



EXTENDED WARRANTY INSURANCE

DRIVERIGHT Extended Warranty Insurance Policy

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Roadside Assistance

This benefit applies to all covers under this policy.
24 hours a day, 365 days a year.
Phone 0800 374 448

By purchasing the DriveRight Extended Warranty Insurance Policy, *Your Vehicle* is eligible for the benefit of DriveRight Roadside Assistance. The Roadside Assistance benefit provides *You* with a maximum of three callouts per year to a maximum value of \$100 + GST per callout. *You* and any person named on the *Policy Schedule* can receive assistance in the following situations.

1. Mechanical Breakdown Assistance

In the event of mechanical breakdown *We* will dispatch a service provider to attempt to mobilise *Your Vehicle*. If the problem causing the immobility is a minor mechanical or electrical breakdown, the service provider will attempt emergency mechanical or electrical repair at the roadside to rectify the problem.

2. Towing

In the event that a *Vehicle* suffers a breakdown and cannot be mobilised, *We* will tow the *Vehicle* to the nearest DriveRight *Authorised Repair Facility* from the breakdown site.

If the *Authorised Repair Facility* is not open, the *Vehicle* will be towed to a place of storage until the *Vehicle* can be delivered to the nearest facility under the above criteria.

If at the time of breakdown the *Vehicle* was towing a caravan, boat or trailer this vehicle will be towed or transported to the nearest *Authorised Repair Facility* or place of safety. Towing and storage costs for a caravan, boat or trailer will be *Your* responsibility.

3. Flat Battery

If the *Vehicle's* battery is flat and *You* cannot start the *Vehicle's* engine *Our* service provider will arrange to restart *Your* engine.

4. Lost and Locked-in Keys

If *You* lock *Your* keys in the *Vehicle* or lose *Your* keys, *Our* provider will access the *Vehicle*, or if appropriate, transport the *Vehicle* to the nearest DriveRight *Authorised Repair Facility*.

5. Change of Flat Tyres

If *You* require assistance changing a flat tyre, *We* will dispatch a service provider to fit *Your* spare wheel.

6. Out of Fuel

If *You* run out of fuel *We* will dispatch a service provider to give *You* 5 litres of fuel without charge to *You*.

7. Taxi Option

If *We* tow *Your Vehicle* due to a mechanical breakdown, *We* will reimburse one taxi ride to the value of \$50 including GST to enable the *Vehicle* occupants to continue their journey. Any taxi fare charged in excess of this limit will be the occupant's responsibility.

8. Emergency Co-ordination

In the event of an emergency *We* will assist *You* in arranging accommodation or transportation services. The cost of these services will be *Your* responsibility.

9. Accident, Theft, Vandalism and Collision Co-ordination

Following a motor vehicle accident, theft, vandalism or collision, *We* will provide advice and assistance. Towing and transportation services can be arranged at *Your* expense in the event that the *Vehicle* is either immobilised or unsafe to drive.

10. Windscreen Repair Referral

In the event *Your* windscreen is damaged we can refer you to the nearest approved windscreen repairer.

11. Message Relay

In the event of a mechanical breakdown or accident, *We* can relay urgent messages to friends, family or business associates.

12. Travel Delay

In the event of a mechanical breakdown or accident that delays the caller, *We* can co-ordinate the re-booking of pre-planned travel arrangements, or arrange alternative arrangements as directed.

13. Legal Advice

We can provide access to legal advice (verbal only) on all matters arising from traffic and motor *Vehicle* legislation, and matters arising from the use and ownership of *Your Vehicle*. This consultation service is provided at no cost to *You*.

14. Emergency Personal Assistance

We will provide advice on cancellation of lost or stolen credit cards, cheques, passports and drivers licence.

15. Medical Referral and Advice

Customers travelling away from their home base and in unfamiliar territory may, from time to time, find themselves in need of medical advice or treatment. *Our* medical team will provide appropriate advice and refer *You* to the nearest medical centre for treatment. Consultant and treatment fees are *Your* responsibility.

16. Travel Directions

Should *You* become lost or require travel directions, *We* can provide help and instructions on how to reach the planned destination and advise of delays in arrival by way of message.

17. Technical Advice

Telephone technical advice will be provided in regard to *Vehicle* operation, instrument warning indicators or technical/mechanical information regarding the *Vehicle* where possible.

Exclusions for Roadside Assistance

Assistance is not available in the following instances:

- if the *Vehicle* is used for hire or reward, in motor racing, rallies, speed or duration testing or any practice therefore.
- claims arising from the loss or damage to the contents of the *Vehicle*.
- claims arising from damage caused through forced entry in an attempt to recover locked keys, whereby the owner or driver has been briefed on the situation by *Our* staff (or the provider in attendance), and the owner or driver has subsequently agreed to indemnify *Us*, against any damage caused during entry.
- claims arising from recurring electrical or mechanical limit resulting from improper maintenance or servicing where a fault and repair that is known or should have been reasonably expected to be known has been neglected.
- situations where the *Vehicle* is disabled by floods, snow affected roads, or is not accessible due to other adverse conditions.

- any costs incurred over the maximum call out cover of \$100 plus GST.
- any call outs over the three call out limit, during the Insurance year.
- vehicles being bogged in off-road conditions and not easily accessible by normal two wheel drive recovery vehicles.
- vehicles being located off public roads (other than private residence), not accessible by a normal two wheel drive recovery vehicle.
- vehicles exceeding 3.5 tonnes in laden weight.
- vehicles that have been left unattended.
- vehicles modified from standard manufacturer's specifications.
- vehicles other than those confirmed as covered by Roadside Assistance.
- vehicles not displaying a current motor vehicle registration certificate and warrant of fitness.
- costs relating to parts, labour and any associated costs of repair of the *Vehicle*, including replacement batteries and or tyres that are to be replaced at the owner's expense.
- events as a result of an accident, or misuse of the *Vehicle*. All associated costs of which are the responsibility of the driver.

Important Notices – read these carefully

DriveRight, a business division of IAG New Zealand Limited (referred to as "*We*" or "*Us*" in this Policy) is the insurer under this contract. First Rescue and Emergency (NZ) Limited (*First Assistance*) does not have any liability under this insurance Policy, except in respect of towing services.

Your Duty of Disclosure

You are required to tell *Us* everything *You* know or could reasonably be expected to know that may influence *Our* decision to insure *You* and the terms and conditions on which *We* will insure *You*.

If *You* do not tell *Us* those things that may be relevant *We* may:

- Reduce the amount *We* pay for a claim;
- Refuse a claim;
- Cancel the Policy;
- In some cases treat *Your* Policy as never having begun.

Agent Authority

The person selling *You* this insurance is doing so as *Our* agent and may receive remuneration from *Us* for arranging this insurance.

Money Back Guarantee

You may request cancellation of this Policy within 30 days of signing the Proposal. *We* will provide *You* with a full refund of the premium paid, provided *You* have not made a claim under the policy.

First Rescue and Emergency (NZ) Limited (First Assistance)

The insurer under this contract is IAG New Zealand Limited. *First Assistance* does not have any liability under this contract except for arranging for the Towing Service provided under this contract.

Your Contract

Your insurance Policy is a contract between *You* and *Us*.

Your contract is made up of:

1. The Registration form; and
2. This Policy wording.

Together these documents set out the terms and conditions of *Your* Policy. It is *Your* responsibility to ensure that all details contained on the *Policy Schedule* are correct.

DriveRight's Service Commitment

DriveRight is proud of its service standards and supports the **Fair Insurance Code**.

If *You* are not satisfied with:

- One of *Our* products;
- *Our* service;
- The service of *Our* agents, loss adjusters or investigators; or
- *Our* decision on *Your* claim,

Please contact *Your* nearest DriveRight office where *Our* staff will help *You* in any way they can.

If they are unable to satisfy *You* they will refer *Your* complaint to their manager who will immediately deal with the matter.

Your rights if there is a dispute

If the manager cannot resolve the matter, it can be dealt with through our internal Dispute Resolution process.

You need to ask *Our* manager to refer the matter to a Dispute Resolution Officer. The Dispute Resolution Officer will investigate and try to reach a satisfactory outcome. *You* will be advised in writing of *Our* final decision, normally within 10 days. *Our* Dispute Resolution process is a free service to *You*.

If *You* do not agree with *Our* decision, *Your* complaint can be reviewed through the Insurance and Savings Ombudsman Office.

The Insurance and Savings Ombudsman Office is an independent disputes resolution body funded by the Insurance and Savings Ombudsman Commission to consider complaints against members within its jurisdiction.

The Insurance and Savings Ombudsman's jurisdiction is set out in its terms of reference and it considers complaints about personal insurance policies and makes decisions binding upon member companies up to a maximum of \$200,000.

You do not have to pay to take a complaint to the Insurance and Savings Ombudsman Office.

We must abide by the Insurance and Savings Ombudsman's ruling, but *You* are permitted to reject the Insurance and Savings Ombudsman's ruling and take *Your* case to an alternative means of dispute resolution. *You* may have other rights under the Consumer Guarantees Act 1993.

The way we handle your personal information

DriveRight ("We") collects personal information from You for the purpose of providing You with insurance products, services, processing and assessing claims.

We will disclose information to First Rescue and Emergency (NZ) Limited (First Assistance) about Your rights in respect of towing services.

We will not use Your personal information for direct marketing purposes unless We obtain Your prior consent.

You can choose not to provide this information, however, We may not be able to process Your requests.

We may disclose information We hold about You to other insurers, an insurance reference service or as required by law.

In the event of a claim, We may disclose information to and/or collect additional information about You from investigators or legal advisors.

If You wish to update or access the information We hold about You, contact Us, DriveRight 0800 374 448.

Definitions

The following definitions apply to all Policies in DriveRight Extended Warranty Insurance Policy, except where otherwise stated.

Authorised Repair Facility

- the authorised dealer who sold You this policy or any other authorised dealer.
- a registered mechanical repair business authorised by DriveRight as an approved repairer.

Authorised Service Facility

- any authorised dealer or service agent.
- a registered mechanical repair business employing at least one (1) fully qualified automotive technician.

Covered Component (applies only to Supreme Extended Warranty Insurance & Executive Extended Warranty Insurance)

means a component of the Vehicle that was originally covered by the *Manufacturer's Vehicle Warranty*, but excludes those components described under "What is Not Covered".

First Assistance

means First Rescue and Emergency (NZ) Limited, incorporated Head Office, 602 Great South Road, Ellerslie, Auckland.

Lead Replacement fuels

mean any bio-fuel, any low sulphur bio-diesel fuel.

Manufacturer's Vehicle Warranty

means the warranty provided by the Vehicle manufacturer covering the mechanical components of the Vehicle.

Mechanical Failure

means the sudden or unforeseen failure of a *Covered Component* or 'Express Covered Component', excluding Normal Wear.

Normal Wear

means the gradual reduction in operating performance of a *Covered Component* or 'Express Covered Component', having regard to the age of the Vehicle and the distance the Vehicle has travelled since new.

Registration form

means the most recent Registration form We give You describing the terms and conditions that are specific to Your Policy. This also includes any amendments We send You in writing.

Term In Months

means the time period for which You have requested insurance. The Term In Months is stated on the *Registration form*.

Vehicle

means the Vehicle described in the *Registration form*.

We, Us and Our

means DriveRight, a business division of IAG New Zealand Limited.

You and Your

means the insured person(s) named in the *Registration form*.

Supreme Extended Warranty Insurance

If *Your Registration form* shows the type of cover is 'Supreme', then *You* are covered under this section of this policy.

Period of cover

Cover will commence the later of:

1. The commencement date shown on the *Registration form*; or
2. The date that any part of the *Manufacturer's Vehicle Warranty* expires.

The Policy will cease the earliest of:

1. At 4 p.m. on the date that the *Term In Months* has elapsed; or
2. If any of the events set out in section B, page 18 occurs; or
3. When the *Vehicle* has travelled a total distance of 220,000 kilometres since new.

What your policy covers

Mechanical Failure

If *Your Vehicle* suffers a *Mechanical Failure* of a *Covered Component* during the period of cover in New Zealand, and *You* have complied with the terms and conditions of this Policy, *We* will pay reasonable costs of having the *Mechanical Failure* repaired by an *Authorised Repair Facility*.

What we will pay

Where *We* believe it is uneconomical to repair the *Vehicle*, *We* reserve the right to pay *You* a sum of money instead of paying for the carrying out of repairs.

The most *We* will pay in relation to any one *Mechanical Failure* is the amount shown below. The most *We* will pay in total in relation to all *Mechanical Failures* during the period of cover is the lesser of \$25,000 (incl GST) or the purchase price of the *Vehicle*.

The following limits apply for *Vehicles* that have travelled less than 150,000kms since new and up to 12 years old at the time of purchase by *You*:

Vehicle Category	Individual maximum claim limit
All European branded vehicles	\$8,000 (incl GST) or purchase price of the <i>Vehicle</i> , which ever is the lesser
All Vehicles other than European branded vehicles	\$25,000 (incl GST) or purchase price of the <i>Vehicle</i> , which ever is the lesser

Excess

The excess shown in the *Registration form* will be deducted from each and every individual unrelated *Mechanical Failure* claim on this policy.

If *Your Vehicle* is repaired, *You* must pay the excess to the *Authorised Repair Facility* before *You* collect *Your Vehicle*.

Additional benefits

Accommodation and alternative transport

If the *Vehicle* suffers a *Mechanical Failure* during the period of cover and *You* are more than 80 kilometres from *Your* usual residence, *We* will reimburse *You* for the following costs:

1. *Emergency accommodation*

We will pay the reasonable costs incurred of overnight accommodation for *You* and *Your* passengers if the *Vehicle* can no longer be driven following a loss covered by this policy.

2. *Alternative transport*

We will contribute towards the reasonable costs incurred if *You* require a hire car following a loss covered by this policy while the *Vehicle* is:

1. being repaired, or
2. not fit to drive until it is repaired.

We will contribute to the costs for up to 7 days.

The most *We* will pay in total for all claims under this Accommodation and Alternative Transport benefit is \$650 (incl GST).

Please note, emergency accommodation and alternative transport costs form part of the single claim limit of \$650 available under this 'Accommodation and Alternative Transport Additional Benefit'.

If the *Vehicle* is uneconomic to repair, cover under this extension ends when *We* settle *Your* claim.

Consumable items

Any items that require periodic replacement as part of normal vehicle maintenance are not covered by this Policy (refer 'What Is Not Covered' p16.) *We* will, however, pay to replace such items if they are required in relation to a *Mechanical Failure*.

Diagnostic costs

You are covered for the reasonable and necessary diagnostic costs (including dismantling and reassembly of the *Vehicle*'s components) to determine if a *Mechanical Failure* is covered by the 'Mechanical Failure' benefit of this 'Supreme Extended Warranty Insurance', once a claim under the benefit has been accepted by *Us*.

Contribution

You may also be asked to contribute towards the repair costs if the type of repair to each and every individual unrelated *Mechanical Failure* will restore the *Vehicle* to a better condition than prior to the *Mechanical Failure*.

Quality guarantee

All repairs to *Covered Components* authorised by *us* prior to the commencement of repairs will be covered by this Policy for the remaining period of cover.

Executive Extended Warranty Insurance

If *Your Registration form* shows the type of cover is 'Executive', then *You* are covered under this section of this policy.

Period of cover

Cover will commence the later of:

1. The commencement date shown on the *Registration form*; or
2. The date that any part of the *Manufacturer's Vehicle Warranty* expires.

The Policy will cease the earliest of:

1. At 4 p.m. on the date that the Term In Months has elapsed, or
2. If any of the events set out in section B, page 18 occurs; or
3. When the *Vehicle* has travelled a total distance of 260,000 kilometres since new.

What your policy covers

Mechanical Failure

If *Your Vehicle* suffers a *Mechanical Failure* of a covered component during the period of cover in New Zealand and *You* have complied with the terms and conditions of this Policy, *We* will pay reasonable costs of having the *Mechanical Failure* repaired by an *Authorised Repair Facility*.

What we will pay

Where *We* believe it is uneconomical to repair the *Vehicle*, *We* reserve the right to pay *You* a sum of money instead of paying for the carrying out of repairs.

The most *We* will pay in relation to any one *Mechanical Failure* is the amount shown below. The most *We* will pay in total in relation to all *Mechanical Failures* during the period of cover is the lesser of \$15,000 (incl GST) or the purchase price of the *Vehicle*.

These limits are as follows for *Vehicles* that have travelled less than 200,000kms since new at the time of purchase by *You*:

Vehicle Category	Individual maximum claim limit
All European branded Vehicles	\$4,000 (incl GST) or purchase price of the <i>Vehicle</i> , which ever is the lesser
All Vehicles other than European branded Vehicles	\$6,000 (incl GST) or purchase price of the <i>Vehicle</i> , which ever is the lesser

Excess

The excess shown in the *Policy Schedule* will be deducted from each and every individual unrelated *Mechanical Failure* claim on this policy.

If *Your Vehicle* is repaired, *You* must pay the excess to the *Authorised Repair Facility* before *You* collect *Your Vehicle*.

Additional benefits

Accommodation and alternative transport

If the *Vehicle* suffers a *Mechanical Failure* during the period of cover and *You* are more than 80 kilometres from *Your* usual residence, *We* will reimburse *You* for the following costs:

1. *Emergency accommodation*

We will pay the reasonable costs incurred of overnight accommodation for *You* and *Your* passengers if the *Vehicle* can no longer be driven following a loss covered by this policy.

2. *Alternative transport*

We will contribute towards the reasonable costs incurred if *You* require a hire car following a loss covered by this policy while the *Vehicle* is:

1. being repaired, or
2. not fit to drive until it is repaired.

We will contribute to the costs for up to 4 days.

The most *We* will pay in total for all claims under this Accommodation and Alternative Transport benefit is \$425 (incl GST).

Please note, emergency accommodation and alternative transport costs form part of the single claim limit of \$425 available under this 'Accommodation and Alternative Transport Additional Benefit'.

If the *Vehicle* is uneconomic to repair, cover under this extension ends when *We* settle *Your* claim.

Consumable items

Any items that require periodic replacement as part of normal vehicle maintenance are not covered by this Policy (refer 'What Is Not Covered' p16.) *We* will, however, pay to replace such items if they are required in relation to a *Mechanical Failure*.

Diagnostic costs

You are covered for the reasonable and necessary diagnostic costs (including dismantling and reassembly of the *Vehicle's* components) to determine if a *Mechanical Failure* is covered by the 'Mechanical Failure' benefit of this 'Executive Extended Warranty Insurance', once a claim under the benefit has been accepted by *us*.

Contribution

You may also be asked to contribute towards the repair costs if the type of repair to each and every individual unrelated *Mechanical Failure* will restore the vehicle to a better condition than prior the *Mechanical Failure/s*.

Quality guarantee

All repairs to *Covered Components* authorised by *Us* prior to the commencement of repairs will be covered by this Policy for the remaining period of cover.

What is not covered

If Policy does not cover shock absorbers and the hydraulic portion of struts, where the failure related to fluid leakage and/or internal or external seal failure.

See also "What Is Not Covered" on page 16.

Express Component Cover

If *Your Registration form* shows the type of cover is 'Express', then *You* are covered under this section of this policy.

Period of cover

Cover will commence the later of:

1. The commencement date shown on the *Registration form*; or
2. The date that any part of the *Manufacturer's Vehicle Warranty* expires.

The Policy will cease the earliest of:

1. At 4 p.m. on the date that the Term In Months has elapsed, or
2. If any of the events set out in section B, page 18 occurs; or
3. When the *Vehicle* has travelled a total distance of 300,000 kilometres since new.

What your policy covers

Mechanical failure

If *Your Vehicle* suffers a *Mechanical Failure* of an 'Express Covered Component' during the period of cover in New Zealand and *You* have complied with the terms and conditions of this Policy, *We* will pay reasonable costs of having the *Mechanical Failure* repaired by an *Authorised Repair Facility*.

You can find a list of the 'Express Covered Components' below.

Express covered components

PLEASE NOTE: Any parts not listed below are specifically excluded from this Express component cover. Also excluded are parts that while they may be worn, have not actually failed.

IMPORTANT: Oil seals and gaskets are only covered when replaced during repairs to an Express covered component as detailed below. Costs arising from any resulting damage and/or any failure of the cambelt when the cambelt is not replaced in accordance with the manufacturers' recommendations are not covered.

Air Conditioning

Cooling Fan Motor
Compressor
Condenser
Evaporator
(Degassing &
Regassing System
excluded)

Braking System

ABS – Compressor &
Modulator
Callipers
Master Cylinders
Servo
Wheel Cylinders
ABS Wheel Sensors

Clutch

(Burnt or worn Linings
are excluded)

Clutch Fork
Centre Plate
Master Cylinder
Pressure Plate
Slave Cylinder
Release bearing
Spigot bush/bearing

Drive Assembly

Constant Velocity joint
(excluding boots)
Drive Shafts & Joints
Hubs & Wheel
bearings
Final Drive Unit
Free Wheeling Hubs
Shafts and Bearings

Engine

Ancillary Shaft
Automatic Drive Plate

Automatic Drive Shaft
Balance Shafts
Camshafts & Followers
Connecting Rods
& Pins
Cylinder Block
& Liners
Cylinder Head
Crankshaft & Pulley
Distributor Drive Gear
Distributor Drive Shaft
Flywheel & Ring Gear
Hydraulic Tappets
Oil Pressure Relief valve
Oil Pump
Pistons & Rings
Pushrods & Tappets
Shell Bearings &
Internal bushes
Timing Chain
Tensioner

Tension Guides
Tensioners / Idlers
Valves (excluding
burnt valves)
Valve Springs
Valve Guides
Valve Seats (excluding
burnt seats)
Timing Gears & Chain
Rocker Shafts

Cooling System

Cooling fan Thermo
Switch
Engine Cooling Fan
Motor
Heater Matrix
Oil Cooler
Radiator
Thermostat
Water Pump

Differential

All internal components
Includes Limited Slip Differential

Electrics

Alternator
Coil / Distributor
Electronic Ignition Module
Engine management Computer
Indicator Unit (Relay only)
Starter Motor
Transmission Computer
Washer & Wiper Motors
Window Motors

Safety Air bags

Air bag Module
Centre Console Sensors
Foot Well sensors

Suspension (Front & Rear)

(excluding rubber mountings & bushes)
Anti-Roll Bar
Ball joints
Springs
Stub Axles
Trailing Arms
Wish Bones

Transfer Box

4 Wheel Drive/Viscous Coupling

All internal components

Turbo Unit

(If specified on Registration Form)
All internal components

Fuel System

(Excluding Fuel contamination & Cleaning of any component listed)
Air Flow Meter
Carburettor
Fuel Gauge Sender Unit
Fuel Flow Sensor
Fuel Pump

Fuel Governor
Injectors
Lift Pumps

Manual & Automatic Transmissions

All internal components

Steering Gear

(excluding Rubber Mountings and Bushes)
Drop Arm
Power Steering Pump
Rack & Pinion
Speed Sensor
Steering Box
Steering Column
Universal Joints

What we will pay

Where *We* believe it is uneconomical to repair the *Vehicle*, *We* reserve the right to pay *You* a sum of money instead of paying for the carrying out of repairs.

The most *We* will pay in relation to any one *Mechanical Failure* is the amount shown below. The most *We* will pay in total in relation to all *Mechanical Failures* during the period of cover is the lesser of \$6,000 (incl GST) or the purchase price of the *Vehicle*.

These limits are as follows for *Vehicles* that have travelled less than 300,000kms since new at the time of purchase by *You*:

Kilometres at date of Mechanical Failure	Individual maximum claim limit
Up to 150,000kms	\$4,000 (incl GST) or purchase price of the <i>Vehicle</i> , which ever is the lesser
150,001kms - 200,000kms	\$2,500 (incl GST) or purchase price of the <i>Vehicle</i> , which ever is the lesser
200,000 - 300,000kms	\$2,000 (incl GST) or purchase price of the <i>Vehicle</i> , which ever is the lesser

Excess

The excess shown in the *Registration form* will be deducted from each and every individual unrelated *Mechanical Failure* claim on this policy.

If *Your Vehicle* is repaired, *You* must pay the excess to the *Authorised Repair Facility* before *You* collect *Your Vehicle*.

Additional benefits

Accommodation and alternative transport

If the *Vehicle* suffers a *Mechanical Failure* during the period of cover and *You* are more than 80 kilometres from *Your* usual residence, *We* will reimburse *You* for the following costs:

1. *Emergency accommodation*

We will pay the reasonable costs incurred of overnight accommodation for *You* and *Your* passengers if the *Vehicle* can no longer be driven following a loss covered by this policy.

2. *Alternative transport*

We will contribute towards the reasonable costs incurred if *You* require a hire car following a loss covered by this policy while the *Vehicle* is:

- a) being repaired, or
- b) not fit to drive until it is repaired.

We will contribute to the costs for up to 3 days.

The most *We* will pay in total for all claims under this Accommodation and Alternative Transport benefit is \$300 (incl GST).

Please note, emergency accommodation and alternative transport costs form part of the single claim limit of \$300 available under this 'Accommodation and Alternative Transport Additional Benefit'.

If the *Vehicle* is uneconomic to repair, cover under this extension ends when *We* settle *Your* claim.

Consumable items

Any items that require periodic replacement as part of normal vehicle maintenance are not covered by this Policy (refer 'What Is Not Covered' p 16.) *We* will, however, pay to replace such items if they are required in relation to a *Mechanical Failure*.

Diagnostic costs

You are covered for the reasonable and necessary diagnostic costs (including dismantling and reassembly of the *Vehicle's* components) to determine if a *Mechanical Failure* is covered by the 'Mechanical Failure' benefit of this 'Express Component Cover', once a claim under the benefit has been accepted by *us*.

Contribution

You may also be asked to contribute towards the repair costs if the type of repair to each and every individual unrelated *Mechanical Failure* will restore the *Vehicle* to a better condition than prior the *Mechanical Failure*.

What is not covered

A. These Policies do not cover: (Supreme, Executive and Express).

Vehicles

The following *Vehicles* & Manufacturers are not covered:

1. *Vehicles* with high performance characteristics, including BMW M Series, Honda NSX, Mercedes Benz S-class, AMG Series & A Series, Nissan Skylines GTR, Subaru WRX sti.
2. *Vehicles* powered by Hybrid engines, engines with more than 8 cylinders and Rotary engines.
3. *Vehicles* that are manufactured by Aston Martin, Bentley, Ferrari, Jenson, Lamborghini, Lotus, Maserati, Porsche, Rolls Royce, TVR Morgan.

Mechanical failure or costs

Any *Mechanical Failure* or costs:

1. covered by any other warranty or entitlement including any manufacturer or dealer warranty and or repairer's guarantee, or
2. attributable to *Your* failure to comply with the service requirements detailed under 'Vehicle servicing' on page 18, or
3. arising from any resulting damage and/or any failure of the cam belt when the cam belt was not replaced in accordance with the manufacturer's recommendation.
4. caused by corrosion, electrolysis or rust, or
5. caused by detonation and / or failure caused by poor quality fuel or incorrect grade of fuel. This includes damage caused by Bio-Fuels, lead replacement fuel and / or Diesel engine low sulphur fuel, or
6. caused by carbon and/or sludge contamination, or
7. caused by abuse, misuse, negligence, and / or lack of normal maintenance, improper servicing, and / or any failure caused by the incorrect grade, the contamination of and / or the failure to maintain proper levels of any fluids or lubricants, or
8. attributable to failure to follow the *Vehicle* manufacturer's operating guidelines or *Mechanical Failure* attributable to exceeding the *Vehicle* manufacturer's operating limitations, or
9. that can be attributed to the *Vehicle* being fitted with an LPG/CNG unit other than a unit supplied, fitted or endorsed by the *Vehicle* manufacturer, or
10. in connection with deterioration of the wiring harness.

Consequential loss

Consequential loss, damage or liability incurred:

1. as a result of a *Mechanical Failure* (including personal liability), or
2. caused by a component other than a *Covered Component* or 'Express Covered Component'.

Repairs

1. Any repairs required:
 - arising from defects which were in existence at the commencement of cover, or
 - as a result of continued operation of the *Vehicle* once a defect or fault has occurred (including loss of lubricants and coolant), or
 - as a result of damage attributable to impact or accident.

2. Any claim:
 - relating to the excessive use and / or burning of oil where no *Mechanical Failure* has occurred and the condition relates to *Normal Wear*.
 - where *We* have not been contacted prior to the commencement of repairs or repairs where *We* have not issued a work authorisation number, or
 - where the repair has been performed by other than an *Authorised Repair Facility*, or
 - which is fraudulent.

Excluded items

Any:

1. items that require periodic replacement as a part of normal vehicle maintenance. These items include (but are not limited to), spark plugs and leads, glow plugs, drive belts, filters, hoses, brake pads and linings, disc rotors, clutch friction materials, batteries and bulbs,
2. tyres, paint work, panel or body work and their components including hinges and handles, components made of glass, mirrors, head lamps, heated seat components, seat belts, trim, upholstery or decorative components, sun visors, or
3. maintenance, adjustments, (including wheel alignment), upgrades, scanner fees, modifications and / or re-programming required to any *Covered Component* or any 'Express Covered Component', or
4. exhaust systems components subject to periodical replacement including but not limited to mufflers, pipes and catalytic converters,
5. any tapings, threads and /or fixing and fastening devices, or
6. remotes and keys for vehicle security and central locking systems, or
7. audio, visual and navigational equipment and any component thereof.

Costs not covered

Any cost:

1. associated with locating, importing or transporting any parts required in conjunction with any repairs, where parts are not available within New Zealand. Furthermore, if any parts are unavailable within New Zealand then the cost payable under this contract will be the lesser of:
 - the manufacturer's most recent New Zealand list price, or
 - the list price of the closest equivalent part available in New Zealand, or
 - the cost of having a new part made in New Zealand.
2. for repairs due to a recall by the *Vehicle* manufacturer and/or rectifying any failure of, or defect in design or specification of a component, or
3. relating to the cleaning of any *Covered Component* or 'Express Covered Component', including the removal of any carbon or sludge:
 - except where the contamination is directly caused by the *Mechanical Failure*, or
 - unless authorised by *Us* having regard to the repair being performed.
4. arising from, or for repairs for rectifying defective or faulty repair or workmanship, or
5. for fees or other expenses incurred in establishing the existence of a *Mechanical Failure* except for cover provided under the 'Diagnostic Costs' benefit.

B. This Policy will cease to operate and no claims will be accepted where the *Vehicle*:

1. Has been modified from the manufacturer's original specifications unless *You* have notified *Us* before the modification was made and *We* have agreed in writing.
2. Is being or has been used or tested in preparation for or participation in any form of motor sport.
3. Is being used for the purpose of driver instruction or tuition for reward, or the conveyance of passengers for hire or reward (this includes car rental).
4. Is being used as a Police or other emergency vehicle.
5. Is unroadworthy or unregistered.
6. Is being used for a purpose for which it was not designed.
7. Has not been serviced in accordance with the service requirements detailed under 'Vehicle Servicing' on page 18.
8. Odometer reading cannot be determined as accurate by virtue of it having been inoperative, tampered with or removed from the *Vehicle*.
9. Is being used for courier purposes.

Vehicle servicing

It is a condition of this policy that *You* have the *Vehicle* properly, regularly and punctually serviced.

Petrol *Vehicles* covered by this Policy must be serviced no later than every 15,000km or 12 months, whichever comes first, from the Policy commencement date unless otherwise specified by the manufacturer.

Petrol turbo and diesel *Vehicles* covered by this Policy must be serviced at least every 10,000km or 12 months, whichever comes first, from the Policy commencement date unless otherwise specified by the manufacturer.

All *Vehicle* servicing must be carried out by an *Authorised Service Facility*. As part of the standard service the following must be checked and attended to as required.

- Check all fluid levels and condition.
- Check air cleaner.
- Check all belts, replace if necessary.
Please note cambelts must be replaced as specified by the *Vehicle* manufacturer.
- Check cooling system including inhibitor and hoses.
- Check turbo oil feed.
- Check automatic transmission oil (and service if required).
- Check Warrant of Fitness.
- Check CV joints and boots.
- Check braking system including brake fluid condition.
- Check steering and suspensions systems.

The cost of servicing is at *Your* expense.

Once a service has been completed *You* must make sure that the *Authorised Service Facility* completes and stamps the service coupons contained in this booklet at the time of the service.

This information will be required in the event of a claim.

Transferability

At *Our* sole discretion *We* may permit transfer to a new owner if *You* sell the *Vehicle*.

To request transfer please contact *Us* for a Transfer of Ownership Request Form. Once *You* have completed this form send it to DriveRight accompanied by:

- a) a copy of a current or new Warrant of Fitness/vehicle inspection report;
- b) a copy of the receipt of vehicle purchase;
- c) a copy of the Vehicle Service Records and the transfer fee of \$60 (including GST).

Both *You* and the person *You* wish to transfer the Policy to must sign the Transfer of Ownership Request Form. *We* will not refund to *You* any prepaid premium. It is up to *You* to arrange any payment adjustment with the new owner.

Cancellation of this policy

You can only cancel this Policy within thirty (30) days from the date *You* signed the Proposal. *You* must advise *Us* in writing and have made no claims on the Policy. The *Policy Schedule* must be returned to *Us* before any refund of premium will be made.

We can cancel this Policy by giving seven days written notice to *You* at *Your* last known address, and any premium refund will be made on a pro-rata basis.

Making a claim

To make a claim on this Policy *You* must:

1. Take the *Vehicle* to an *Authorised Repair Facility*. *You* are responsible for the cost of transporting the *Vehicle* to the *Authorised Repair Facility* unless *First Assistance* vehicle towing applies (see page 3). *You* must give *First Assistance* *Your* contact details and this policy number.
2. Give details of this Policy to the *Authorised Repair Facility* when you have delivered the *Vehicle*, and ask the *Authorised Repair Facility* to lodge a claim on *Your* behalf.

If *Your* claim is accepted, *We* will authorise repairs and issue the *Authorised Repair Facility* with a repair authorisation number.

If *You* have any difficulties, contact the DriveRight National Claims centre on 0800 374 448. *We* will contact the *Authorised Repair Facility*.

You are responsible for making sure that the *Authorised Repair Facility* contacts *Us* before repairs begin.

In some instances *We* will require *You* to complete a claim form and *We* may also require other documentation such as proof of servicing, invoices etc. *We* will ask for this documentation if required.

Sometimes *We* may also need *You* to authorise certain work with the *Authorised Repair Facility* since *We* may not be able to ascertain whether the failure is covered by this Policy without dismantling the *Vehicle*.

Where this is the case *We* or the *Authorised Repair Facility* will request *Your* authority before commencing any work on the *Vehicle*.

If *You* need to contact the National Claims Centre the address and telephone details are as follows:

The National Claims Centre DriveRight
P.O. Box 68 – 200, Newton Auckland, New Zealand
TELEPHONE 0800 374 448 during business hours

Claim recovery

If *You* make a claim on this Policy for an incident where *We* believe costs could be recovered from another party, *We* reserve the right to take action to recover money paid by *Us*.

When *We* do this *We* may need to take such action in *Your* name, and therefore *You* must co-operate with *Us* and give *Us* any information *We* may require. *We* will pay for any legal expenses.

Any displaced parts become the property of the warranty underwriter.

How to contact us

For any enquiry *You* have regarding this insurance please contact DriveRight or the dealer who sold *You* the policy.

DriveRight
P.O. Box 68 - 200 Newton, Auckland, New Zealand
TELEPHONE 0800 374 448 FAX (09) 307 5924

Claims Paying Ability Rating

DriveRight is a business division of IAG New Zealand Limited, which received a Standard and Poor's (Australia) Pty Limited rating of AA- "Very Strong".

This means IAG New Zealand Limited has a "Very Strong" claim paying ability. As a customer, this is important to you, as it is your reassurance that we will be able to pay out on your claims.

The rating scale is:-

AAA	Extremely Strong	BBB	Good	CCC	Very Weak
AA	Very Strong	BB	Marginal	CC	Extremely Weak
A	Strong	B	Weak		

The ratings from "AA" to "B" may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the major rating categories.

If you would like further information, a detailed pamphlet is available from the Insurance Council of New Zealand Inc, entitled "A Guide to the Insurance Companies (Ratings & Inspections) Act 1994".

QFE DISCLOSURE STATEMENT – IAG NEW ZEALAND LIMITED

It is important that you read this information: It is general information which will help you to compare financial advisers and choose the one that best suits your needs.

Your insurance is underwritten by DriveRight, a business division of IAG New Zealand Limited (“IAG”). IAG is a Qualifying Financial Entity (“QFE”) under the provisions of the Financial Advisers Act 2008. You can check this information on the Financial Service Providers Register at www.fspr.govt.nz.

As a QFE, IAG is licensed to take responsibility for its advisers and to ensure that they exercise due care, diligence and skill when providing financial advice to you. Our QFE license means that IAG’s QFE advisers do not have to be individually registered or authorised. IAG’s QFE advisers can provide personalised advice about general insurance and warranty products.

Should you have a concern or complaint about our service, here is some information that can provide you with assistance:

If you have a concern or complaint

Contact the person you have been dealing with. If you’d like to pursue the matter further please ask to speak to their manager.

If you are not satisfied with the outcome from the step above, contact:

The Head of Business Partners
Phone: (09) 969 6000
Email: contactus@businesspartners.co.nz
Postal address: Private Bag 92130,
Auckland 1142

In the event you have a dispute that can not be resolved by direct communication with IAG, retail clients have free access to our licensed dispute resolution scheme, the Insurance & Savings Ombudsman of New Zealand (“ISO”), You can contact the ISO at:

Phone: 0800 888 202
Email: info@iombudsman.org.nz
Postal address: Office of the ISO
PO Box 10-845
Wellington 6143

IAG is licensed and regulated by the Financial Markets Authority (FMA). You can obtain information about financial advisers from the FMA. You may also report information to the FMA about IAG and its financial advisers at:

Phone: (04) 472 9830
Postal address: PO Box 1179
Wellington 6140
Physical address: 8th Floor, Unisys House
56 The Terrace
Wellington

Notes

Minimum Service Requirements

Please refer to page 18 for full details of Vehicle Servicing requirements.

IMPORTANT: Please retain all service records and copies of all invoices as these will be required in the event of a claim. Failure to provide this information will result in any claim being invalid.

NOTE: You are responsible for servicing costs.

1st Service

Policy No.

Odometer miles/kms

Service Date

Invoice No

Servicing Agent

2nd Service

Policy No.

Odometer miles/kms

Service Date

Invoice No

Servicing Agent

3rd Service

Policy No.

Odometer miles/kms

Service Date

Invoice No

Servicing Agent

4th Service

Policy No.

Odometer miles/kms

Service Date

Invoice No

Servicing Agent

5th Service

Policy No.

Odometer miles/kms

Service Date

Invoice No

Servicing Agent

6th Service

Policy No.

Odometer miles/kms

Service Date

Invoice No

Servicing Agent

7th Service

Policy No.

Odometer miles/kms

Service Date

Invoice No

Servicing Agent

8th Service

Policy No.

Odometer miles/kms

Service Date

Invoice No

Servicing Agent

