



Mechanical Breakdown Insurance

Your Policy Wording

PLEASE KEEP THIS DOCUMENT IN A SAFE PLACE

This document is your Mechanical Breakdown Insurance 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.

The Insurer

DPL Insurance Limited is a licensed insurer under the Insurance (Prudential Supervision) Act 2010.

DPL Insurance Limited Financial Strength Rating

The Insurance (Prudential Supervision) Act 2010 requires all licensed insurers to have a current Financial Strength Rating, given by an approved rating entity. DPL Insurance Limited has been issued a Financial Strength Rating of B+ (Good), with an outlook assigned as 'Stable' by A.M. Best.

A++, A+	Superior	B, B-	Fair	D	Poor
A, A-	Excellent	C++, C+	Marginal	E	Under Regulatory Supervision
B++, B+	Good	C, C-	Weak	F	In Liquidation
				S	Suspended

For more information and details on our Financial Strength Rating and Solvency Calculation go to www.dplinsurance.co.nz



Welcome

Thank you for choosing Turners Insurance to provide you with insurance cover.

Your insurance policy is administered by DPL Insurance Limited (DPL).

Only DPL can approve and accept your insurance policy, DPL will be responsible for all administration and claims relating to your insurance policy.

Customer Commitment

We are committed to treating our customers with fairness, respect and dignity. This means that we will:

- Act with integrity at all times
- Provide high quality service
- Listen to our customers concerns
- Be open and transparent in all our dealings
- Take the time to answer any questions our customers may have

Reading Your Policy

It is important **you** read **your** policy in full and understand **your** benefits and the terms and conditions of the policy. If there is anything **you** don't understand, or if **you** have any questions, please contact **us**.

Complaints

We will work with **you** to resolve any complaint and provide regular communication throughout the resolution process. If **you** have a complaint relating to our activities, in the first instance, please contact **us**.

We are committed to resolving all complaints and concerns quickly, respectfully and in good faith. Any dispute which **we** cannot resolve can be referred to our Disputes Resolution provider by contacting:

The Insurance and Financial Services Ombudsman
P. 0800 888 202 - Level 8, Shamrock House,
81 Molesworth St, Wellington 6011

Our Guarantee

If **you** are not completely happy with the cover provided by this policy, **you** can cancel it within 14 days of the start of the **period of insurance** provided **you** have not made a claim under the policy. **We** will refund any premiums **you** have paid **us**.

About this Policy

This policy is a contract between **you** and **us** and comprises of:

1. **your** online application or proposal form;
2. this policy wording; and
3. **your** current policy **schedule**.

Duty of Disclosure

You have a legal duty of disclosure when **you** apply for insurance and make changes to this policy to tell **us** everything that a prudent insurer would want to take into account in deciding whether to issue or alter this policy. If **you** breach the duty of disclosure, **we** may cancel the policy retrospectively and **you** will not be insured at all.

What You Are Insured For

If the **vehicle** suffers a **mechanical breakdown** of a covered **component** during the **period of insurance** and **you** have complied with the terms of this policy, **we** will at **our** discretion:

1. pay the fair and reasonable repair costs due to **mechanical breakdown** repaired by an **authorised repairer**; or
2. where **we** consider the **vehicle** is uneconomic to repair pay **you** a cash amount.

We reserve the right to source and supply any **components** at **our** discretion: new, used or reconditioned. Any repairs commenced or carried out without **our** approval will not be covered.

Additional Benefits

These additional benefits apply if **you** have a claim accepted under this policy.

Turners 3,000 and Turners 6,000

If the policy **schedule** shows 'Turners 3,000' or 'Turners 6,000', **you** are covered for these additional benefits, subject to the terms and conditions of the policy.

Consumable Items

We will pay the reasonable costs of any consumable items that require replacement as part of a claim covered by this policy, up to \$350 per claim.

Repatriation Costs

In the event of an insured **mechanical breakdown** that occurs more than 100 kilometres from **your** normal residence and the repair of the **vehicle** by an **authorised repairer** exceeds 24 consecutive hours, **we** will reimburse **you** the reasonable repatriation costs for **your vehicle** to **your** normal residence, up to \$250 per claim.

Special Benefits

In the event of an insured **mechanical breakdown** that occurs more than 100 kilometres from **your** normal residence and the repair of the **vehicle** by an **authorised repairer** exceeds 24 consecutive hours **we** will reimburse **you** the following reasonable costs, up to \$750 per claim:

- Up to ten (10) days accommodation
- Up to ten (10) days rental car hire
- Return home travel

Turners 10,000

If the policy **schedule** shows 'Turners 10,000', **you** are covered for these additional benefits, subject to the terms and conditions of the policy.

Consumable Items

We will pay the reasonable costs of any consumable items that require replacement as part of a claim covered by this policy, up to \$700 per claim.

Repatriation Costs

In the event of an insured **mechanical breakdown** that occurs more than 100 kilometres from **your** normal residence and the repair of the **vehicle** by an **authorised repairer** exceeds 24 consecutive hours **we** will reimburse **you** the reasonable repatriation costs for **your vehicle** to **your** normal residence, up to \$500 per claim.

Special Benefits

In the event of an insured **mechanical breakdown** that occurs more than 100 kilometres from **your** normal residence and the repair of the **vehicle** by an **authorised repairer** exceeds 24 consecutive hours **we** will reimburse **you** the following reasonable costs, up to \$1,500 per claim:

- Up to ten (10) days accommodation
- Up to ten (10) days rental car hire
- Return home travel

Factory Fitted Components

The following manufacturer specified and factory fitted components are covered, up to \$2,500 per claim:

1. audio equipment, communication systems, entertainment systems, navigation systems, visual and audible parking systems;
2. airbags and their components;
3. air bag suspension; and
4. sunroofs and their components.

What You Are Not Insured For

Excess

For each unconnected **mechanical breakdown**, the amount as shown on **your** policy **schedule** will be deducted from the amount of **your** claim. **You** must pay the excess to the **authorised repairer** before **you** collect the **vehicle**.

General Exclusions

This policy does not cover:

1. any fault or failure of any component that existed prior to the start of the **period of insurance**, or;
2. rectifying any fault or failure of the design or specifications of a component including any component subject to recall by the manufacturer, or;
3. repairs that are claimable under any form of guarantee, insurance, warranty, or;
4. any costs incurred for routine servicing, maintenance, adjustment or tuning of the vehicle and repairs to components that require periodic replacement including (but not limited to) brake discs, brake pads and linings, clutch friction materials, drive belts, glow plugs, hose, spark plugs and leads, or;
5. repairs required from external events, accidental loss or damage, contamination, corrosion, defective workmanship, deterioration, fire damage, perishing, rust, theft, water damage, or;
6. repairs required from the incorrect use of coolant, fuel (including the incorrect use of biofuel, lead replacement fuel, low sulphur diesel, or wrong octane rating), lubricant, oil or any other fluid outside the **vehicle** manufacturer's recommendations, or;
7. repairs required from the misuse or neglect of the **vehicle** and/or where the vehicle is not maintained in accordance with the Vehicle Service Requirements of this policy, or;
8. the failure of the cambelt and or any consequential loss as a result of the failure of the cambelt, when the cambelt is overdue for replacement as recommended by the **vehicle** manufacturer, or;
9. consequential losses and loss of use of any kind, or;

10. incidental expenses incurred for toll calls, fax, carrier of delivery charges, storage costs and cleaning costs.
11. repairs resulting from any modification to the **vehicle** from the manufacturer's original specification, or;
12. repairs to airbags and their components, audio equipment, batteries, communication systems, entertainment systems, heated seat components, keys and remotes, lights, navigation systems, visual and audible parking systems, or;
13. repairs to air bag suspension, bushes, body panels and their components, catalytic converters, chassis, exhaust systems, glass, paintwork, mountings, shock absorbers, sunroofs and their components, trim, upholstery and any other cosmetic components, wheels and tyres or;
14. repairs resulting from the failure of any plastic or rubber component due to gradual deterioration and any resulting damage, or;
15. any repairs carried out without **our** prior approval.

Use of the Vehicle

This policy does not cover the **vehicle** if it is used in the participation in any form of motor sport, or being used for the purpose of driver instruction, conveyance of passengers or delivery of goods for reward.

Claim Limit

The most **we** will pay for any claim under this policy is the maximum claim entitlement stated on **your** policy **schedule**.

Where **we** consider the **vehicle** is uneconomic to repair **we** will settle the claim as a total loss and pay **you** the **market value** of the **vehicle** up to the maximum claim entitlement stated on **your** policy **schedule**.

The most **we** will pay in total for all claims under this policy is limited to the **market value** of the **vehicle** up to the sum insured stated on **your** policy **schedule**.

Making a Claim

If an event happens which may lead to a claim under this policy **you** must;

1. take all reasonable steps to minimise the claim and prevent any further claim,
2. take the **vehicle** to the nearest **authorised repairer**,
3. give the **authorised repairer** the details of this policy, and
4. before any repairs begin, ensure that the **authorised repairer** contacts **us** for authorisation.

We may require **you** to complete a claim form and provide **us** with evidence that the **vehicle** has been properly serviced. This can include (but is not limited to) service invoices, service records and the service coupons.

If the **mechanical breakdown** is covered under this policy **we** will authorise repairs and we will give to the **authorised repairer** our authorisation number.

You may be required to authorise the dismantling of the **vehicle** as this may be required to determine if there is a valid claim.

- Where this is the case **we** or the **authorised repairer** will request **your** authority prior to commencing work.
- **We** will reimburse the cost of doing this if **we** accept **your** claim.

Policy Conditions

This policy applies to **you** and **your** vehicle and is non-refundable unless cancelled within 14 days of the start of the period of insurance.

General Conditions

It is a condition precedent to payment of a claim under this policy that **you** comply with all the terms of it. If **you** or anyone acting on **your** behalf breaches this policy, **we** may and at **our** sole discretion:

1. decline **your** claim in whole and/or part; or
2. cancel **your** policy.

Accuracy of Statements and Fraud

All statements and answers made by **you** or on **your** behalf in the application for this insurance, when making changes to it and in any claim must be true, correct and complete in every respect.

Amounts

All amounts stated in this policy are in New Zealand dollars and include Goods and Services Tax (GST).

Care of the Vehicle

You must maintain the **vehicle** in good repair and take all reasonable steps to prevent mechanical damage and **you** must not cause or facilitate mechanical damage through any reckless, deliberate or wilful act nor must **you** knowingly allow or permit anyone else to cause damage or liability in this way.

Change in Circumstance

You must notify **us** immediately if there are any material changes to any circumstances that existed when **you** took out this policy.

Ending this Policy

We are entitled to end this policy, at any time by notifying **you** of this in writing to **your** address as stated in **your** policy schedule.

- **We** will refund the premium relating to the balance of the **period of insurance** calculated on a pro-rata basis provided that **you** have not made a claim under the policy.
- **We** will not refund the premium if **you** have made any claim under this policy.

Governing Law

The laws of New Zealand apply to this policy. Any proceedings relating to this policy must be brought and heard in New Zealand.

Salvage

After the **vehicle** is declared a total loss **we** may keep the **vehicle** and retain the salvage, but **you** must not abandon the **vehicle** to **us**.

Subrogation

At **our** expense **we** may exercise **our** right of subrogation and take action in **your** name to make a recovery from a third party.

When **we** do exercise **our** right of subrogation **you** must co-operate with **us** and provide **us** with any information **we** may require.

Transfer of Insurance

We may permit a transfer of **your** policy to a new owner, if you sell **your vehicle** privately. **We** reserve the right, at **our** sole discretion, to refuse the transfer. A transfer will not be permitted if:

- **Your vehicle** is sold to or through a motor vehicle dealer or trader;
- **You** have not paid **your** premium in full; or
- **You** have had a claim accepted on **your** policy.

Please contact **us** to request a transfer form. Both **you** and the person **you** wish to transfer **your** policy to must sign the form. Once **you** have completed the form please return it to **us** with:

- A copy of the **vehicle's** new Warrant of Fitness or Vehicle Inspection Report (if requested);
- The **vehicle's** certificate of registration;
- A copy of the **vehicle's** service records; and
- The transfer fee of \$150 (including GST).

All the terms and conditions of **your** existing policy will be transferred to the new owner for the remaining term of **your** existing policy. There will be no refund of premium as a result of the transfer. The policy will be transferred on the date **we** notify **you** in writing of **our** acceptance of **your** transfer request.

Vehicle Service Requirements

It is a condition of the policy that **you** or anyone acting on **your** behalf complies with the following service requirements. If **you** or anyone acting on **your** behalf breaches this policy condition, **we** may and at **our** sole discretion:

1. decline **your** claim in whole and/or part; or
2. cancel **your** policy.

Petrol **vehicles** must be serviced every 15,000km or 12 months, whichever occurs first, from the start date of the **period of insurance** unless otherwise specified by the manufacturer.

Petrol Turbo and diesel **vehicles** must be serviced every 10,000km or 12 months, whichever occurs first, from the start date of the **period of insurance**

unless otherwise specified by the manufacturer.

The servicing of the **vehicle** must be carried out by an **authorised service centre**. **You** must:

1. meet the cost of the **vehicle** servicing, and;
2. make sure that the **vehicle** service is recorded by having the service coupons completed and stamped and you retain all **vehicle** servicing invoices.

As part of the service the following must be checked, replaced or attended to as necessary as specified by the **vehicle** manufacturer:

- Change oil and oil filter
- Check automatic transmission oil (as applicable)
- Check turbo oil feed (as applicable)
- Check air filter and fuel filter
- Check all fluid levels and condition
- Check braking system
- Check cambelt
- Check cooling system and hoses
- Check drive belts
- Check CV joints and boots
- Check steering system
- Check suspension system

In the event of a claim **we** may require the **vehicle** servicing information.

Definitions

These definitions apply to the plural and any derivatives of these words.

Authorised Repairer

Means a qualified repairer approved by **us**, or a qualified repairer approved by a nationally recognised mechanical or electrical vehicle repair organisation.

Authorised Service Centre

Means a qualified motor vehicle service centre approved by **us**, or a qualified motor vehicle technician approved by a nationally recognised vehicle service and repair organisation.

Component

Means any mechanical or electrical item of the **vehicle** that was originally covered by the manufacturer's vehicle warranty, but excludes

those items described under 'What you are not insured for, General Exclusions'.

Market Value

Means the reasonable price for which **you** could replace the **vehicle** in New Zealand that is of equivalent age, quality and in the same general condition.

Mechanical Breakdown

Means the sudden and unforeseen mechanical or electrical failure of a **component** of the **vehicle**, excluding normal wear and gradual degradation of performance that happens during normal use.

Period of Insurance

Means the period starting on the latest of:

1. the date shown on **your** policy **schedule**;
2. the date that the manufacturer's warranty of the **vehicle** expires or;
3. the date **you** pay the agreed premium, and ending on the earliest of:
4. the date the **vehicle** is sold or disposed of; or
5. the claim payments equalling or exceeding the **market value** of the **vehicle**; or
6. 4 p.m. on the date shown on **your** policy **schedule**.

Schedule

Means the most recent **schedule** we issued **you** for this policy, including any amendments and endorsements that **we** send **you** in writing.

Vehicle

Means the **vehicle** stated in the policy **schedule**.

We, Us, and Our

Means DPL Insurance Limited.

You and Your

Means the insured person named in the policy **schedule**.

AA Roadservice Cover



Roadservice

Roadservice Cover supplied by the New Zealand Automobile Association

Roadside assistance will be provided 24 hours per day, 365 days per year (every day). The number of calls for roadside assistance is limited to three (3) per annum.

The AA Service Provider will endeavour to make the nominated vehicle mobile at roadside so that the driver can continue the journey. However, where this is not possible or practical towing will be provided.

Mechanical Breakdown / Towing

The AA Service Provider will attempt to rectify any non-collision or non-insurance related mechanical failure that has disabled the nominated vehicle and made it unsafe or unable to be driven.

Where the nominated vehicle cannot be made mobile at the roadside following a breakdown, recovery will be provided to the nearest available repairer from the breakdown site to a maximum value of \$150.00 (incl. GST). Any amount over \$150.00 will be at the expense of the driver.

Wheels and Tyres

The AA Service Provider will replace a damaged tyre/wheel with the nominated vehicle's serviceable spare, where it is roadworthy and compatible with the other tyres/wheels on the vehicle. Where the spare is not serviceable, roadworthy or compatible, a tow to the nearest facility able to supply and/or repair the tyre/wheel will be provided at the expense of the driver.

Flat Batteries

AA Service Providers will provide a battery boost and any other practical assistance at the roadside to start the nominated vehicle, at the expense of the AA.

Faulty Battery

Where the nominated vehicle cannot be mobilized at roadside due to a faulty battery, therefore

requiring a new battery, the AA will offer the driver a battery referral to AA Battery Service*. The new battery will be offered on the same rate as an AA personal member, and will be at the expense of the driver. Should the faulty battery be under warranty, it will be the driver's responsibility to seek compensation directly with the battery supplier.

*Auckland, Wellington, Christchurch and most provincial areas.

Lockout

Where the nominated vehicle is unable to be accessed due to lockout, the AA Service Provider will attempt to open the vehicle. This action will be subject to satisfactory proof of ownership or owner authority to drive the nominated vehicle. The owner or the owner's representative (the driver) may also be required to sign an indemnity releasing the AA Service Provider and the AA from any liability should damage be caused by such forced entry.

Lost Keys

Where a replacement key is required the AA will arrange for a locksmith to attend or for the vehicle to be transported, or for a replacement key to be couriered to the driver at the expense of the AA.

Keys will be couriered from either the driver's residence, place of work or a relevant location within New Zealand as soon as practical, or within 24 hours depending on the availability of courier services.

The AA will contribute a maximum of \$100.00 (incl. GST) to the cost of providing this service; any cost greater than this amount will be at the expense of the driver.

The cost of making any replacement key(s) will be at the expense of the driver.

Out of Fuel (excluding CNG and LPG)

The attending AA Service Provider will supply up to \$20 of liquid fuel to enable an 'out of fuel' vehicle to be driven to the nearest service station. The delivery of the fuel will be at the expense of

the AA, however the cost of the fuel will be at the expense of the driver.

Where it is not possible or practical to provide liquid fuel, recovery of the vehicle will be provided to the nearest service station.

Out of Fuel - CNG and LPG

Recovery of the vehicle will be provided to the nearest facility to supply the relevant gas; this vehicle recovery will be at the expense of the driver.

Incorrectly Fuelled

As a result of the vehicle being incorrectly fuelled the AA will facilitate for the attendance of an approved Fuel Extraction specialist or will arrange for the vehicle to be recovered to an approved automotive repairer. All costs will be at the expense of the driver.

Advice / Referral / Assistance

In the event of a vehicle breakdown, car accident or vehicle theft, advice/referral assistance will be provided to the nominated vehicle driver with the assistance and expertise of the AA Service Provider to obtain advice regarding 'who to call' and to alter or make onward arrangements for accommodation, car rental, travel and vehicle recovery. All bookings and arrangements will be made on behalf of and at the driver's expense.

AA ROADSERVICE COVER CONDITIONS

Towing Limitations

Towing will only be provided for nominated vehicles up to 3.5 tonne GLW at the time of breakdown and where the disabled nominated vehicle's physical dimension does not exceed 2.3 metres in width and 6.0 metres in length and where the wheel span is less than 1.8 metres wide.

Natural Disasters and Industrial Disputes

The AA reserves the right to alter and/or offer alternative assistance where a natural disaster (such as a flood, storm or fire) or an industrial dispute places extraordinary demands on the provision of service. Where a disabled nominated vehicle cannot be reached, for example due to a

natural disaster or an industrial dispute, the AA Service Provider will attempt to provide whatever alternative assistance is practicable under the circumstances. Any such assistance will be at the discretion of the AA and will not be unreasonably withheld.

Home Assistance

Assistance for nominated vehicles will be provided at the home address in the same way as at roadside. However, during times of peak demand, 'at roadside' calls will be given priority over that of 'at home' calls for assistance.

Attempted Repairs

Where the AA Service Provider attends a roadside assistance event and under initial inspection reasonably considers a third party attempt to repair the nominated vehicle has occurred and caused damage and where the nominated vehicle cannot be started or driven without further potential risk of damage, service may be refused. Towing under this circumstance would be at the driver's expense.

Caravans and Trailers

Roadside Assistance will not be provided for caravans or any other form of trailer body being towed by the nominated vehicle. However, should the nominated vehicle, whilst encumbered by a caravan or any other form of trailer body, experience a roadside breakdown and require towing, the caravan or any other form of trailer body will be moved to a safe location (to avoid a potential traffic hazard only) as determined by the AA Service Provider.

Repair Costs

The AA will not be responsible for any costs in relation to parts or any other associated costs for the repair of the nominated vehicle, other than minor breakdown repairs to facilitate the immediate mobilisation of the nominated vehicle.

AA ROADSERVICE COVER GENERAL EXCLUSIONS

1. Vehicles already located on automotive repairers premises.
2. Vehicles of an un-roadworthy/unsafe condition.
3. When the vehicle was being used for racing, pace-making, speed testing, reliability trials, competitions or off-road activities at the time of the breakdown.
4. Carriage of passengers as a result of a breakdown can only be to the legal limit of the attending vehicle. Any expense as a result of additional transportation or a return journey to pick up extra passengers is at the driver's cost.
5. The fitting of snow chains is not covered by AA Roadservice.
6. Vehicles without a current warrant of fitness or registration (vehicle license) will not be eligible for service under this programme. Any assistance will be at the expense of the driver.
7. The driver has been engaged in unlawful activity or driving under the influence of alcohol or drugs.

SERVICE RECORD

1ST SERVICE

DATE

ODOMETER READING

kms

SERVICE CENTRE STAMP

3RD SERVICE

DATE

ODOMETER READING

kms

SERVICE CENTRE STAMP

5TH SERVICE

DATE

ODOMETER READING

kms

SERVICE CENTRE STAMP

2ND SERVICE

DATE

ODOMETER READING

kms

SERVICE CENTRE STAMP

4TH SERVICE

DATE

ODOMETER READING

kms

SERVICE CENTRE STAMP

6TH SERVICE

DATE

ODOMETER READING

kms

SERVICE CENTRE STAMP

Contact Us

PO Box 33 1248,
Takapuna, Auckland 0740
E: turners@dplinsurance.co.nz
Freephone: 0800 809 700

AA Roadservice Cover
Freephone: 0800 581 581