

MotorPlan

Motor



Policy
Document



We would like to make sure you are aware of all your entitlements under this policy, so please read this document carefully. After you have read it, please contact your Vero office or your insurance adviser if you would like further information.

welcome to
MotorPlan





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HELP service – emergency assistance

HELP is a 24 hour, 7 day a week emergency assistance service which Vero has negotiated as part of your insurance policy – at no extra cost.

With just one phone call you can sort out all the hassles that arise if you have an accident or disaster – even if no insurance claim is involved. Whatever the problem, ring HELP for practical advice and they'll locate the trades people or services you need. The toll free number is 0800 800 786. We have also included a card inside this policy for you to keep in a handy place and you'll always receive friendly, professional service from specially trained operators.

Ringling HELP costs you nothing. The advice is free, but you will have to pay if you ask for a tradesperson to call or for other services. Where the services are covered by your policy, you can claim back any bills paid, subject to the policy excess.

How HELP can help you

Convenience

Instead of looking through the yellow pages for a plumber at 11 o'clock at night, HELP can organise a call out.

Quality

All trades people are approved and monitored. Each call is followed up to ensure you are satisfied with the quality and cost of the service received.

Guaranteed response

Our systems will guarantee that someone will actually arrive.

How do you qualify for HELP?

HELP is automatically provided to all Vero house, contents or private motor vehicle policyholders (but not business cars or motorcycles). HELP is also available to members of your immediate family who live with you.

No matter which policy you have (of those listed above) you can use any of the HELP services provided.

Service available

HELP provides a 24-hour referral to a comprehensive nationwide network of recommended service organisations and trades people.

So if you've got a problem with plumbing, a leaking roof, broken glass, replacement of locks or electrical faults, our operators can provide rapid assistance.

Advice is also available on our claims procedures, including the appointment of assessors and tips on how to minimise damage.

If your car is stolen or involved in an accident you will have several immediate worries:

- transport – a taxi home or to your destination;
- alternative accommodation – if you are away from home;
- call out of a tow truck and where to take your car following an accident;
- urgent message relay to friends and relatives; and
- how to start the claim procedure.

HELP provides free access to a service that will advise and act on all of these concerns.

HELP also offers to arrange a host of other services for you even when no insurance claim is involved:

1. emergency call out service – for problems like flat batteries or keys locked in your car;
2. medical referral service – if you are away and want the name of a recommended local doctor, out of hours;
3. travel support service – rearranging bookings due to an unforeseen event;
4. replacement of personal effects following loss or theft away from home.

Remember, HELP is always available whether you are at home or miles away.

HELP – a valuable addition to your policy from Vero.

Fair Insurance Code

We belong to the Insurance Council of New Zealand and have made a commitment to the Council's Fair Insurance Code.

The Fair Insurance Code requires our Company to:

1. provide insurance contracts which are understandable and show the legal rights and obligations of both our Company and the policyholder;
2. explain the meaning of legal or technical words or phrases;
3. explain the special meanings of particular words or phrases as they apply in the policy;
4. settle all valid claims fairly and promptly;
5. clearly explain the reason(s) why a claim has been declined;
6. provide policyholders with a written summary of our Company's complaints procedure as soon as disputes arise and advise them how to lodge a complaint;
7. advertise our Company's complaints procedure and the Insurance and Savings Ombudsman Scheme to policyholders and make these readily available in all branch offices of our Company;
8. be financially sound as measured by the Council's solvency test, which means we have reserves equal to at least 20% of our premium income.

30-day Money Back Guarantee

If you are not satisfied with the cover provided by the policy you may return the policy within 30 days of receiving it.

If you have not made any claims during that 30 days you will be given a full refund of any premium paid.

Privacy Act and the Insurance Claims Register (ICR)

The ICR is a database of insurance claims to which participant insurers have access. The purpose of the ICR is to prevent insurance fraud. The ICR is operated by Insurance Claims Register Limited (ICR Ltd), PO Box 474, Wellington.

This policy is issued to you on the condition that you authorise us to place details of any claims made against this policy on the database of ICR Ltd, where they will be retained and be available for other insurance companies to inspect. You also authorise us to obtain from ICR Ltd personal information about you that is (in our view) relevant to this policy or any claim made against it. You have certain rights of access to and correction of this information, subject to the provisions of the Privacy Act 1993.

Definitions

Definitions explain words frequently used in the policy. Defined words are shown in this type style.

Accessories means:

- fitted entertainment, communications and navigation systems;
- child restraints/seats;
- tools and breakdown equipment permanently kept in *your vehicle*, purchased by *you* to repair *your vehicle*;
- car seat covers;
- first aid kit, torch, fire extinguisher, maps;
- other equipment (not otherwise defined) permanently fitted to the *vehicle*.

Accident and *Accidental* mean a sudden and unforeseen event causing physical loss or damage that is not intended or expected by *you*.

In New Zealand means in New Zealand or in transit within New Zealand.

Market value means the reasonable value of the *vehicle* immediately prior to the loss or damage.

Period of cover means the "period" or "period of insurance" specified on the *schedule*.

Premium is the consideration for this contract. This may mean the first premium or any subsequent premium and includes any government levies and taxes.

Schedule is the latest current policy schedule, expiry notice or insurance renewal issued to *you*.

Vehicle means any *vehicle* described on the *schedule* including equipment supplied and fitted by the manufacturer, and tools supplied by the manufacturer that would normally remain within the *vehicle*, and accessories. For the purposes of the Exclusions, *vehicle* also means any other *vehicle* covered by this policy.

We, us or *our* means Vero Insurance New Zealand Limited.

You or *your* means the insured person or persons named on the *schedule*, and their partner. Partner means a marriage partner, or de facto partner as defined in the Property (Relationships) Act 1976 (or any replacement Act) and any subsequent amendments.

Description of use

You can either have cover for private or business use, both of which are defined below. In addition, please refer to Exclusion 3 for details of other excluded uses.

1. Where the "description of use" on the *schedule* is shown as private:
 - a. *your vehicle* is covered while it is being used:
 - i. for social, domestic, pleasure and farming purposes; or
 - ii. by religious workers and social welfare or youth organisation persons in the course of their work; or
 - iii. by *you* in person for business purposes. This means the policy must be in *your* name.
 - b. there is no cover if *your vehicle* is being used:
 - i. for the carrying, hauling or towing of goods or samples in connection with any trade or business other than farming; or
 - ii. in connection with the motor trade or for business purposes by commission agents, sales or service persons, commercial travellers, insurance representatives, insurance assessors, motor driving instructors, stock, station or real estate agents.
2. Where the "description of use" on the *schedule* is shown as business, *your vehicle* is covered while it is being used for private or business purposes.

We will provide the cover set out in this policy during the *period of cover* shown on the *schedule* provided *you* have paid the *premium* and subject to the policy's terms, limits, conditions and exclusions. *Your* insurance contract consists of three parts:

1. this pre-printed policy document;
2. the personalised *schedule* with details of the cover which applies to *you*; and
3. the information in the proposal, application or declaration.

What you are insured for

We will insure you for accidental loss or damage to your vehicle anywhere in New Zealand during the period of cover with us.

What we will pay – at our option

The cost to repair or replace *your vehicle* or make a payment up to the *market value*.

If *your vehicle* is a caravan, trailer or motorcycle, the maximum amount payable will be the lesser of the *market value* or the sum insured shown on the *schedule*.

As the *premium* is partly based on *your vehicle's* stated value, *you* should make sure that it is realistic and takes account of depreciation.

Limits on what we will pay for:

Parts

The most we will pay for any part or *accessory* not available in *New Zealand* is the lesser of:

1. the manufacturer's last known list price in *New Zealand*;
2. the price of the part's closest *New Zealand* equivalent; or
3. the cost of having a new part made in *New Zealand*.

We will not pay for the cost of freighting parts or accessories from overseas or for the replacement of any part that has not been damaged.

Accessories

We will not pay more than \$1,000 in total for loss or damage to *accessories* unless such equipment is the manufacturer's standard fitting for the *vehicle* model, unless a higher amount is shown on the *schedule*.

Paint

We will only pay for the repainting of those areas that have been damaged. We will not pay additional costs due to the inability to match new paint to existing paint.

Repairs

If we elect to repair *your vehicle*, you may use the repairer of *your choice*. If you choose one of our "Guaranteed Repairers" we will pay the cost of repairs and guarantee the work while you own the *vehicle*, otherwise we will not pay more than our assessor's estimate of the cost of repairs.

If the repair makes a major improvement to the pre-condition or value of the *vehicle* then you may be required to make a contribution towards the cost of repairs.

Third Party Cover

When noted on the *schedule* in respect of a particular *vehicle* that "third party cover applies", cover on *your vehicle* is limited to loss or damage as a result of an accident caused by an uninsured other party. Cover will only apply if we are satisfied that:

1. the driver of *your vehicle* was completely free of blame; and
2. the identity of the other party who caused the damage is established; and
3. the other party did not have valid insurance.

The maximum amount payable for any claim will be the *market value* of *your vehicle* or \$3,000 whichever is less, unless *your vehicle* is a motorcycle where the maximum amount payable will be \$1,000.

Third Party Fire and Theft Cover

When noted on the *schedule* in respect of a particular *vehicle* that "third party fire and theft cover applies", cover on *your vehicle* is limited to loss or damage to *your vehicle*:

1. by fire, theft or illegal conversion; or
2. as a result of an accident caused by an uninsured third party. Cover will only apply if we are satisfied that:
 - a. the driver of *your vehicle* was completely free of blame; and
 - b. the identity of the other party who caused the damage is established; and
 - c. the other party did not have valid insurance.

The maximum amount payable for any claim will be the *market value* of *your vehicle* or \$3,000 whichever is less, unless *your vehicle* is a motorcycle where the maximum amount payable will be \$1,000.

We will also pay for:

1. Legal Liability

We will pay for *your* legal liability for damage to property arising from *accidents* caused by *your vehicle*. We will pay up to \$1,000,000 (plus legal costs and expenses incurred with *our* consent) in respect of any one *accident* or number of *accidents* arising out of one event.

We will extend this benefit to provide the same cover:

- a. to any person who is driving *your vehicle* with *your* consent and who is not otherwise excluded from the policy cover;
- b. for *accidents* caused by any other motor car being driven by *you* in person, provided it does not belong to *you* and is not hired to *you* under a hire purchase or lease arrangement. No cover is provided for damage to the car being driven. This extension does not apply where *your vehicle* is a motorcycle, trailer or caravan;
- c. to *your* employer while *your vehicle* is being driven with *your* permission on *your* employer's business; and
- d. for damage caused by any trailer or caravan while attached to *your vehicle*.

But we will not pay:

- i. for damage to property (including motor *vehicles*) in *your* or the driver's custody or control. However damage to a disabled *vehicle* being towed (other than for reward) is covered. Damage to the property of passengers is also covered;
- ii. if *you* or any person or organisation to whom this section applies is entitled to indemnity under any other policy or fails to comply with the terms and conditions of this policy;
- iii. for any exemplary or punitive damages.

An excess will not apply to any loss claimed for under this benefit where *your vehicle* is comprehensively insured and *you* are not claiming for damage to *your vehicle* arising from the same incident.

If *you* have home, contents, motor or boat insurance with *us*, *you* can only claim this benefit under one policy.

2. Forest and Rural Fires Act

We will pay *you* up to a maximum of \$1,000,000 (plus legal costs and expenses incurred with *our* consent) for all sums that *you* shall become legally liable to pay, arising out of any one event and arising from *your* ownership of the *vehicle* insured under this policy, whether or not damage to property has occurred, in respect of:

- a. costs incurred and apportioned by the Fire Authority under the Forest and Rural Fires Act 1977, or any amendments or replacing Act;
- b. costs claimed by any other party in order to protect their property from fire.

We will not pay for:

- i. levies for expenditure under Sections 44, 45, 46 & 46A of the Forest and Rural Fires Act 1977;
- ii. fines or penalties;
- iii. gross negligence or deliberate damage caused by *you*;
- iv. fire intentionally lit by *you* that does not comply with the Forest and Rural Fires Act 1977 and its amendments or any other statutory or local body requirement governing the lighting of fires.

Any payment made under this additional benefit shall be cumulative on any payment that may be made under the Legal Liability benefit of this policy, and *our* combined payment for this benefit and that which is provided under the Legal Liability benefit will not exceed \$1,000,000 (plus legal costs and expenses incurred with *our* consent) for any one event.

If *you* have home, contents, or motor insurance with *us*, *you* can only claim this benefit under one policy.

3. Vehicle Change

If you replace a *vehicle*, or buy an additional *vehicle* for *your* sole use then we will insure the replacement or additional *vehicle* for its *market value* but otherwise on the same terms that apply to the *vehicle* shown on the *schedule*, but only if:

- a. *you* tell *us* within 30 days after buying the replacement or additional *vehicle* and provide full details; and
- b. *you* pay any extra *premium* which we may require; and
- c. the *vehicle* purchased is valued at no more than \$75,000.

4. Vehicle Servicing and Emergency

If there are any driver restrictions on this policy we will not apply them when *your vehicle* is being driven:

- a. by a member of the motor trade who is professionally engaged in the overhaul, upkeep or repair of the *vehicle*; or
- b. to a medical facility in the event of a medical emergency.

5. Goods and Services Tax – GST

Provided the GST is recoverable by *us*, the sum insured under this policy is exclusive of GST. This means that *we* will pay up to a maximum of the sum insured plus GST to a maximum of the current rate of GST applied to that sum insured.

All limits, amounts or excesses shown are GST inclusive.

The following additional benefits apply only where *your vehicle* is insured comprehensively:

6. Vehicle Parts and Accessories

If *you* have motor *vehicle accessories* or spare parts that are not fitted to the *vehicle* and they are stored at *your* home, *we* will pay up to \$1,000 for any one event after deducting the standard excess, for loss or damage by fire and theft.

If *you* have motor and contents insurance with *us*, *you* can only claim this benefit under one policy.

7. Cleaning – Valet Costs

Where *your vehicle* is broken into and damage occurs to the inside of the *vehicle*, and *you* have not made a claim under any other part of this policy, *we* will cover the cost of cleaning and valeting *your vehicle* to a maximum cost of \$250 without applying an excess and without reducing *your* no claim discount.

8. Keys and Locks

Where any key giving access to *your vehicle* is stolen or believed on reasonable grounds to have been duplicated without proper authority, this policy extends to include the costs reasonably incurred in altering or replacing locks or replacing the keys. Any payment will be limited to \$1,000 for any one event.

9. Trailers

We will cover any trailer owned, hired or leased by *you* but excluding:

- a. caravans or boat, horse or camper trailers;
- b. the contents of any trailer;
- c. trailers which are insured by another policy; or
- d. trailers which cannot be drawn by *your vehicle*.

We will pay up to \$1,000 for any one event. An excess of \$100 applies to each and every claim.

10. Emergency Costs

If *you* have an accident for which there is a valid claim under this policy, we will pay the reasonable costs of:

- a. having *your vehicle* removed to the nearest repairer or place of safety;
- b. essential repairs so *you* can get *your vehicle* to *your* destination or a repairer;
- c. returning *your vehicle* to *your* home following its repair, or if it was stolen, following its recovery.

We will also pay the reasonable costs of accommodating and transporting *you* and *your* passengers to *your* home if *your vehicle* cannot be driven, to a maximum of \$500.

11. New Car Option

If the cost of repairing *your vehicle* is greater than 60% of its *market value*, or it is stolen and not recovered, and it is less than one year old and it has travelled less than 15,000 kilometres, we will, at *your* option, replace it with a new *vehicle* of the same make, model and specification if it is available *in New Zealand*.

12. Premium Credit

Where *your vehicle* is treated as a total loss and we insure *your* replacement *vehicle*, we will credit the unused *premium* towards insurance on the replacement. This is provided that:

- a. the person in control of *your vehicle* was completely free of blame; and
- b. the identity of the other party who caused the damage is established.

13. Personal Injury

If *you*, *your* spouse or any other family members suffer bodily injury by violent *accidental* external and visible means in direct connection with *your vehicle*, while restrained (as and when legally required):

- a. We will pay the following amounts (up to a maximum of \$5,000 per person and \$15,000 any one event) arising out of any event, provided such injury is the sole cause of any of the following within three calendar months of injury:
 - i. death \$5,000;
 - ii. total and irrecoverable loss of the sight of an eye \$2,500;
 - iii. total and irrecoverable loss of the sight of both eyes \$5,000;

- iv. total and permanent loss of the use of one hand or one foot \$2,500, and
 - v. total and permanent loss of the use of both hands or both feet or of one hand together with one foot \$5,000; and
- b. We will pay medical expenses incurred in connection with such injury up to the sum of \$200 per person per event.

But we will not pay:

- i. where death or bodily injury was caused by suicide or attempted suicide;
- ii. if the insureds named on the *schedule* are not individuals;
- iii. under more than one motor *vehicle* insurance policy held with *us*; or
- iv. where *your vehicle* is a motorcycle, caravan or trailer or where cover is third party only or third party fire and theft.

The following additional benefits apply only where *your vehicle* is a caravan:

14. New Caravan Option

If the cost of repairing *your* caravan is greater than 60% of its *market value* and it is less than three years old, we will at *your* option, replace it with a new caravan of the same make, model and specification if it is available *in New Zealand*.

15. Personal Effects, Clothing and Domestic Utensils

We will also pay for *accidental* loss or damage to personal effects, clothing and domestic utensils in the caravan, that belong to *you* or a member of *your* family that live with *you*. The maximum amount payable will be \$1,000.

Only available where *your vehicle* is insured comprehensively.

16. Hire Vehicle Extension

If *you* have paid for this extension and it is shown on the *schedule*, and *your vehicle* is damaged in an *accident* (not including windscreen damage), we will arrange access to a hire vehicle for *you*:

- a. while *your vehicle* is being repaired; or
- b. if *your vehicle* is a total loss, until *you* receive payment or 3 days after we send payment, whichever is earlier.

You must pay *our* hire vehicle provider one third of the daily hire amount as well as the full amount of any deposit, and for fuel and extras. *We* will pay two thirds of the daily hire amount for a maximum period of 14 days. The hire vehicle will be a passenger vehicle up to 1600cc that is the closest reasonable equivalent to *your vehicle* that *our* supplier has available.

If *your vehicle* is stolen we will arrange access to a hire vehicle for *you*. The hire vehicle is available for 14 days or until *your vehicle* is recovered in a roadworthy condition, whichever occurs first. *You* must pay *our* hire vehicle provider one third of the daily hire amount as well as the full amount of any deposit, and for fuel and extras. *We* will pay two thirds of the daily hire amount for a maximum period of 14 days. The hire vehicle will be a passenger vehicle up to 1600cc that is the closest reasonable equivalent to *your vehicle* that *our* supplier has available.

17. Windscreen Extension

If *you* have paid for this extension and it is shown on the *schedule* against a particular motor *vehicle*, claims for breakage of windscreens, sun-roofs, windows, headlights and headlight protectors or tail lights sustained without other damage to *your vehicle* will be free of excess and will not affect *your* no claim discount.

We will not pay for

1. any excess

You must contribute the amount(s) shown on the *schedule* under the heading "Excesses" as the first amount of any claim. There are various excesses that may show on the *schedule*. These are:

Standard excess

This excess applies to each and every claim.

Imposed excess

Any *vehicle* noted on the *schedule* under "Imposed Excess" is subject to the additional excess shown on the *schedule*.

International excess

Any drivers of *your vehicle* who do not hold a New Zealand licence but do hold an International licence at the time of the *accident* are subject to the additional excess shown on the *schedule*.

Unnamed Driver excess

Where *you* have received a *premium* discount for restricting drivers to those named on the *schedule* any unnamed drivers of *your vehicle* are subject to the additional excess shown on the *schedule*.

Voluntary excess

Where *you* have received a *premium* discount for voluntarily increasing *your* standard excess, the voluntary excess shown on the *schedule* replaces the standard excess.

New Driver excess

Any drivers of *your vehicle* over the age of 25 who have not held a New Zealand drivers licence for more than 12 months at the time of the *accident* are subject to the additional excess shown on the *schedule*.

Underage excess

Any drivers of *your vehicle* who are under the age of 25 at the time of the *accident*, are subject to the additional excess shown on the *schedule*.

Special excess

Any drivers of *your vehicle* who are noted on the *schedule* under "Special Excess" are subject to the additional excess shown on the *schedule*.

All excesses are cumulative.

The excess(es) will be refunded to *you* if *we* are satisfied that:

- a. the driver of *your vehicle* was completely free of blame; and
- b. the identity of the other party who caused the damage is established.

Where a single event causes loss or damage to property or items insured by *you* with *us* under more than one insurance policy, only one policy excess shall apply. The amount of the excess shall be the highest excess that *we* could apply under any of the policies affected.

2. we will not pay for:

- a. loss of use or consequential loss, depreciation, wear and tear, corrosion, existing defects or damage;
- b. breakdown, failure or breakage of:
 - i. any component or *accessory*; or
 - ii. the engine, transmission, mechanical, electrical or electronic systems, or
 - iii. any loss which their failure may cause to the rest of these systems;
- c. damage to tyres by application of brakes or by punctures, cuts or bursts, or bursting unless the *vehicle* suffers other loss or damage in an *accident*, or the damage is deliberate and is caused by a person not insured by this policy;
- d. damage to any caravan which has been unoccupied or unattended for more than 30 days unless it is in a supervised caravan park;
- e. costs which can be recovered under the provisions of the Injury Prevention, Rehabilitation, and Compensation Act 2001 (or any replacement Act) and any subsequent amendments. However, nothing in this exclusion affects any rights to payment under the Personal Injury Additional Benefit.

3. losses when *your vehicle* is being:

- a. used other than in accordance with the description of use;
- b. used for hire or carrying of fare paying passengers;
- c. used anywhere for (or being tested in preparation for) racing of any kind, pace-making, trials, tests, demonstrations, race track driver training, or race track vehicle handling lessons (or similar events) whether organised or not;
- d. driven on a racetrack whether sealed or not and whether in the presence of other vehicles or not.

4. losses when *your vehicle* is being used or driven by any person who:

- a. does not have a licence which is in full force and effect to drive *your vehicle* at the time and place of the *accident*; or
- b. is not complying with the conditions of his/her licence; or
- c. is excluded from the policy cover.

5. losses when *your vehicle* is being used or driven by any person who:

- a. at the time of the *accident* giving rise to a claim under this policy is under the influence of intoxicating liquor or a drug or who has a proportion of alcohol in their blood or breath higher than that allowed under New Zealand road traffic law.

If *your vehicle* is being used or driven by a person who at the time of the *accident* giving rise to a claim under this policy is under the influence of intoxicating liquor, cover will still apply if *you* can establish that the proportion of alcohol in the breath of the person is lower than that allowed under New Zealand road traffic law.

It will be assumed that the proportion of alcohol in the blood or breath at the time of the *accident* was no less than the proportion of alcohol in any subsequent blood sample or breath test carried out following the *accident*.

- b. following an *accident* giving rise to a claim under this policy refuses to undergo a breath test or provide a blood sample having been lawfully requested to do so or fails to stop or leaves the scene of the *accident* when it is an offence to do so.

6. losses that arise from *your vehicle* being in an unsafe or damaged condition:

unless *you* can prove that such condition did not cause or contribute to the loss or damage. Cover will still apply if *you* can prove that *you* and the driver were unaware of such condition and had taken all reasonable steps to maintain *your vehicle* in a safe condition.

7. loss, destruction, damage or liability directly or indirectly caused by:

- a. war, invasion, act of foreign enemy, warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation, destruction or acquisition by government or local authorities;

- b. nuclear weapons, ionising radiations or contamination by radioactivity from nuclear fuel or the combustion of waste from nuclear fuel;
- c. any act of terrorism including loss, destruction, damage or liability that arises from, is consequent upon or arises in connection with biological, chemical, radioactive, or nuclear:
 - pollution;
 - contamination; or
 - explosion.

An act of terrorism means an act, including but not limited to the use of force or violence or the threat thereof, which from its nature and context is done for, or in connection with, political, religious, ideological, ethnic or similar purposes, including the intention to influence any government and/or to put the public or any section of the public in fear.

These conditions give *you* information about *your* and *our* obligations arising from this policy.

1. Assignment

You must not assign or attempt to assign this policy or *your* interest in this policy to any other person or party without *our* written consent.

2. Breach of Policy Terms and Conditions

No claim shall be payable where any person entitled to indemnity under this policy breaches any of the policy terms and conditions. However, nothing in this policy affects *our* right to avoid the policy for non-disclosure.

3. Cancellation

We may cancel this policy at any time by sending a letter to this effect to *you* at *your* last known postal address. The cancellation will take effect at 4.00 pm on the 7th day after the letter has been sent. *We* will refund the unused part of *your* paid *premium*. *You* may cancel this policy by giving written notice to *us*. *We* will refund 80% of the unused part of *your* paid *premium* provided that *you* have not made a claim.

4. Care of Motor Vehicle

You must take all reasonable steps to prevent loss or damage and maintain *your* *vehicle* in good repair. *We* shall always have the right to examine *your* *vehicle*.

5. Claims

- a. On the happening of any event that may give rise to a claim under this policy *you* must:
 - i. immediately notify *us* of such event;
 - ii. take all reasonable steps to minimise the extent of loss or damage;
 - iii. immediately send *us* any communications which *you* receive in relation to an event which may give rise to a claim;
 - iv. obtain *our* consent before proceeding with repairs;
 - v. make *your* *vehicle* available for inspection by *us*;
 - vi. provide all proofs, information and other evidence, and otherwise give all possible assistance that *we* may require; and
 - vii. in the case of loss by theft, burglary or vandalism advise the Police immediately.

- b. *You* shall not without *our* written consent incur any expense or negotiate, pay, settle, admit, repudiate or make any agreement in relation to any claim.
- c. *We* shall be entitled at *our* expense and in *your* name to take any proceedings necessary to obtain relief from any other party and to take over and conduct the defence and settlement of any claim. *You* must provide all reasonable assistance and co-operation.
- d. If *we* pay the *market value* then the cover is finished and no *premium* is refundable. *We* may keep whatever is left or recovered of the *vehicle*.

6. Correctness of Statements and Fraud

The proposal, application or declaration form is the basis of this contract. All statements made by *you* or on *your* behalf either on the proposal form or otherwise in support of this policy or any claim must be complete and correct in all respects. If any claim under this policy is supported by any incorrect information or statement all benefits under this policy will be forfeited.

7. Duty of Disclosure/Change of Circumstances

You must tell *us* everything that may be relevant to *our* decision to issue, renew or alter the policy and *you* must tell *us* of any changes to any circumstances relevant to this policy as soon as *you* know about them.

8. Instalment Premiums

Where *we* have agreed to accept payment of *premium* by instalments:

- a. *we* reserve the right in the event of a claim being made to require immediate payment of the balance of any annual *premium*; and
- b. all benefits under this policy will be forfeited from the date the first unpaid instalment was due and *your* policy automatically cancelled if:
 - i. any three consecutive fortnightly instalments remain unpaid; or
 - ii. any two consecutive monthly instalments remain unpaid; or
 - iii. any quarterly or half yearly payments remain unpaid 14 days after the due date of the instalment.

Where any instalment is overdue and the policy has not been cancelled, all benefits under this policy will be forfeited from the date the first unpaid instalment was due until the date we receive all the overdue instalment *premiums*. Any claim proceeds payable to *you* under this policy will be withheld by *us* until *you* have brought all instalments up to date.

9. Joint Insureds

Where this policy is issued in joint names, then this policy is a joint policy. This means that if one of *you* does or fails to do anything so that there is no cover, there will be no cover for any of *you* not just the person responsible.

10. Jurisdiction

This policy is governed by New Zealand law and the New Zealand courts have exclusive jurisdiction over any legal proceedings about it.

11. Modifications

You must tell *us* of any modifications which have been made to the manufacturers standard specifications for *your vehicle*.

12. Other Insurance

This policy does not cover loss or liability where cover is already provided by other insurance. *We* will not contribute towards any claim under any other policy.

13. Other Interests

If *your vehicle* is mortgaged or secured by any other financial agreement, *we* may make payment for any loss direct to the interested party. This will meet *our* obligations under this policy.

Variations to the cover

This policy sets out the standard cover for *your vehicle*.

The cover may be varied by one or more of the following clauses being applied. The *schedule* will indicate which clauses if any apply and will note any other variations to the cover.

Sum Insured Limit

When this clause is noted on the *schedule* against a particular *vehicle*, the maximum amount payable will be the lesser of *market value* or the sum insured shown on the *schedule*.

Named Driver Warranty

When this clause is noted on the *schedule* against a particular *vehicle*, the amount shown as the unnamed driver excess on the *schedule* will apply as an excess if *your vehicle* is being driven by any person other than those listed on the *schedule*.

Excluded Driver Warranty

When this clause is noted on the *schedule* against a particular *vehicle*, no cover will apply while the *vehicle* is being driven by those excluded drivers.

Compulsory Named Driver Warranty

When this clause is noted on the *schedule* against a particular *vehicle*, no cover will apply while the *vehicle* is being driven by any person other than those listed on the *schedule*.

Excluding Under 25 Year Old Drivers

When this clause is noted on the *schedule* against a particular *vehicle*, no cover will apply while the *vehicle* is being used or driven by any person aged under 25.

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