on the vehicle, and
- **accessory** that has been temporarily removed from the vehicle for security purposes, or cleaning or servicing.

computer virus

a set of corrupting, harmful or otherwise unauthorised instructions or code, including a set of maliciously introduced unauthorised instructions or codes, whether programmatic or not, that propagate themselves through a computer system or network. This includes (but isn't limited to) Trojan horses, worms and time or logic bombs.

driving lights

this includes the **car's** headlights, fog lights, auxiliary lights and reversing lights. It does not include indicator lights, stop lights and decorative lights.

electronic data

facts, concepts and information converted to a form usable for interpreting or processing communications by electronic and electromechanical data processing or electronically controlled equipment. It includes programs, software and other coded instructions for processing and manipulating data or directing and manipulating such equipment.

event

any one event or series of events arising from one source or original cause.

excess

this is the amount of the claim that **you** must pay. The amount of the excess is shown in either the **schedule** or this policy wording.

family

any member of **your** family who permanently resides with **you**.

injury

a bodily injury caused solely and directly by violent, accidental, external and visible means.

loss

physical loss or physical damage.

market value

the reasonable cost to buy, immediately before the **loss** and on the retail market, a vehicle of comparable:

- year,
- make, model and specification (including fitted equipment covered by this policy),
- mileage,
- general condition,

as the **car** or **trailer** that was damaged.

modification

any change to the **car**, that is different to the manufacturer's original specification or recommendations.

Examples include:

- *changes to the engine, steering, performance, suspension, chassis, or*
- *body kits, paintwork, interior modifications, or*
- *tyres or wheels of the car,*
- *a changed sound system valued at over \$1,000.*

We don't consider a conversion of the **car** to run on CNG, LPG or Bio Gas as a modification, as long as the **car** has a current Warrant of Fitness and a current Alternative Fuel Inspection Certificate.

partner

your husband or wife or person who **you** are living with in the nature of a marriage.

period of insurance

the 'Period of insurance' shown in the **schedule**.

reparation

an amount ordered by a New Zealand Court to be paid to the victim of an offence under section 32 of the Sentencing Act 2002.

schedule

the latest version of **your** 'Policy Schedule' that **we** issued to **you** for this policy.

sum insured

the 'Sum insured' shown in the **schedule**.

trailer

any general **use** trailer:

- that **you** own or that is in **your** care, and
- that is not covered by any other insurance, and
- **used** as described in 'Use of the vehicle' on page 8 of this policy.

It does not include:

- a caravan, a boat trailer, a camper trailer or a horse float; or
- the contents, equipment or accessories of any trailer.

uneconomic to repair

a total **loss** because the **car** is:

- uneconomic or unsafe to repair in **our** opinion, or
- stolen and not recovered.

use

includes driving, parking, garaging or storing of the **car** or **trailer**.

vehicle

- the **car** or **trailer** when it is **used** by **you** or anyone else with **your** permission, and
- any other motorcar that **you** don't own, that is **used** by **you**, as long as **you** have the owner's permission to **use** it and **your** liability is not covered by any other insurance.

we

NZI, a business division of IAG New Zealand Limited.

you

the person(s) or entity shown as the 'Insured' in the **schedule**.

Frequently asked questions

You'll probably have a few questions to ask us once you have read your policy. We've added a few frequently asked questions that may help you. Note this section is designed to assist you with possible questions and does not form part of the policy document. If you can't find your question here, or you want more information, just ring us on **0800 800 800**, we'll be happy to help.

What are assessors, and what do they do?

They help us get the information we need about your claim.

For example:

We may ask an assessor to view the damage to your vehicle. The assessor will provide us with a report on the extent of the damage, if repairs are possible and estimate the overall cost of the claim.

Why do you want to know things that I think are private?

We need certain information to decide whether we'll accept your application for insurance. We also use the information to set your premium and excess.

We treat all the information you give us in accordance with the Privacy Act 1993. You can read more about this in 'Keeping us informed' on page 4.

What happens if I don't give you all the information you ask for?

If we accept your application and the information you've given us is inaccurate or incomplete, your policy may not be valid. You can read more about this in 'Keeping us informed' on page 4.

Will my premium increase if I make a claim?

Your premium won't always increase when you make a claim. However, every claim is different, so we will give you more information on this when you ring us.

Am I entitled to any premium discounts?

As a Motor Vehicle policy holder, you may qualify for a range of discounts such as:

No Claims Bonus

Maintaining a safe driving record is rewarded through our No Claims Bonus structure.

Low kilometres discount

You could save 10% on your 'Full cover' premium when you drive less than 5,000 kilometres a year.

Multiple policy discount

If you have two or more policies to cover your home, contents, car, motorcycle, boat or rental property, you may qualify for a Multiple policy discount.

Voluntary Excess discounts

You may be able to receive lower premiums by choosing a higher excess.

Age discount

If you've had your 50th birthday you may qualify for an Age discount.

Discounts are not deducted from the GST, Fire Service Levy or Earthquake Commission Levy components of your premium or to any additional cover you may have chosen to add to your cover.

If you are currently receiving any premium discounts, they will be shown in your policy schedule. It is your responsibility to ensure that you are receiving all appropriate discounts. If you believe you qualify for a discount that is different to that shown in your policy schedule, or you believe you qualify for a discount not shown in your schedule, and you wish to apply for such a discount please contact us on 0800 800 800.

The provision of discounts is at our discretion. If we agree that you qualify for a discount, we reserve the right to determine the date from which the discount will be applied.

Now I have insurance, I'm covered for every event – right?

While you're covered for many of life's unexpected events, we don't cover everything. You can find out what your policy doesn't cover in 'Exclusions that apply to the whole policy' on page 16 and 'What your policy covers' on page 9. You must also comply with the 'Policy conditions' on page 18.

I have friends visiting me for a few weeks. Will they be covered if they drive my car?

Please ring us first to make sure that your friends will be covered. We must be given the opportunity to ask certain questions. This will help us decide if we are prepared to cover the car while they are driving it.

Do I have to pay an excess for every claim?

You'll pay an excess for most claims.

We'll do our best to recover your excess from any other person responsible for your loss, but sometimes we are unsuccessful, or the circumstances don't allow us to recover any money.



Underwritten by **N4**

Form no: LAN0023/5 12/15
Wording no. PECLPL2
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NZI Echelon Motor Vehicle insurance policy

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