autosure
INSURANCE



Smart Cover

Mechanical Breakdown Insurance

Welcome

Thank you for choosing us to provide you with one of the most comprehensive Mechanical Breakdown Insurance covers available today.

The Insurer

This insurance policy is underwritten by Autosure Insurance Limited. For more information and details on **our** Financial Strength Rating and Solvency Calculation go to www.autosure.co.nz.

Our Guarantee

If **you** are not completely happy with the cover provided by **your** policy, **you** can cancel it within 15 days of the start of the **period of insurance**, provided **you** have not made a claim under **your** policy. **We** will refund any premiums **you** have paid **us**.

Contact Us

For policy and claim enquiries:

Call us on:	0800 267 873 (Monday to Friday between 8am and 5pm)
Email us at:	support@autosure.co.nz
Write to us at:	PO Box 33 1248, Takapuna, Auckland, 0740
Find out more at:	www.autosure.co.nz

For AA Roadservice assistance:

Call the AA on:	0800 581 581

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; and
- Take the time to answer any questions **our** customers have.

Complaints

Our complaints process aims to address **your** concerns. **We** are committed to resolving all complaints quickly, respectfully and in good faith. If **you** have a complaint please let **us** know as soon as **you** can by following these steps:

1. Contact **us** on 0800 267 873, email complaints@autosure.co.nz or complete **our** Customer Complaints Form on **our** website www.autosure.co.nz. **We** will acknowledge **your** complaint within five working days and let **you** know the contact details of the person handling **your** complaint. Once **we** have all the information **we** need, **we** will respond to **your** complaint within 10 working days.
2. If **we** are unable to resolve **your** matter to **your** satisfaction, at **your** request, **we** will escalate **your** complaint for review to **our** internal Complaints Handling Officer. **We** will keep **you** updated on progress at least once every 20 working days, or agree another time frame with **you**. If **we** are unable to resolve **your** complaint within two months, **we** will offer **you** a letter of deadlock to confirm **you** have come to the end of **our** internal complaints process.
3. If **you** are dissatisfied with the outcome reached by **our** internal complaints handling process, **you** may take **your** complaint to the Insurance & Financial Services Ombudsman Scheme (IFSO Scheme). The IFSO Scheme resolves complaints about insurance and financial services, and **we** will follow any decision made by the IFSO Scheme. This is an independent scheme that's free of charge to **you** (find out more at www.ifso.nz). **You** can refer **your** complaint to the IFSO Scheme if:
   - **You** have a letter of deadlock from **us** (that is less than three months old); or
   - More than two months have passed since **you** first made **your** complaint and **you** no longer wish to work with **us** to resolve **your** complaint.

   You can contact the IFSO Scheme at:

   The Insurance & Financial Services Ombudsman Scheme
   PO Box 10845, Wellington 6143
   0800 888 202
   info@ifso.nz

About Your Policy

Mechanical **Breakdown** Insurance (MBI) protects **you** against the cost of sudden and unforeseen **breakdown** of **your vehicle**.

This document is the policy wording for Smart Cover – **our** extensive MBI cover for a wide range of **vehicle components**.

Your policy is a contract between **you** and **us** and is comprised of:

- **Your** online application or application form;
- **Your** policy wording; and
- **Your** current **policy schedule**; and
- Any other document issued by **us**, which may vary or modify the above documents.

Please keep these documents safe and read them together.

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

Your vehicle details are stated on **your policy schedule**. If they are incorrect in any way, including **vehicle** make, model, year or odometer reading, **you** may not qualify for the extent of cover **you** have selected. It is important that **you** check **your policy schedule** and advise **us** immediately if any details are incorrect or need updating.

Defined Words

If a word is shown in **bold** it has a special meaning. For example, **we**, **us**, or **our** means Autosure Insurance Limited. There is a list of these words and their meanings in the Definitions section of this document.

Duty Of Disclosure

You have a legal duty of disclosure when **you** apply for insurance, make changes to **your** policy and when making a claim, to tell **us** everything that a prudent insurer would want to take into account in deciding:

- Whether to issue **your** policy;
- The applicable terms and conditions of **your** policy;
- The amount of **your** premium;
- Whether any alterations to **your** policy will be made;
- Whether **your** policy will respond to **your** claim.

If **you** breach the duty of disclosure, **we** may void **your** policy from the start of the **period of insurance** and refund any premiums **you** have paid **us**.

What You Are Insured For

Your current **policy schedule** will show the cover level, any applicable additional covers and benefits for **your vehicle** based on its make, model, category, age and odometer reading at the start of the **period of insurance** and any conditions **we** imposed on **your** policy.

For **electric vehicles** the **Electric Vehicle** Package is added to this cover.

If **your vehicle** suffers a **breakdown** of a covered **component** during the **period of insurance** while in New Zealand and **you** have complied with the terms of this policy, **we** will settle **your** claim using an **authorised repairer** to repair **your vehicle** with used, new or reconditioned **components** that are comparable to the condition of **your vehicle** at the time the **breakdown** occurs.

The most **we** will pay for any one claim under **your** policy, is the maximum claim entitlement for **your** cover and the additional benefits, less the **excess** stated on **your policy schedule**.

Where **we** consider **your vehicle** is uneconomic to repair, **we** will settle the claim as a **total loss** and pay **you** the **market value** of **your vehicle** at the date of claim, or the maximum claim entitlement as stated on **your policy schedule**, whichever is lower, less any **excess**. If **we** settle the claim as a **total loss** then the **period of insurance** ends.

The most **we** will pay for the total of all claims in one **period of insurance** under this policy is limited to the value of **your vehicle** as stated on **your policy schedule**, or the **market value** of **your vehicle** at the start of the **period of insurance**, whichever is lower, less any **excess**.

Electric Vehicle Package

For **electric vehicles** the **Electric Vehicle** Package is added to **your** cover and the following manufacturer specified and factory fitted **components** are covered under **your** policy:

- Auxiliary engine and drive unit (inverter); and
- Dual charger and **electric vehicle battery**.

We will only pay for one **electric vehicle battery** replacement in one **period of insurance**.

The maximum contribution **we** will pay towards repair or replacement of an **electric vehicle battery**, regardless of the policy limit, depends on **your vehicle's** age at the time of the claim and is shown below, less the **excess** stated on **your policy schedule**:

- Up to 10 years: $5,000.
- Over 10 years: $2,500.

If **your electric vehicle** requires towing it must be transported using a flatbed tow-truck.

Additional Benefits

These additional benefits apply if **you** have a claim accepted under **your** policy. The applicable additional benefits and the total maximum amount of the additional benefits **we** will pay are shown on **your policy schedule**.

Repatriation Costs

In the event of a **breakdown** that occurs more than 100 km from **your** normal residence and the repair of **your vehicle** by an **authorised repairer** exceeds 24 consecutive hours, **we** will reimburse **you** the reasonable repatriation costs for **your vehicle** to **your** normal residence or another location convenient to you, whichever is closer, up to $250 per claim.

Accommodation And Return Home Travel

In the event of a **breakdown** that occurs more than 100 km from **your** normal residence and the repair of **your vehicle** by an **authorised repairer** exceeds 24 consecutive hours, **we** will reimburse **you** the reasonable costs for accommodation, rental car hire or return home travel, up to $500 per claim.

Roadside Assistance

Your vehicle is eligible for roadside assistance 24 hours a day, 7 days a week, 365 days a year, in the North Island, Waiheke Island and South Island only. Roadside assistance is covered by AA Roadservice, provided and administered by The New Zealand Automobile Association Inc. on **our** behalf. Please refer to the AA Roadservice Cover section of this document for details.

What You Are Not Insured For

Excess

For each unrelated **breakdown**, the **excess** amount 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 **your vehicle**.

Excluded Vehicles

The following **vehicles** are not insured under this policy and if **you** take out a policy for a **vehicle** that is listed below, then **your** policy may be void from the start of the **period of insurance** and, at **our** discretion **your** premium may be refunded:

- **Vehicles** with any modifications that alter them from the manufacturer's original specifications;
- **Vehicles** with a gross **vehicle** mass over 3,500 kg;
- **Vehicles** used for carrying passengers for hire or reward;
- **Vehicles** used for delivery of goods for hire or reward;
- **Vehicles** used for the purpose of driver instruction;
- **Vehicles** used for any kind of competitive purposes, racing, testing or off-road activity;
- Flood damaged, water damaged, fire damaged and written off **vehicles**;
- Motorcycles, ATVs or quad bikes;
- **Vehicles** without a valid Warrant of Fitness or Registration; or
- Any other **vehicles** defined by **us** as excluded at the start of the **period of insurance**.

General Exclusions

There is no cover for any claim attributable either wholly or in part to:

1. Any costs of compliance checks, routine maintenance, replacements, adjustments, tuning, software updates and servicing recommended by **your vehicle's** manufacturer for that make and model, to be carried out at specific mileage or time intervals;
2. Any **breakdown** as a result of **you** not following **your vehicle** manufacturer's operating, servicing and safety instructions at all times;
3. Any fault or defect that existed prior to the start of the **period of insurance** (and any resulting damage);
4. Any fault or defect that **you** knew about or ought to have reasonably known or foreseen, prior to the **period of insurance**;
5. Any **breakdown** to a **vehicle** that does not have a valid Warrant of Fitness at the time the claim is made;
6. Any **breakdown** caused by **you** as a result of neglect, misuse, abuse or not taking all reasonable precautions, that it would be reasonable to expect a person to take in the circumstances, to prevent damage to **your vehicle** and its **components**;
7. Any repairs or replacements commenced or carried out on **your vehicle** without **our** prior authorisation;
8. Any **breakdown** as a result of **your vehicle** being involved in an accident;
9. Any **breakdown** subject to recall or withdrawal by **your vehicle's** manufacturer or a regulatory authority;
10. Any **breakdown** caused or contributed to by a manufacturing error and/or **component** design fault regardless of whether the manufacturer accepts liability for that error or fault;

11. Any **breakdown** caused by the use of incorrect fuel, oil, lubricant, coolant or any other fluid outside of **your vehicle** manufacturer's recommendations;
12. Any **breakdown** where the odometer has been tampered with, altered or disconnected;
13. Any loss of use, consequential loss, incidental expenses, storage or cleaning costs;
14. Any **breakdown** resulting from any modifications that alter **your vehicle** from the manufacturer's original specifications;
15. Any costs arising from the continuous operation of **your vehicle** after the **breakdown** has occurred, including loss of oil, lubricant, coolant or any other fluid;
16. Any costs arising from misdiagnosing a **breakdown**;
17. Any **breakdown** arising from poor workmanship, faulty **components** or repairs, omissions, errors, faults, malicious software or viruses, in any application or systems software of **your vehicle**;
18. **Electric vehicle battery** replacement or repair, due to gradual loss of capacity and ability to hold charge;
19. Any damage related to incorrect charging procedure or charging of an **electric vehicle battery**, when the manufacturer's recommended procedure is not followed;
20. Any damage related to incorrect towing or transporting of **your vehicle**;
21. Any costs arising from repair or replacement of a whole pair or set, when a **component** constituting a part of a pair or set suffers a **breakdown**;
22. Any **breakdown** caused by insects, rodents, contamination, frost, water, fire, corrosion, rust, rot, oxidisation, perishing, atmospheric conditions and other external force; or
23. Any **breakdown** resulting from failure to keep **your vehicle's** software updated as frequently as is recommended by the manufacturer or any **loss of electronic data**.

Excluded Components And Expenses

There is no cover for lubricants, gas, fluids, other consumables, environmental charges and incidental expenses.

There is no cover for any claim attributable either wholly or in part to:

1. Chassis, panel, paintwork, glass, trim, upholstery and any other cosmetic items;
2. Batteries, exhaust systems, catalytic converters, diesel exhaust fluid systems (e.g. AdBlue), diesel particulate filters (e.g. DPF), tyres and wheels, light bulbs (including LED) and fuel tanks, brake **components** (discs, shoes, linings and pads), manual clutch friction material, flywheels, drive (fan) belts, glow plugs and spark plugs;
3. Failure of any plastic **components** due to gradual deterioration and any consequential loss;
4. Cambelts and any consequential loss as a result of the failure of the cambelt, when it is overdue for replacement as recommended by **your vehicle's** manufacturer;
5. Mirror **components**, keys and remotes;
6. Navigation, communication and entertainment systems and speakers;
7. Shock absorbers, height adjustable, adaptive, active and semi-active suspension systems, including but not limited to air, hydro-pneumatic or magnetic suspension types;
8. Safety airbag systems, seat belt systems, seating and seating mechanisms (memory adjustments, heating, ventilation, massage, etc.) and ambient lighting;
9. Adaptive (autonomous) cruise control systems, head-up display systems, rear-view (front, side and 360 degree) cameras, visual and audible parking systems, lane departure warning systems, blind spot monitoring systems, traffic sign recognition systems, driver drowsiness detection systems, radars and dashboard cameras;

10. Emergency braking systems, automatic parking systems and tyre pressure monitoring systems; or
11. Automatic opening tailgates and sliding doors, automatic roll bar **components**, soft-close doors and trunk systems, convertible roof **components**, sunroof **components**, electric folding tow bars, automatic window shades or blinds and automatic spoilers.

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 damage and prevent any further claim;
2. Freephone 0800 809 700 to notify **us** of **your** claim and to obtain details of the nearest **authorised repairer**;
3. Assist **us** with **your** claim in any way **we** request;
4. If **your vehicle** can be driven safely without causing further damage, take it to the nearest **authorised repairer** or otherwise have it transported;
5. Provide the **authorised repairer** with the details of **your** policy; and
6. Before any repairs begin, ensure that the **authorised repairer** contacts **us** and obtains authorisation.

We will require **you** to complete a claim form and provide **us** with proof that **your vehicle** has been properly serviced. This can include (but is not limited to) a pre-purchase inspection, Warrant of Fitness, service invoices, service records and service coupons. **We** have the right to make any reasonable enquiries in relation to **your** claim.

If the **breakdown** is covered under this policy **we** will authorise repairs and **we** will give **our** authorisation number to the **authorised repairer**. The contract for repairs is between **you** and the **authorised repairer**.

You may be required to authorise the dismantling of **your 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; and
- **We** will reimburse the cost of doing this if **we** accept **your** claim.

You will be required to pay **your excess**, the first amount of each claim, as shown on **your policy schedule**.

Policy Conditions

To be eligible to make a claim **you** must comply with all the terms of **your** policy. If **you** or someone on **your** behalf breaches **your** policy, then **we** may:

- Decline **your** claim in part or whole; and/or
- 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.

If **you** or someone on **your** behalf makes a statement that is not true, correct and/or complete, then **we** may:

- Decline **your** claim in part or whole; and/or
- Void **your** policy from the start of the **period of insurance**.

Amounts

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

Change In Circumstance

You must notify **us** immediately if there are any material changes to any circumstances that existed when **you** took out **your** policy. If **you** fail to do so, then **you** are liable to repay **us** for any payments made after that date.

Cancellation

You may, at any time, cancel **your** policy by giving **us** notice in writing. If **you** request cancellation, **your** policy is not refundable unless cancelled within 15 days of the start of the **period of insurance**.

We may cancel **your** policy, at any time, by giving **you** 10 days' notice in writing to **your** last known email or postal address, or as stated on **your policy schedule**:

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

Double Insurance

If the **breakdown** of **your vehicle** is also covered by another insurance policy, then **we** will only be liable for any difference between the cover provided by that policy and the cover provided by this policy. If the **breakdown** of **your vehicle** is also covered by a guarantee or warranty, then there is no cover under this policy.

Deliberate Acts

You must not cause or facilitate any damage through any reckless, deliberate or wilful act, nor knowingly allow or permit anyone else to cause damage or liability in this way.

Governing Law

The Laws of New Zealand apply to **your** policy. Any proceedings relating to **your** policy must be brought and heard in New Zealand.

Privacy Act 2020

Your policy schedule contains personal information necessary for **us** to evaluate **your** application for insurance, in order to decide whether to issue insurance cover and, if so, on what terms. The information collected will be held by Autosure Insurance Limited, PO Box 33 1248, Takapuna, 0740 and **our** agents. **You** have the right to request access to and correction of **your** personal information subject to the Privacy Act 2020.

Salvage

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

You cannot transfer **your** policy to any person without **our** prior written consent. If **you** do not obtain **our** prior written consent, any purported transfer is legally invalid. **We** have discretion to determine:

- whether **we** will consent to any transfer of **your** policy or claim to another person;
- the additional premium payable by the new owner;
- any conditions **we** wish to impose on that policy.

You will not be entitled to a refund of **your** premium.

We will not consent to a transfer of **your** policy if:

- **Your vehicle** is sold to or through a motor **vehicle** dealer or trader;
- The transfer has not been requested within 30 days of **your vehicle** being sold;
- **You** have not paid **your** premium in full;
- **You** have had a claim accepted on **your** policy;
- **Your** policy has previously been transferred; or
- **Your** policy has less than 20% left of **your period of insurance**.

If **you** wish to transfer **your** policy, **you** need to contact **us** and request a transfer form. Then **you** and the new owner must complete and sign the form and return it to **us** with payment of the transfer fee.

Vehicle Service Requirements

It is **your** responsibility, at **your** cost to maintain **your vehicle** in good repair and take all reasonable steps to prevent any damage.

Regardless of the servicing requirements of **your vehicle's** manufacturer, **you** must have **your vehicle** serviced at whichever of these intervals occurs first, from the start date of the **period of insurance**:

- Petrol and **electric vehicles**: 15,000km or 12 months
- Petrol turbo, supercharged and diesel **vehicles**: 10,000km or 12 months.

You must:

- Meet the cost of **your vehicle** servicing and;
- Make sure that **your vehicle** service is recorded.

The servicing of **your vehicle** must be carried out by a suitably qualified service centre. As part of the service the following must be checked, replaced or attended to, if applicable, necessary or specified by **your vehicle's** manufacturer:

- Change engine oil and oil filter;
- Check spark plugs and replace;
- Check fuel and air filter and replace;
- Check transmission oil and filter and service transmission;
- Service transmission by the mileage or time recommended by the manufacturer;
- Check turbo oil feed;
- Check all fluid levels and condition, replace or top up;
- Check braking system and brake fluid;
- Check all belts, including cambelt;
- Replace all belts, including cambelt by the mileage or time recommended by the manufacturer;
- Check cooling system, inhibitor and hoses;
- Check CV joints and boots;
- Check steering system;
- Check suspension system;
- Check air conditioning;
- Check **electric vehicle battery** report, condition and usage;
- Check computer systems have most recent software updates.

Definitions

These definitions apply to the plural and any derivatives of these words. Where these words are used in the policy wording (in **bold** font), this is what they mean.

Authorised Repairer

Means a qualified repairer approved by **us**.

Breakdown

Means sudden and unforeseen mechanical or electrical fault, or failure, which results in damage of a **component** of **your vehicle** covered by **your** policy.

Component

Means any mechanical or electrical item of **your vehicle** that was originally covered by the manufacturer's **vehicle** warranty and is covered by this policy.

Data

Means any kind of information, including facts, concepts, or code. All information that is converted, recorded, or transmitted in a form that a computer system can access, communicate, display, distribute, interpret, process, transmit, store or use.

Electric Vehicle

Means a **vehicle** that uses an electric motor(s) for propulsion. **Electric vehicles** include Battery **Electric Vehicles** (BEV), Range-Extended **Electric Vehicles** (REEV), Plug-in Hybrid **Electric Vehicles** (PHEV) and Hybrid **Electric Vehicles** (HEV).

Electric Vehicle Battery

Means a self-contained, factory-fitted, lithium-ion or nickel-metal hydride rechargeable battery, which powers electric motor(s) used to propel a **vehicle**. This does not include start or auxiliary batteries.

Excess

Means the first amount of each claim that **you** must pay, as shown on **your policy schedule**.

Loss Of Electronic Data

Means the loss, corruption, destruction, malfunction or unavailability of information or instructions in electronic form. This includes programs, software and other electronic **data**. This extends to the loss of use, reduction in functionality, or any other associated loss or expenses connected with the loss of such **data**, including **data** retrieval costs.

Market Value

Means the reasonable price for which **you** could replace **your vehicle** with another in New Zealand that is of equivalent make, model, age, mileage, quality and in the same general condition, as determined by a valuer approved by **us**.

Period Of Insurance

Means the period starting on the date shown on **your policy schedule**, and ending on the earliest of:

- The date **your vehicle** is sold or disposed of;
- The date **your vehicle** is written off as a **total loss**;

- The date **your** total claim payments equal or exceed the value of **your vehicle** as stated on **your policy schedule**, or the **market value** of **your vehicle** at the start of the **period of insurance**, whichever is lower, less any **excess**;
- 4 pm on the date **your** policy is cancelled; or
- 4 pm on the end date shown on **your policy schedule**.

Policy Schedule

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

Total Loss

Means that **we** or another insurer have declared that **your vehicle** is uneconomic to repair or is stolen and remains unrecovered.

Vehicle

Means **your vehicle** stated on **your policy schedule**.

We, Us, And Our

Means Autosure Insurance Limited.

You And Your

Means the insured person(s) named on **your policy schedule**.

AA Roadservice Cover

This is provided by The New Zealand Automobile Association Inc. (the AA). For clarity defined words still apply to the following terms and conditions.



Your vehicle is eligible for the following AA Roadservice (AA) benefits, 24 hours a day, 7 days a week, 365 days a year.

Phone 0800 581 581 for AA Roadservice assistance. The driver of **your vehicle** will need to quote **your** policy number and **your vehicle** registration number.

Roadside Breakdown Repairs

The AA will attempt to provide any non-accident **breakdown** emergency repairs to **your vehicle** at the roadside.

Towing

If **your vehicle** has a **breakdown** which cannot be mobilised at the roadside, the AA will tow **your vehicle** free of charge to the nearest **Authorised Repairer** or storage facility. If **you** want **your vehicle** towed to another repairer or location **you** may be required to pay the towing cost.

Flat Or Faulty Battery

If **your vehicle** battery is flat the AA will provide a battery boost and any other practical assistance to get it going. If **your** battery is faulty the AA can provide a new battery at **your** cost, or arrange recovery of **your vehicle** to the nearest authorised dealer or service agent at **your** cost.

Lost Keys / Lockout Service

If **you** are locked out of **your vehicle** the AA will arrange for a locksmith or technician to attend and gain entry. Where a replacement key is required the AA will arrange for a locksmith to make it (where possible) or arrange for **your vehicle** to be recovered to the closest locksmith. The locksmith's charge, replacement key, courier fee and recovery expense will be at **your** cost.

Wheels And Tyres

If **your vehicle** has a tyre-related **breakdown** the AA will provide assistance, including:

- Changing a damaged tyre/wheel with **your vehicle's** serviceable spare, where it is roadworthy and compatible with the other tyres/wheels on **your vehicle**. If there is no serviceable spare, recovery of **your vehicle** to the nearest tyre facility can be arranged at **your** cost;
- Using **your vehicle's** "tyre inflator kit" to inflate the tyre. If the tyre is too damaged, or the kit is unserviceable, then recovery of **your vehicle** to the nearest tyre facility can be arranged at **your** cost; or
- Providing advice on driving **your vehicle** with a run flat tyre to the nearest tyre facility, at speed and distance limits outlined in **your vehicle's** manual. If **you** believe the tyre is unsafe to drive on, then recovery of **your vehicle** to the nearest tyre facility can be arranged at **your** cost.

If **your vehicle's** wheels and/or tyres are damaged as a result of an accident, collision or impact with any object, whether caused by a **breakdown** or for any other reason (including instances of two flat tyres), AA Roadservice does not apply. However, the AA can provide assistance with recovery of **your vehicle** to the nearest tyre facility at **your** cost.

Out Of Fuel

If **your vehicle** is out of fuel the AA will deliver $20 worth of liquid fuel to **your vehicle** free of charge, so **your vehicle** can be driven to the closest service station. The expense of the fuel itself will be at **your** cost.

Incorrectly Fuelled

If **your vehicle** has been incorrectly fuelled the AA will arrange the attendance of an approved fuel extraction specialist at **your** cost, or arrange for **your vehicle** to be recovered to an automotive repairer at **your** cost.

AA Roadservice Cover General Exclusions

AA Roadservice does not apply under the following circumstances:

- Unattended **vehicles**;
- Where the driver has been engaged in unlawful activity or driving under the influence of alcohol or drugs;
- **Vehicles** without a current warrant of fitness or registration;
- **Vehicles** over 5 tonnes gross laden weight and/or more than 2.3m wide and 6.0m long and where the wheel span is less than 1.8 metres wide;
- Recovered stolen **vehicles** or **vehicles** which are not roadworthy or safe, or have been operated in an unsafe or illegal manner;
- **Vehicles** carrying loads beyond legal limits;
- **Vehicles** at a repairer's premises or garage;
- **Vehicles** not on public or formed roads, or **vehicles** which are trapped or bogged;
- **Vehicles** used for racing, pacemaking, speed testing, reliability trials, competitions or off-road activities at the time of the **breakdown**;
- **Vehicles** damaged as a result of an accident;
- **Vehicles** in an un-roadworthy/unsafe condition;
- **Breakdowns** covered under other insurance policies or warranty programs;
- Where the AA personnel or contractor reasonably considers a third-party attempt to repair the **vehicle** has occurred and caused damage, and where the **vehicle** cannot be started or driven without further potential risk of damage; or
- Where it would be dangerous or illegal for AA personnel or contractors to repair, load or transport the **vehicle** and/or its occupants.

The attending AA personnel or contractor is required to refuse to provide AA Roadservice assistance if they reasonably determine that any of these circumstances apply.

NOTE: AA Roadservice is provided and administered by The New Zealand Automobile Association Inc., its service providers, contractors and sub-contractors. AA Roadservice is separate from, and is not part of **your** insurance contract with Autosure Insurance Limited.

Autosure Insurance Limited does not accept any responsibility arising from AA Roadservice.

Service Check History

SERVICE CHECK NO. 1

Date: .....

Odometer Reading:

.....

Service Centre Stamp:

SERVICE CHECK NO. 2

Date: .....

Odometer Reading:

.....

Service Centre Stamp:

SERVICE CHECK NO. 3

Date: .....

Odometer Reading:

.....

Service Centre Stamp:

SERVICE CHECK NO. 4

Date: .....

Odometer Reading:

.....

Service Centre Stamp:

SERVICE CHECK NO. 5

Date: .....

Odometer Reading:

.....

Service Centre Stamp:

SERVICE CHECK NO. 6

Date: .....

Odometer Reading:

.....

Service Centre Stamp:

Policy And Claim Enquiries

Phone 0800 267 873
Email support@autosure.co.nz
Web autosure.co.nz

This policy is underwritten by Autosure Insurance Limited

AA Roadservice Assistance

Phone 0800 581 581