



OPTIMUM

Mechanical
Breakdown Insurance

Includes Electric and
Hybrid Vehicles



Welcome

The Purchaser: _____

The Policy Number: _____

Vehicle Registration Number: _____



WHY YOU CAN RELY ON PROTECTA

Protecta Insurance is a New Zealand owned and operated company that is focused on “Protecting Your Investment”.

Our superior performance in claims handling and paying means that we have “Experience Where it Counts” for you.

A focus on providing “Real Cover for Real People” gives you the assurance of peace of mind motoring.

We are available 24 hours a day, 7 days a week on **0800 PROTECT (776 832)** and we look forward to being of service to you.

Stephen Glading

A handwritten signature in black ink that reads "Stephen Glading". The signature is fluid and cursive.

Managing Director

**Protecting
your investment**



Here's what your new Protecta **OPTIMUM** Insurance means for you:

- ✓ **Extensive Cover Including Electric and Hybrid Vehicles**
We have compared and added a number of policy benefits to give you one of the best covers available

- ✓ **Mechanical and Electrical Breakdown**
An extensive coverage of most components in your Vehicle including computers and other electronic components

- ✓ **Roadservice Assistance 24/7**
Flat Tyre / Damaged Wheel, Flat Battery, Locked Out, Lost Keys, Out of Fuel, Breakdown Towing (mechanical or electrical – you're covered)

- ✓ **Return to Home and Accommodation Costs**
Out of Pocket Expenses - away from home up to \$1,000 if you are 100km or more away from your usual residence for alternative transport and accommodation

- ✓ **Maximum Amount Claimable**
Up to the Current Market Value of the Vehicle

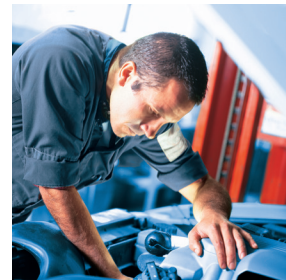
- ✓ **Vehicle Repatriation Costs**
Up to \$500 is available to relocate your Vehicle closer to your home

- ✓ **Available 24 hours a day, 7 days a week**
Personally answered 0800 phone number

- ✓ **Easy Claims Process**
Experienced people that make the process as fast and easy as possible for you

Note: For full description of cover please refer to the Insurance Policy wording starting on Page 7

Your Motor Insurance Specialist



Protecta Insurance offers you even more

In addition to the Insurance Policy detailed in this booklet, we are pleased to also offer you a further selection of insurances designed to provide you with even more protection of your valuable assets.



MOTOR VEHICLE INSURANCE

Our Comprehensive Motor Vehicle Insurance is one of the best in the market, offering true protection of your vehicle.

We are motor insurance specialists, so we understand what our customers want and need in their insurance policy.

Full Cover benefits include:

- Roadside Assistance 24/7
- Accident management service
- New for Old Vehicle replacement if a new NZ Vehicle is a total loss within the timeframe stated on your Insurance Policy
- Completion of Journey and Salvage costs
- Keys and Locks cover
- Medical and Legal expenses
- Accidental death cover
- Trailer cover
- No Claim bonus
- 24 hours a day, 7 days a week personally answered 0800 phone number
- No charge for paying by installments or credit card

A range of other cover options are also available to suit your needs and budget.



MOTORCYCLE INSURANCE

No matter how carefully you guard yourself, the unexpected can happen. Protecta Insurance Motorcycle Insurance gives you peace of mind if you're commuting to work, out on the open road, or just out for a great weekend.

The flexibility, simplicity and security of our Motorcycle Insurance means that you know you're doing the right thing.

Full Cover benefits include:

- Agreed value sum insured
- Roadside assistance 24/7
- Track Day cover on request
- Apparel cover
- 12 month new for old replacement
- Discount for rider experience
- Completion of Journey and Salvage Costs
- No Claim Bonus
- Keys and Locks cover
- Legal expenses
- No Blame Bonus & Excess Protection
- 24 hours a day, 7 days a week personally answered 0800 phone number
- No charge for paying by installments or credit card

A range of other cover options are also available to suit your needs and budget.



CLASSIC INSURANCE

Insurance is a very necessary requirement to protect your classic or custom vehicle. As owners of these types of vehicles we understand what is expected and required to protect your prized possessions against the unforeseen.

For what can be a relatively small cost you can protect your investment by insuring your much loved vehicle. Protecta Classic insures: Hot Rods, Muscle Cars, Classic Vehicles, Motorcycles & Vintage Cars.

Full cover benefits include:

- Agreed Value Sum Insured
- Roadside Assistance 24/7
- Windscreen & All Glass Cover
- Your choice of Repairer
- Spares covered up to \$5000
- First option to retain any salvage
- Multiple Vehicle Discounts
- No charge for paying by installments

A range of other cover options are also available to suit your needs and budget.



NOTE: This is only a summary of some of the covers available. For a full description and definitions of these covers please refer to the policy wording



Insurance Policy Conditions

MECHANICAL BREAKDOWN INSURANCE

Allianz Australia Insurance Limited (hereinafter referred to as Allianz) has authorised Protecta Insurance New Zealand Limited (hereinafter referred to as Protecta Insurance) and its Sub-Agents to issue Optimum Mechanical Breakdown Insurance Policies (hereinafter referred to as this Insurance Policy) on their behalf.

This Insurance Policy witnesses that in consideration of payment of the agreed premium and on the basis of the information declared in the Certificate of Insurance, Protecta Insurance has been authorised to pay for the repair of the Vehicle, subject to the terms and conditions contained in this Insurance Policy.

The Insurance Policy shall become operative on the Policy Start Date as declared in the Certificate of Insurance and will continue in force until terminated in accordance with the terms and conditions contained in this Insurance Policy.

1. DEFINITIONS

Authorised Repairer means; a Vehicle repairer authorised by Protecta Insurance to carry out the repair of the Vehicle.

Certificate of Insurance means; the most recent Certificate of Insurance provided to the Insured, outlining the particulars of the Insurance Policy.

Current Market Value means; the market value of the Vehicle based on the condition and mileage at the time of any claim and as determined by an approved vehicle valuation facility.

Insurance Policy means; this Mechanical Breakdown Insurance Policy and any endorsements (if any) thereon underwritten by Allianz.

Insured means; the person/s declared in the Certificate of Insurance as the

registered owner of the Vehicle.

Policy Period means; the period of the Insurance Policy in months as declared in the Certificate of Insurance.

Policy Start Date means; the start date of the Insurance Policy as declared in the Certificate of Insurance.

Sub-Agent means; an agent approved by Protecta Insurance who may be involved in the sale of this Insurance Policy.

Vehicle means; the vehicle declared in the Certificate of Insurance.

2. MECHANICAL BREAKDOWN

This means any sudden and unforeseen mechanical or electrical failure.

WHAT IS COVERED?

In the event that a Mechanical Breakdown occurs and falls within the terms and conditions of the Insurance Policy, Protecta Insurance agrees to contract with the Authorised Repairer for the repair of the Vehicle. Payment shall include the reasonable cost required to repair the Vehicle to a condition in no way inferior to that at the Policy Start Date. Protecta Insurance reserves the right to source and supply parts to repair the failure. Protecta at its option can choose whether to repair the Vehicle or pay the cash value of these repairs, limited in both cases to the Insurance Policy limits of liability.

3. LIMITS OF LIABILITY

A. The maximum liability during the Policy Period is limited to the Current Market Value of the Vehicle at the time of the claim less the Excess as described in the Certificate of Insurance.

The maximum liability in respect of any one Mechanical Breakdown is detailed in the Certificate of Insurance.

Factory fitted audio and visual entertainment systems are covered up to a maximum of \$500, subject to the terms and conditions of this Insurance Policy. A \$100 excess applies.

The Limits of Liability stated above and stated in the Certificate of Insurance shall include any amounts that may become liable to pay for Travel Costs and/or Accommodation Costs and/or Repatriation Costs.

B. For electric and hybrid Vehicles with factory fitted lithium-ion batteries Protecta will contribute towards the repair or replacement of those batteries on the following basis:

From the vehicle year of manufacturer	Contribution	Up to a maximum Payment of
Up to 2 Years	100%	\$4,000
Up to 4 Years	80%	\$3,200
Up to 6 Years	60%	\$2,400
Up to 8 Years	40%	\$1,600
Up to 10 Years	20%	\$800
Over 10 Years	0%	\$0

NOTE:

1. This contribution table will not apply to claims where the lithium-ion battery requires repair or replacement due to the failure of another covered part. In this case, Protecta will pay the claim based on the limits of liability described in the certificate of insurance; and
2. There is no cover for lithium-ion batteries for the first 90 days from the Policy Start Date.

C. Protecta Insurance will reimburse the Insured (subject to an acceptable claim) for:

1. Travel Costs - The cost of hiring a rental vehicle of a similar size to the Vehicle covered by this Insurance Policy or the cost of an alternative (more economical) form of transport, up to a maximum of \$500 in respect of any one Mechanical Breakdown. This cover will only apply when the Vehicle breaks down more than 100km from the Insured's current residential address and the Vehicle is unable to be used due to repairs being effected for a period exceeding (72) seventy two hours. Protecta Insurance shall not be liable for the normal running costs (e.g. insurance, mileage, petrol, oil) of the rental vehicle.
2. Accommodation Costs - The cost of reasonable accommodation expenses incurred by the Insured to a maximum of \$500 per claim as a result of the Vehicle sustaining a Mechanical Breakdown when such Mechanical Breakdown occurs more than 100km from the Insured's current residential address.
3. Repatriation Costs - The cost to repatriate the Vehicle to the Insured's current residential address or another convenient location, whichever is closer, to a maximum of \$500 per claim as a result of the Vehicle sustaining a Mechanical Breakdown when such Mechanical Breakdown occurs more than 100km from the Insured's current residential address.

Please Note: The costs in Clause C above can only be considered following presentation to Protecta Insurance of a detailed relevant GST invoice or receipt.

D. Excess – The Excess as declared in the Certificate of Insurance applies to each and every unrelated claim accepted by Protecta Insurance. Unrelated claims are those repairs where one component has not directly caused the failure of another and therefore each repair is treated as a separate and unrelated claim

4. EXCLUSIONS

This Insurance Policy does not cover:

- Any claim arising from defects which were in existence at the time the Vehicle was purchased, or at the time this Insurance Policy was effected.
- Where the Vehicle is not maintained and serviced in accordance with the Vehicle Service Programme outlined in this Insurance Policy.
- Any Mechanical Breakdown where any repairs have been effected contrary to the Claims Procedure.
- Any Mechanical Breakdown caused by the use of fuel grades not recommended by the vehicle manufacturer.
- Any costs arising from diagnosing a repair where the repair is not covered by this Insurance Policy.
- Any Mechanical Breakdown that is the subject of a recall by the Vehicle manufacturer or to any repairs covered by any other form of insurance, warranty or guarantee or to any costs arising from the rectifying of any failure of, or defect or fault in, the design or specification of any component.
- Any Mechanical Breakdown or liability occurring in whole or in part due to any misuse, or abuse, external damage/cause or act or omission (whether wilful, unlawful or negligent) to the Vehicle.
- Any claims that are fraudulent.
- Any costs arising from contamination, corrosion, rust, deterioration or sludge.
- Any repairs necessitated by the failure of any plastic, rubber or composite components due to gradual deterioration and any resulting damage.
- Any claim arising from loss of time, loss of use, inconvenience, storage charges, accidental damage, fire, theft, conversion, or any other consequential loss.
- Any claim arising or liability for incidental or consequential damage caused by the failure of a non-covered component.
- Any Mechanical Breakdown that has either been contributed to or has arisen as a result of the Vehicle being modified from the manufacturer's original specification.
- Any costs arising from, or for rectifying, defective or faulty repair or workmanship.
- Any claim arising from the continued operation of the Vehicle once a fault has occurred, including loss of lubricant or coolant.
- Any costs associated with the servicing, maintenance or adjustment of any component.
- Any general repair expenses including telephone, scan and tool charges, sundry, freight charges and any disposal or environmental charges.
- Any costs relating to the repair or replacement of brake shoes, disc pads, rotors, bushes, mountings, shock absorbers, suspension air bags, drive belts, tyres and wheels, wheel alignment and balancing.
- Convertible roof and associated mechanisms (other than the convertible roof motor), seats and associated mechanisms (other than the seat motor), sunroofs and associated mechanisms (other than the sunroof motor).
- Any claim arising from failing to follow the manufacturers recommended procedures for battery charging, jump starting and towing.
- Any costs relating to the repair or replacement of batteries (other than lithium-ion see section 3,b), bodywork, communication systems (including bluetooth, wifi and cellular), locks/remotes and associated mechanisms, lights and associated mechanisms, glass, mirrors and associated mechanisms, handles, hinges, paintwork, rams, satellite navigation systems, seat belts and associated mechanisms, struts, cosmetic items, trim, upholstery, visual and audible parking and pedestrian warning systems, tyre pressure sensors, clutches and flywheel assemblies due to wear and tear, exhaust systems, spark plugs and filters.
- Any costs relating to the replacement of antifreeze, fluids, lubricants and refrigerant exceeding \$150.00.

5. QUALIFYING VEHICLES

VEHICLES COVERED

- This Insurance Policy covers the Vehicle declared in the Certificate of Insurance, with the exceptions as set out under Vehicles Not Covered below.

VEHICLES NOT COVERED

- Any vehicle with an odometer reading in excess of 225,000kms at the Policy Start Date or over (20) twenty years of age at the expiry of the Policy Period.
- Taxis, rentals, couriers, shuttles, delivery vehicles or any vehicle used for hire or reward.
- Any vehicle with a gross weight exceeding 3500kg.
- Any high performance vehicle including but not limited to AMG Mercedes Benz, Aston Martin, Bentley, Brabus Mercedes Benz, Dodge Viper, Ferrari, Honda NSX, Jaguar, Lamborghini, Land Rover, Lotus, Maserati, Maybach, Morgan, Nissan GTR, Porsche, Range Rover, Rolls Royce, Schnitzer and M Series BMW, VW Passat W8 and TVR.
- Any vehicle used in racing competitions, time trials or rallies.
- Any hybrid vehicle manufactured in or prior to 2005.
- Any electric or hybrid vehicles manufactured in China, Europe or Korea.

6. AA ROADSERVICE

Each vehicle is eligible for the benefits of AA Roadservice (24) twenty four hours a day, (7) seven days a week should the Vehicle suffer one of the failures listed below and cannot be driven. Just telephone 0800 776 832 and advise you are a Protecta Insurance AA Roadservice customer and quote the Insurance Policy or Registration Number.

The Vehicle nominated on the Certificate of Insurance will be covered for the following failures:

- Flat Tyre or Damaged Wheel – AA Roadservice will change a damaged tyre/wheel with the nominated Vehicle's serviceable spare. Where the spare is not

serviceable AA Roadservice will arrange towing of the Vehicle to the nearest facility at the expense of the driver.

- Flat Battery – AA Roadservice will provide a battery boost and any other practical assistance to start the Vehicle. If the Vehicle requires a new battery AA Roadservice will arrange a new battery at the expense of the driver.
- Locked out – AA Roadservice will assist in order to access the Vehicle where keys have been accidentally locked inside the Vehicle.
- Out of fuel – AA Roadservice will provide free delivery of \$20.00 worth of liquid fuel. Cost of the fuel will be at the expense of the driver.
- Lost Keys – AA Roadservice will arrange a locksmith to help get the driver back in the Vehicle. Any replacement keys provided will be at the expense of the driver.
- Breakdown (mechanical or electrical) – AA Roadservice will attempt to provide emergency repairs at the roadside. If AA Roadservice are not able to mobilize the Vehicle or it requires parts AA Roadservice will tow it to the nearest authorized repairer to a limit of \$50.00 per tow within Metro area and to a limit of \$100.00 per tow within Rural. (If you want the Vehicle to be towed to another authorized repairer then you may be required to pay the towing charges).

EXCLUSIONS

- An unattended Vehicle.
- Unauthorised repairs.
- A Vehicle damaged as a result of an accident.
- Natural disaster areas where the Vehicle can not be reached.
- Where special equipment is required.
- A Vehicle that is not on legal constructed roads i.e. Public Legal Roads.
- A Vehicle with a gross weight exceeding 3500kg.
- A Vehicle that is not roadworthy or operated in an unsafe or illegal manner.
- A Vehicle that does not have current Registration or a Warrant of Fitness

- Breakdowns that are covered by other insurance policies or contracts.

NB. The above cover is provided for a Vehicle less than (20) twenty years of age at the time of any claim.

A maximum of (3) three free callouts for any (12) twelve month period of insurance.

Note: AA Roadservice is provided and controlled by AA Business Solutions and is separate from and not in any way part of the Insurance Policy with Allianz.

7. VEHICLE SERVICE PROGRAMME

All servicing should be carried out by an approved service facility - Phone 0800 0800 776 832 for assistance.

- All electric Vehicles must be serviced and repaired by a qualified technician
- The first service must be completed prior to the Vehicle travelling 5,000km since the Policy Start Date.
- The minimum service requirements thereafter:
- Petrol and electric Vehicles every 15,000kms or within 12 months; whichever occurs first.
- Diesel Vehicles every 10,000kms or within 12 months; whichever occurs first.
- The servicing required to be carried out in accordance with the Vehicle service programme is the responsibility of the Insured and failure to complete the service requirements may result in your claim being declined.

Minimum Service Requirements are:

- Change engine oil and oil filter
- Change fuel filters every 20,000km's (diesel Vehicles only)
- Check air cleaner and replace if necessary
- Check clutch operation for slippage
- Check turbo oil feed pipe for blockages and leaks

- Check camshaft belt and all drive belts and replace if necessary
- Check all fluid and oil levels and top up if necessary
- Check CV joints and boots
- Check cooling system for leaks and pressure test
- Check transmission oil and service transmission if required
- Check spark plugs and replace as necessary
- Check braking, steering and suspension systems
- Check charging port and sealing cap and clean as necessary (electric Vehicles only)
- Check reduction gear oil level and top up or replace as necessary (electric Vehicles only)

Notes:

- The camshaft belt needs to be checked if there is no proof that it has been replaced within the last 40,000km. (Proof will be required in the event of a claim).
- Please record all servicing on the “service record” page at the rear of this Insurance Policy.



Electric Shock Hazard – Electric Vehicles operate high voltages and should only be serviced and repaired by trained personnel

8. CLAIMS PROCEDURE

- In the event of a mechanical breakdown - phone 0800 776 832.
- All repairs must be carried out by an authorised repairer. Failure to comply may result in the claim being declined.
- In the event of a claim the Insured must supply a copy of the relevant invoice relating to the servicing requirements as outlined in the Vehicle service programme.
- The Insured will be required to authorise any dismantling required to determine if there is a valid claim under the Insurance Policy. Costs for dismantling are covered subject to the Limits of Liability and terms and conditions contained in this Insurance Policy should a subsequent acceptable claim arise.

- A claim form may need to be completed prior to the acceptance of a claim.
- In the event of an acceptable claim Protecta Insurance will pay for the time taken to repair the Vehicle as determined by a recognised and current flat rate manual as supplied by the manufacturer, MTA or similar authority.
- Any repairs commenced or carried out without prior approval will not be covered

9. GENERAL

COOL-OFF PERIOD

If the Insured is not satisfied with the cover provided in this Insurance Policy, please advise Protecta Insurance in writing within (15) fifteen days of the date the Insurance Policy was purchased. Protecta Insurance may then agree to change this Insurance Policy. If the Insured is still not satisfied they can cancel this Insurance Policy. However both the Certificate of Insurance and Insurance Policy must be returned to Protecta Insurance before any refund of the paid premium will be made. No refund will be paid if a successful claim has been made. Where a refund applies this is forwarded to the Sub Agent who will forward the refund to the Insured in the circumstances where the cost of the Insurance Policy was not included as part of the Vehicle purchase.

CANCELLATION

You may at any time ask Us to cancel this Insurance Policy by giving notice in writing to Protecta Insurance. Where you request cancellation, this Insurance Policy will end. This Insurance Policy is not refundable unless the request meets the criteria of the Cool-Off Period where we will make a full refund. In the following circumstances we will make a pro-rata refund:

1. The Vehicle is repossessed; or
2. The Vehicle is written off.

We have the right to cancel Your Policy where permitted by law. For example, We can cancel Your Policy:

1. where You have failed to comply with a provision of Your Policy, or
2. where You have failed to pay the premium payment for the Policy, or
3. if You have made a fraudulent claim under Your Policy or under some other insurance policy that provides cover during the same period of insurance as Your Policy.

The cancellation provisions shall be effective as from 4pm on the seventh day after posting or personal delivery of the notice of cancellation to You at Your last known address.

ASSIGNMENT

To assign this Insurance Policy, please contact Protecta Insurance, presenting a copy of your service record. The Vehicle must have been serviced in accordance with the Vehicle service programme. At the sole discretion of Protecta Insurance we agree to assign the Insurance Policy to the new owner of the Vehicle once the appropriate fee is paid.

GOODS AND SERVICES TAX (GST)

All dollar amounts expressed in this Insurance Policy are inclusive of GST (where applicable)

10. IMPORTANT NOTICES

FAIR INSURANCE CODE

Allianz supports the principles of the Fair Insurance Code. The purpose of this code is to increase the standards of practice and service within the insurance industry. To the extent the code applies to this product, a copy of the Fair Insurance Code is available from the Insurance Council of New Zealand website (www.icnz.org.nz).

INSURER DETAILS

This policy is underwritten by Allianz Australia Insurance Limited (Incorporated in Australia) trading as Allianz of Tower 1, 205 Queen Street, Auckland 1010.

ENDORSEMENTS

This Insurance Policy is subject to the following endorsement/s. Any endorsement/s is/are only valid where it/they has/have been approved by Protecta Insurance. Further information relating to any endorsements (if any) are available on request - phone 0800 776 832

SERVICE RECORD

Important: The first service must be carried out prior to the Vehicle travelling 5,000 km since purchase. Thereafter all Vehicles are to be serviced in accordance with the Vehicle service programme outlined in this Insurance Policy. A photocopy of this service record and all service invoices will be required in the event of a claim. Any advice given to the Insured concerning the service is to be noted on the service invoice for future reference purposes.

1ST SERVICE	
Rego Number _____	
Odometer Reading _____ km	
Invoice Number _____	
Date of Service / /	Authorised Service Centre Must Stamp Record

2ND SERVICE	
Rego Number _____	
Odometer Reading _____ km	
Invoice Number _____	
Date of Service / /	Authorised Service Centre Must Stamp Record

3RD SERVICE	
Rego Number _____	
Odometer Reading _____ km	
Invoice Number _____	
Date of Service / /	Authorised Service Centre Must Stamp Record

4TH SERVICE	
Rego Number _____	
Odometer Reading _____ km	
Invoice Number _____	
Date of Service / /	Authorised Service Centre Must Stamp Record

5TH SERVICE	
Rego Number _____	
Odometer Reading _____ km	
Invoice Number _____	
Date of Service / /	Authorised Service Centre Must Stamp Record

6TH SERVICE	
Rego Number _____	
Odometer Reading _____ km	
Invoice Number _____	
Date of Service / /	Authorised Service Centre Must Stamp Record

7TH SERVICE	
Rego Number _____	
Odometer Reading _____ km	
Invoice Number _____	
Date of Service / /	Authorised Service Centre Must Stamp Record

8TH SERVICE	
Rego Number _____	
Odometer Reading _____ km	
Invoice Number _____	
Date of Service / /	Authorised Service Centre Must Stamp Record

Note: All advice given to the Insured with regards to the radiator, fuel injectors or cambelt is to be noted on the invoice for future reference purposes.

Your Motor Insurance Specialist



*Level 8, 110 Symonds Street, Auckland 1010
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Facsimile 09 379 6779*

www.protecta.co.nz