

Premium Coverplus



**MOTOR VEHICLE
BREAKDOWN
INSURANCE**



With Roadside

Holdings Limited
Janssen

Congratulations on the purchase of your vehicle and welcome to the protection of Janssen Holdings Limited Mechanical Breakdown Insurance. This policy is designed to protect you against any unforeseen mechanical or electrical failures. Please note this is not a vehicle maintenance warranty.

This policy has been written so that you can understand what is covered, what your obligations are, and the procedure to be followed if a breakdown occurs. Please read this policy carefully and call us if you have any queries.

This policy is administered by Janssen Holdings Limited. All communications relating to claims or queries should be directed to:

*Janssen Holdings Limited, PO Box 14-764, Panmure, Auckland 1741
Tel: 09 577-1379 or E-mail: admin@coverplus.co.nz*

Happy Motoring

Janssen Holdings Limited

Index

Dear Motorist/Index	Page 1
Certificate of Indemnity; Terms and Conditions/Claim Entitlement	Page 2
Roadside Assist	Page 3
Extension Cover/Service Terms/Service Checks	Page 4
Mechanical Breakdown; Your Obligations, Exclusions	Page 5
Claims Procedure & Information	Page 6

IMPORTANT

In completing this insurance, you were asked a number of questions. You have a duty to tell us everything you know that is relevant to this insurance that a prudent insurer would want to take into account in deciding whether to accept your application and, if so, on what terms.

If you do not give us accurate and full information, we may decline a claim, cancel your insurance or treat the insurance as being invalid from the outset. If anything changes, you must also tell us.

All personal information is obtained in accordance with the Privacy Act and you are entitled to access and correct the personal information we hold about you.

Janssen Holdings Limited and the underwriter, Vero Insurance New Zealand Limited, are the intended recipient of this information, but it may also be passed on to others.

We collect and use your information on any policy on which you're named, for insurance-related and marketing purposes. We may disclose it to our suppliers, your financiers and the insurance industry, including the Insurance Claims Register which holds information on claims. We may also obtain from others information relating to this insurance for underwriting or other insurance purposes.

If you give us information about someone else, you confirm you've got their permission, and their information may be treated in the same way as yours.

We agree to insure you subject to the terms, conditions, definitions and exclusions contained in the policy against Mechanical Breakdown of the insured vehicle during the Period of Insurance (shown on the Policy Certificate) for which you have paid or agreed to pay the premium.

Terms and Conditions

The indemnity provided in this Policy is subject to the following conditions:

- The vehicle detailed in the Policy Certificate being a car or commercial vehicle (excluding taxis, hire vehicles and courier vehicles) up to 3,500 kg and vehicles that do not exceed 20 years from first registration and have travelled less than 300,000 km's.
- The cost of replacing defective or mechanically failed parts and including labour for the period detailed on the Policy Certificate. **Please note this does NOT include oils, filters and repairers sundries such as freight, tolls, serviceables.**
- Janssen Holdings Limited reserves the right to source and supply their own replacement parts when repairs are effected.
- All vehicles must have a current WOF and be Registered.
- The servicing must be complied with as per the Servicing Terms/Service Checks on page 4, and all Service Invoices must be supplied.
- Where repairs and invoices are not completed within 60 days from the date of issue of the Claim Number being issued. Claims relating to those repairs shall be deemed invalid.
- Janssen Holdings Limited reserves the right to remove and transfer the vehicle to an authorised repairer at Janssen Holdings Limited absolute discretion.
- This Policy can be cancelled under the following circumstances and no refund will be given:
 - Where information contained in the Policy Certificate is found to be false or fraudulent or claims made under fraudulent or false pretenses.
 - Where the servicing requirements have not been met within the guidelines listed on page 4; Servicing Terms/Service Checks.
 - Where the total paid in claims exceeds the purchase price of the vehicle.
- Application for renewal; the current owner of the vehicle may apply for the renewal of this policy. Terms and conditions apply.
- Transfers; This policy is fully transferable should this vehicle be sold privately, subject to servicing requirements as per the Servicing Terms being met, and the policy being claims free.
- Non-payment of premiums:** Subject to common law principles, where the premium payable in respect of any policy has not been received from relevant customer(s), or the premium payable in respect of any Policy has not been received by Vero Insurance New Zealand Limited, within 30 days of the Policy commencing (including any variation or renewal), Vero Insurance New Zealand Limited may cancel the policy. Vero Insurance New Zealand Limited may itself claim from the relevant customer(s) any premium payable for the period from the commencement of the Policy to its cancellation.

The Policy Certificate will be affixed to this policy book and/or emailed to the owner if an email address has been supplied as confirmation of this policy being lodged with Janssen Holdings Limited. Notice of cancellation will be posted to the insured's last address given to Janssen Holdings Limited. If the policy is cancelled for any of the above reasons, there will be no premium refunded. A refund of premium is only available if the insured vehicle is returned to the Vendor/Dealer within 14 days from the date of purchase provided no claims have been made or lodged.

Claim Entitlement

Janssen Holdings Limited will pay the reasonable cost to repair covered components during the period of insurance. This is subject to the following claim limits which are set from the point of sale and will remain for the term of the policy (shown on the Policy Certificate):

- New Zealand new (excluding Luxury, Diesel and Performance vehicles) under 10 years and less than 130,000 kms, to the purchase value of the vehicle.
- Vehicles under 10 years and less than 130,000 kms - \$5,000.
- Vehicles under 15 years and 225,000 kms - \$2,500.
- Vehicles under 20 years and 300,000 kms - \$1,500

(NOTE: Vehicles 250,000 - 300,000 kms are subject to a maximum term of 1 year, and a full service is required at point of sale).

NOTE: Any number of faults that occur simultaneously shall be treated as one claim and the maximum indemnity will be limited to the amount indicated above.

The claim limits are inclusive of the following:

GST, Repairs, Assessments, Towing, Accommodation and Car Hire Costs.

An excess applies to each and every claim. The excess applied will be that shown on the Policy Certificate.

The Roadside Assistance benefit provides you with a maximum of three call outs per year to a maximum value of \$100 (plus GST) per event. You and any person named on the policy certificate can receive assistance in any of the following situations:

FREE Flat Battery/Jump Start

If a battery replacement is required, this can be done in conjunction with your nearest Authorised Repairer network.

FREE Lost/Locked Keys

Unlock the vehicle or if appropriate transport the vehicle to the nearest place of repair.

FREE Flat Tyre Assistance

Assistance with changing a spare tyre, inflation and/or transportation of the vehicle to the nearest repairer.

FREE Out of Fuel

Delivery of 5 litres of petrol free of charge.

FREE Towing (excluding Accident)

If the vehicle cannot be mobilised or accessed at the roadside (public roads only) Roadside Assistance will arrange for the vehicle to be transported to the nearest repairer or place of secure storage. Storage costs will be the responsibility of

the caller. If at the time of the breakdown the vehicle was towing a trailer or sidecar, this will be transported to the nearest place of safety.

FREE Accident, Theft, Vandalism

If the owner's vehicle has been immobilised due to an accident, theft or vandalism, Roadside Assistance will provide advice to the owner. Roadside Assistance can arrange accommodation, taxi, rentals etc at the owner's expense.

FREE Operator Assistance

In the event of a breakdown, accident or medical emergency the operator can relay urgent messages to family, friends or business associates.

FREE Travel Direction

Should you become lost or require travel directions the operator can provide help and assistance on how to reach your planned destination.

The following exclusions apply to the Roadside Assistance benefit:

- Customers who do not hold a Janssen Holdings Limited Mechanical Breakdown Insurance Policy.
- Any costs incurred over the maximum call out cover of \$100 plus GST.
- Any call outs over the three call out limit, during the period of insurance.
- Costs relating to parts, labour and any associated costs from the repair of the insured vehicle under the Roadside assist programme, including but not limited to replacement batteries and tyres etc shall be at the owners expense.
- Vehicles used in vehicle racing, rallies, speed or duration testing or any practice thereof.
- Rental vehicles, Couriers and Taxis do not qualify for Roadside Assist.
- Claims arising from a recurring electrical or mechanical limit resulting from improper maintenance or servicing where a known fault and repair has been neglected.
- Claims arising from the loss or damage to the contents of the vehicle.
- Situations where the vehicle is disabled by floods, snow affected roads, or is not accessible due to adverse conditions.
- Vehicles being bogged in off road conditions and not accessible by normal two or four wheel drive recovery vehicles.
- Vehicles located off public roads (other than private residence), not accessible by normal two or four wheel drive recovery vehicles.
- Any situation where you are not going to be with your vehicle when Roadside Assistance attends your call out.
- Vehicles that have been modified from the standard manufacturer's specifications.
- Vehicles other than those confirmed as covered by the Roadside Assistance programme.
- Vehicles not displaying a current vehicle registration certificate and warrant of fitness.

Should the vehicle undergo insured repairs after authorisation by Janssen Holdings Limited, then the owner shall be entitled to the following:

1. Car Hire \$200 - In the event of a breakdown for repairs taking longer than 48 hours (excluding weekends and bank holidays), we will reimburse you for the cost of a hire car, excluding the cost of petrol, insurance and kilometer charges and limited to \$200 for each claim. The 48 hours begins when Janssen Holdings Limited has accepted the claim and has authorised the repairer to begin repairs. This extension does not apply where the vehicle is an imported second hand vehicle and the delay is caused by a part or parts which are unavailable in New Zealand.
2. Towing \$200 - In the event of a breakdown, we will cover the cost of towing the Insured vehicle from the point of breakdown to the nearest authorised repairer. The maximum payable under this extension is \$200 for each and every claim.
3. Hotel/Motel Accommodation \$300 - In the event of a breakdown of the vehicle we will pay for the cost of hotel/motel accommodation if the breakdown occurs 100kms or more from your residence. This cover only applies in respect to you and relates purely to unforeseen accommodation costs and not to other costs such as food, drink or telephone calls.
4. Credit Payments \$200 - In the event of a breakdown taking longer than 30 days from the date of authorisation of the repair, we will pay the cost of credit payments in relation to the vehicles finance (if applicable), to a maximum of \$200 for each claim.
5. Audio Cover - Limited audio cover is available subject to the following conditions:
 - a) Original factory equipment.
 - b) Additional premium has been paid.
 - c) Limited to the claim entitlement.

Servicing Terms

The Insurance provided is subject to the owner complying with the following service requirements:

1. The first service must be completed within 12 months or 15,000 km's (whichever occurs first) from the purchase date. Servicing thereafter is due every 12 months or 15,000 km's (whichever occurs first) from the last service.
2. A full transmission service (including filter change) is required on all European vehicles upon reaching 80,000 km's travelled and within 8 years from the date of manufacture (whichever occurs first). If 80,000 km's or 8 years is reached between service intervals, the transmission service will then be required at the next service. As this is not a manufacturer's warranty, Janssen Holdings Limited service requirements may differ from the manufacturer.
3. The owner is solely responsible for retaining service information and upon request, these records and service invoices must be provided to Janssen Holdings Limited.
4. Janssen Holdings Limited recommends servicing be completed by members of the MTA.
5. **ALL SERVICING COSTS ARE THE RESPONSIBILITY OF THE OWNER.**

Service Checks

As part of the service the following must be checked, replaced and attended to as necessary.

1. Change engine oil and oil filter
2. Check and replace air filter as required
3. Check all fluid levels and fluid conditions
4. Check and replace fuel filter/s as required
5. Check and inspect fan and auxiliary belts
6. Check Automatic transmission (service if required).
7. Inspect CV boots for wear and damage and replace
8. Check and pressure test cooling system, including hoses and coolant additive
9. Cam Belts must be visually inspected and conform to manufacturers age and mileage guidelines for replacement. Failure to complete this will invalidate this policy. Please document on invoice.
10. **Transmission for European vehicles must include:** Oil and filter change for the transmission. This is required once the vehicle has travelled greater than 80,000 km's or 8 years from date of manufacture.

FREEPHONE: 0508 476 237
0508 4 ROADSIDE

IMPORTANT NOTICE/YOUR OBLIGATIONS

IN ORDER TO KEEP THIS MECHANICAL BREAKDOWN INSURANCE VALID YOU MUST:

Service your vehicle in accordance with the Servicing Terms/Service Check requirements on page 4. Ensure that repairs are completed in accordance with the claims procedure on page 6 of this policy book.

EXCLUSIONS

This insurance policy does not cover:

1. Mechanical breakdown where the cause is the result of a manufacturing defect, incorrect fuel use, corrosion or contamination of any kind, owner negligence or abuse, accident or impact damage, or consequential damage of any kind.
2. Any vehicle used in rally competitions, motor sport events, street racing, or if the vehicle has been modified from the manufacturers original specifications.
3. Any defect, that results in mechanical breakdown, which was pre-existing at purchase date.
4. Any faults, damage, or consequential loss arising from errors, viruses, omissions or defects in any application or systems software, including computer scanning & diagnostics, coding or software updates.
5. Chassis, panel, paint work, accident damage, seat belt's, glass, wing/rear view mirrors, bulbs, upholstery or any cosmetic item.
6. Any previously faulty repair or defective workmanship and/or part(s).
7. Parts replaced during routine maintenance and tuning (including WOF and COF repairs) due to normal wear.
8. Brake, clutch and suspension components repaired or replaced due to wear and tear - these components are directly affected by driving habits and normal use and require periodic replacement as a matter of normal vehicle use and maintenance.
9. Batteries, shock absorbers, exhaust systems, exhaust sensors, tyres, seat belts, electric seats, GPS, communications devices, entertainment systems, airbag systems, sun/retractable roofs, electrical wiring harness, ignitions and door keys including modules and remotes.
10. Fluid or lubricant loss that does not directly result in immediate consequential damage to the fundamental operations of the vehicle.
11. Repairs that have been caused by rubber or plastic material components that fail due to gradual wear/deterioration/contamination of any kind.
12. Repairs commenced or completed without Janssen Holdings Limited authorisation.
13. Any loss or damage or legal liability whatsoever directly or indirectly caused by or arising from:
 - i. Ionising radiation or contamination by radioactivity from and irradiated nuclear fuel, accident damage from nuclear waste or from the combustion of nuclear fuel.
 - ii. Any occurrence consequent upon war and related risks, fire, earthquake, volcanic activity, tsunami or other seismic event.
 - iii. War, invasion, acts of a foreign enemy, terrorism or hostilities (whether war is declared or not), revolution, insurrection, military or usurped power or confiscation or nationalism or requisition or destruction or damage to property by or under the order of any government, public or local authority.

In the event of a Mechanical Breakdown (defined as an actual failure of an insured component) as detailed in this Policy due to sudden and unforeseen circumstances covered by this Insurance Policy, the owner must adhere to the following procedure:

OWNER

1. **Contact Janssen Holdings Limited. When you present your vehicle for repair ensure that you take this Insurance Policy with you and request the repairer to contact Janssen Holdings Limited PRIOR to any work being commenced on the vehicle.**
2. This Insurance Policy does not cover the cost of diagnosing and computer scanning.
3. Prior to the acceptance of a claim, copies of all service invoices will be required. If service documentation is not provided, the claim will not proceed until such a time as we have received and accepted this information.
4. Ensure that your repairer complies with the procedure below:

REPAIRER:

Please follow carefully:

Prior to commencing any work on the vehicle contact Janssen Holdings Limited Claims Department on **Phone 09-577-1379** and provide:

- A) Owner's policy number.
 - B) Registration number of vehicle.
 - C) Current odometer reading.
 - D) Owners contact number.
 - E) Description of failure/faults.
 - F) Address at which the vehicle may be assessed.
1. Providing the Policy is valid and the repairs are of an insured nature, the Claims Department will issue the repairer with a Claims Form.
 2. **There will be NO LIABILITY for payment where an Order Number has not been issued.**
 3. Janssen Holdings Limited reserves the right to remove the vehicle to another repairer at Janssen Holdings Limited absolute discretion.
 4. If repairs are not completed within 60 days from the date of issue of the Claims Form by Janssen Holdings Limited, then the claim relating to those repairs shall be deemed invalid.

The excess as shown on the Policy Certificate is applicable to all claims. All limits are GST inclusive. Any number of faults occurring simultaneously will be treated as one claim.

Please note: The claims procedure will only commence once all documentation pertaining to that claim is received and accepted by Janssen Holdings Limited.

FAIR INSURANCE CODE

Vero Insurance New Zealand Limited belongs to the Insurance Council of New Zealand and has made a commitment to the Council's Fair Insurance Code.

- The Fair Insurance Code requires the Company to
1. Provide insurance contracts which are understandable and show the legal rights and obligations of both the Company and the policyholder;
 2. Settle all valid claims fairly and promptly;
 3. Clearly explain the reason(s) why a claim has been declined;
 4. Provide policy holders with a written summary of the Company's complaints procedure as soon as disputes arise and advise them how to lodge a complaint;
 5. Advertise the Company's complaints procedure and the Insurance and Savings Ombudsman Scheme to policy holders and make these readily available in all branch offices of our Company;

INSURER FINANCIAL STRENGTH RATING

The Insurance (Prudential Supervision) 2010 requires all licensed insurers to have a current financial strength rating that is given by an approved rating agency. Vero Insurance New Zealand Limited has been given **A+** Insurer Financial Strength Rating by Standard & Poor's. The rating outlook is **Stable**. The rating scale is:

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

Ratings from 'AA' to 'CCC' may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the major rating categories. The rating scale above is in summary form. The full version of this rating scale can be obtained from www.vero.co.nz

CLAIMS DEPARTMENT
JANSSEN HOLDINGS
LIMITED
PHONE 09 577 1379
OR
FAX 09 281 3532

Janssen Holdings Limited

www.janssenholdings.co.nz

Underwritten by Vero Insurance New Zealand Limited