



# OPTIMUM

Mechanical  
Breakdown Insurance

includes



# 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 written in a cursive, flowing style.

Managing Director

**Protecting  
your investment**



## Here's what your new PROTECTA OPTIMUM Insurance means for you:

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

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

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

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- ✓ **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

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

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

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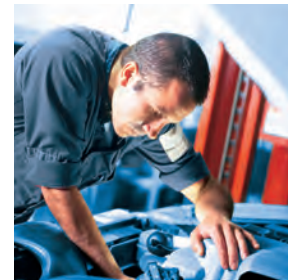
- ✓ **Available 24 hours a day, 7 days a week**  
Personally answered 0800 phone number

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- ✓ **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 Contract wording starting on Page 7*

**"It all adds up to Peace of Mind Motoring"**



# PROTECTA Insurance offers you even more

In addition to the Insurance Contract 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 valuable asset.

### We provide cover options of:

- (i) Full Cover including AA Roadservice Cover
- (ii) Third Party Cover
- (iii) Third Party, Fire, Theft and Illegal Conversion

These insurances cover all the things you would expect from your insurance provider and more.

### Great additional Full Cover benefits include:

- 24 hours a day, 7 days a week personally answered 0800 phone No.
- New for Old Vehicle replacement if a new NZ Vehicle is a total loss within the timeframe stated on your Insurance Contract
- Completion of Journey and Salvage costs
- No Claim Bonus
- Keys and Locks cover
- Medical and Legal expenses
- No Blame Bonus and Excess Protection
- Shortfall option including replacement premium benefit





## 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.

### We provide cover options of:

- (i) Full Cover including AA Roadservice Cover
- (ii) Third Party, Fire and Theft Cover
- (iii) Fire and Theft Only
- (iv) Fire, Theft and Transit Cover for unregistered motorcycles.

These insurances cover all the things you would expect from your insurance provider and more.

### Great additional Full Cover benefits include:

- 24 hours a day, 7 days a week personally answered 0800 phone No.
- Completion of Journey and Salvage Costs
- No Claim Bonus
- Keys and Locks cover
- Legal expenses
- Helmet cover
- No Blame Bonus & Excess Protection
- Shortfall option including replacement premium benefit



## CLASSIC INSURANCE

Insurance is a very necessary requirement for modern living. As owners of these 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 prized vehicle. PROTECTA Classic insures: Hot Rods, Muscle Cars, Classic Vehicles, Motorcycles & Vintage Cars.

### Great benefits include:

- 24 hours a day, 7 days a week personally answered 0800 phone number.
- FREE AA Roadside Assistance 24/7
- FREE Windscreen and All Glass Cover
- Your choice of Repairer
- Multiple Vehicle Discounts
- Spare parts covered
- Trailers covered up to \$5000
- Storage and Restoration Cover
- Agreed Value Sum Insured





# Insurance Contract Conditions

## MECHANICAL BREAKDOWN INSURANCE

Whereas 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 Contracts (hereinafter referred to as this Insurance Contract) on their behalf.

This Insurance Contract 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 Contract.

The Insurance Contract shall become operative on the Commencement Date of Cover 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 Contract.

## 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 Contract.

**Commencement Date of Cover** means;  
the start date of the Insurance Contract as declared in the Certificate of Insurance.

**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 Contract** means;  
this Mechanical Breakdown Insurance Contract 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.

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

**Sub-Agents** means;  
an agent approved by PROTECTA Insurance who may be involved in the sale of this Insurance Contract.

**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 Contract, 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 Commencement Date of Cover. PROTECTA Insurance reserves the right to source and supply parts to repair the failure.

## 3. LIMITS OF LIABILITY

A. The maximum liability during the period of this Insurance Contract 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:

- Vehicles with an odometer reading of up to 75,000kms as at the Commencement Date of Cover of the Insurance Contract - \$6000.
- Vehicles with an odometer reading of up to 150,000kms as at the Commencement Date of Cover of the Insurance Contract - \$5000.
- Vehicles with an odometer reading of up to 225,000kms as at the Commencement Date of Cover of the Insurance Contract - \$4000.

Factory fitted audio systems are covered up to a maximum of \$500, subject to the terms and conditions of this Insurance Contract.

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

B. 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 Contract 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 B above can only be considered following presentation to PROTECTA Insurance of a detailed relevant GST invoice or receipt.*

C. **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 Contract 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 Contract was effected.
- Where the Vehicle is not maintained and serviced in accordance with the Vehicle Service Programme outlined in this Insurance Contract.
- Any Mechanical Breakdown where any repairs have been effected contrary to the Claims Procedure.
- Any Mechanical Breakdown caused by detonation and/or poor quality or incorrect grade of fuel including damage caused by any bio-fuels, lead replacement fuel and/or diesel engine low sulphur fuel.
- Any costs arising from diagnosing a repair where the

repair is not covered by this Insurance Contract.

- 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 of any water, oil, lubricant, fuel, fluid, or air system by any external influence or arising from corrosion, rust or deterioration.
- Any repairs necessitated by the failure of any plastic 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, adjustment or tuning of any component.
- Any general repair expenses including telephone, facsimile, sundry, freight charges and any disposal or environmental charges.
- Any costs relating to the repair or replacement of brake shoe linings/disc pads, bushes, mountings, shock

absorbers, suspension air bags, tyres and wheels, wheel alignment and balancing.

- Any costs relating to the repair or replacement of batteries, bodywork, communication systems, convertible roof and associated mechanisms, cosmetic items, door locks/remotes, seats and associated mechanisms, lights and associated mechanisms, glass, mirrors and associated mechanisms, handles, hinges, paintwork, rams, satellite navigation systems, seat belts, struts, sunroofs and associated mechanisms, trim, upholstery, visual and audible parking systems, clutches 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 Contract covers the Vehicle as 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 Commencement Date of Cover or over (20) twenty years of age at the expiry of the Period of Insurance.
- Taxis, rentals, couriers, shuttles, delivery vehicles or any Vehicles used for hire or reward.
- Any Vehicle with a gross weight exceeding 3500kg.
- Any high performance Vehicle including but not limited to Alpina BMW, AMG Mercedes Benz, Aston Martin, Bentley, Brabus Mercedes Benz, Dodge Viper, Ferrari, Honda NSX, Lamborghini, Lotus, Maserati, Maybach, Morgan, Porsche, Renntech Mercedes Benz, Rolls Royce, Schnitzer and M Series BMW, Hamann BMW, Jaguar, Range Rover, Land Rover and TVR.
- Any Vehicle used in racing competitions, time trials or rallies.
- Any hybrid Vehicle manufactured in or prior to 2000.



## 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 PROTECT (0800 776 832) and advise you are a PROTECTA Insurance AA Roadservice customer and quote the Insurance Contract 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 \$40.00 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 do 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 (18) eighteen 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 Contract with Allianz.*

## 7. VEHICLE SERVICE PROGRAMME

- All servicing should be carried out by an approved service facility - Phone 0800 PROTECT (0800 776 832) for assistance.
- The FIRST service must be completed prior to the Vehicle travelling 5,000km since Commencement Date of Cover.
- The minimum service requirements thereafter:
- Petrol 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 the 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 filter and service transmission if required
- Check engine tuning and adjust as required
- Check braking system
- Check steering and suspension systems

## 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.

## 8. CLAIMS PROCEDURE

- In the event of a Mechanical Breakdown - phone 0800 PROTECT (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 Contract. Costs for dismantling are covered subject to the Limits of Liability and terms and conditions contained in this Insurance Contract 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 Contract, please advise PROTECTA Insurance in writing within (15) fifteen days of the Commencement Date of Cover. PROTECTA Insurance may then agree to change this Insurance Contract. If the Insured is still not satisfied they can cancel this Insurance Contract. However both the Certificate of Insurance and Insurance Contract 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 Contract was not included as part of the Vehicle purchase.

### **CANCELLATION**

PROTECTA Insurance may at any time cancel this Insurance Contract by giving (7) seven days notice in writing to the Insured at their last known address. After such cancellation, PROTECTA Insurance will refund the unused part of the

paid premium. The cancellation shall be effective as from 4pm on the seventh day after posting or personal delivery of the notice of cancellation. The Insured may at any time cancel this Insurance Contract by giving notice in writing to PROTECTA Insurance. Where the Insured requests cancellation, this Insurance Contract is not refundable unless the request meets the criteria of the Cool- Off Period clause above. Refunds are calculated on a pro-rata basis less an administration fee. No refund will be paid if a successful claim has been made.

### **TRANSFERABILITY**

This Insurance Contract cannot be sold or transferred and cover will automatically terminate in the event that the Vehicle as declared in the Certificate of Insurance changes ownership.

### **GOODS AND SERVICE TAX (GST)**

All dollar amounts expressed in this Insurance Contract 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. Further information relating to the Fair Insurance Code is available on request- Phone 0800 PROTECT (776 832).

### **INSURER DETAILS**

This policy is underwritten by Allianz Australia Insurance Limited ABN 15 000 122 850 (Incorporated in Australia) trading as Allianz New Zealand of Level 1, 152 Fanshawe Street, Auckland 1010.

## ENDORSEMENTS

This Insurance Contract 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 PROTECT (776 832)

## SERVICE RECORD

**Important:** The 1st 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 Contract. 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	5TH SERVICE
Rego Number _____ Insurance Contract Number _____ Odometer Reading _____ km Invoice No. _____ Date of Service     /     / <small>Authorised Service Centre Must Stamp Record</small>	Rego Number _____ Insurance Contract Number _____ Odometer Reading _____ km Invoice No. _____ Date of Service     /     / <small>Authorised Service Centre Must Stamp Record</small>
2ND SERVICE	6TH SERVICE
Rego Number _____ Insurance Contract Number _____ Odometer Reading _____ km Invoice No. _____ Date of Service     /     / <small>Authorised Service Centre Must Stamp Record</small>	Rego Number _____ Insurance Contract Number _____ Odometer Reading _____ km Invoice No. _____ Date of Service     /     / <small>Authorised Service Centre Must Stamp Record</small>
3RD SERVICE	7TH SERVICE
Rego Number _____ Insurance Contract Number _____ Odometer Reading _____ km Invoice No. _____ Date of Service     /     / <small>Authorised Service Centre Must Stamp Record</small>	Rego Number _____ Insurance Contract Number _____ Odometer Reading _____ km Invoice No. _____ Date of Service     /     / <small>Authorised Service Centre Must Stamp Record</small>
4TH SERVICE	8TH SERVICE
Rego Number _____ Insurance Contract Number _____ Odometer Reading _____ km Invoice No. _____ Date of Service     /     / <small>Authorised Service Centre Must Stamp Record</small>	Rego Number _____ Insurance Contract Number _____ Odometer Reading _____ km Invoice No. _____ Date of Service     /     / <small>Authorised Service Centre Must Stamp Record</small>

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

# Protecting your investment<sup>®</sup>



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[www.protecta.co.nz](http://www.protecta.co.nz)