

**Insured's details**

**Credit provider**

Name: \_\_\_\_\_

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

**Vehicle details**

Year: \_\_\_\_\_ Model: \_\_\_\_\_ Make: \_\_\_\_\_  
 Registration number: \_\_\_\_\_ Odometer/Hrs: \_\_\_\_\_ CC rating: \_\_\_\_\_  
 Purchase date: \_\_\_\_\_ Cover period: \_\_\_\_\_ Commencement date: \_\_\_\_\_  
 Fuel: \_\_\_\_\_ Excess: \_\_\_\_\_ Modified: \_\_\_\_\_

**Service history record**

Service Centre: _____	Service Centre: _____
Date: _____	Date: _____
Odometer: _____	Odometer: _____
Service Centre: _____	Service Centre: _____
Date: _____	Date: _____
Odometer: _____	Odometer: _____
Service Centre: _____	Service Centre: _____
Date: _____	Date: _____
Odometer: _____	Odometer: _____



**Vero mechanical breakdown insurance**  
*keeping you on the road*

Please familiarise yourself with the information contained in this certificate. Failure to comply with the specified servicing requirements may mean you are not covered by this insurance. Please keep this certificate in a safe place.

We wish you safe and trouble free riding.

**To make a claim**

1. Phone Claims Services on **0800 809 700** (option 1) to lodge a claim and to find details of an authorised repairer near you.
2. Repairs must be carried out by an authorised repairer
3. Present your policy to the service manager to determine if the breakdown constitutes a claim under the policy
4. Ensure that the repairer contacts us to obtain a repair authorisation number before work commences
5. In some instances we may require you to complete a claim form. We may also require other documentation such as proof of servicing and invoices
6. If the repairer is unable to determine the fault it may be necessary to dismantle parts. If this is the case we must be notified and only you can authorise this work. The contract to repair the motorcycle is between you and the repairer. We may agree to indemnify you in relation to costs covered under this policy, which forms a contract of insurance between us
7. We reserve the right to supply new, used or reconditioned parts at our discretion.



**Servicing Requirements**

Take your motorcycle back to the dealer you purchased it from or call **0800 809 700** to obtain details of your closest Vero Approved Motorcycle Service Facility.

Servicing must be carried out in accordance with the manufacturer's recommendations.

Note, the kilometre and/or time-period intervals shown in the maintenance schedule of the Owners Manual are intended as a guide for establishing regular maintenance and lubrication periods. Sustained severe or high-speed conditions will necessitate more frequent servicing.

If you have any doubts please refer to the dealer who sold you the motorcycle or an authorised service facility.

The cost of servicing is at your expense. You must make sure that the service facility completes the service history records on this certificate at the time of the service. This information will be required in the event of a claim. Previous servicing invoices may also be required in the event of a claim. Please retain all invoices for future reference.

**Looking after your motorcycle**

Regular maintenance will help protect your asset. Therefore while refuelling, or daily, check:

- engine oil level
- battery electrolyte level (where applicable)
- brake fluid level in the master cylinders (where applicable)
- brake and light operation
- tyre pressure
- hand and foot controls and switches
- steering
- throttle (check for smooth operation)

**Authorised Repairer instructions**

When contacted by an MTF customer, prior to commencing repairs, please contact Claims Services on **0800 809 700** (option 1) and advise us that you wish to make a Motorcycle Mechanical Breakdown claim. You will need to provide us with the following:

- certificate number
- hour meter, odometer reading as applicable
- registration number, serial or identification number
- initial diagnosis of problem
- estimated cost of repairs

If the claim is accepted we will authorise repairs and issue a repair authorisation number. Once work is completed please forward the invoice to:

**MTF Motorcycles  
 Claims Services**  
 PO Box 33 1248  
 Takapuna  
 North Shore City 0622

Invoices must provide full customer details, full details of the work completed and copies of any subcontracted work (when requested).

**REPAIRS MUST NOT BE COMMENCED UNLESS AUTHORISED. ANY REPAIRS NOT AUTHORISED ARE NOT COVERED.**



**AA Roadservice**

By purchasing Vero Motorcycle Mechanical Breakdown Insurance, your motorcycle is eligible for AA Roadservice. 24 hours a day, 7 days a week, 365 days a year nationwide AA Roadservice will be there to help.

**For assistance phone AA Roadservice on 0800 581 581. You will need to quote your certificate number and motorcycle registration number.**

- mechanical breakdown - call the AA any time of day or night and help will soon be on the way.
- towing - if the motorcycle has mechanical problems and cannot be ridden, the AA will arrange transport to the nearest authorised repairer. There is no charge to you for any callout and/or transport charges. If you want your motorcycle to be transported to another repairer then you may be required to pay the transport charges.
- flat battery - if your motorcycle battery is flat and will not start the engine, the AA will attempt to jumpstart your motorcycle.

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**AA Roadservice continued**

- faulty battery - if your motorcycle can not be started due to a faulty battery, and requires a new battery, the AA will arrange transport to the nearest battery facility. The cost of the replacement battery will be at your cost.
- lost keys - the AA will arrange a locksmith to help get you back on the road. Any replacement keys will be at your cost.
- flat or damaged tyre/wheel - In the event of a flat tyre or damage tyre/wheel, the AA will arrange transport of your motorcycle to the nearest repair facility to supply or repair the tyre/wheel.
- out of fuel - if you are unfortunate enough to run out of fuel, the AA will deliver 5 litres of fuel, free of charge, to your motorcycle. This excludes CNG & LPG.
- incorrectly fuelled - if your motorcycle is incorrectly fuelled the AA will arrange transport to the nearest repair facility.

**AA Roadservice does not apply under the following circumstances;**

- any unattended motorcycles.
- any farm or off-road type motorcycles
- recovered stolen motorcycles or motorcycles which are not roadworthy or safe, or which are being operated in an unsafe or illegal manner.
- when your motorcycle is at a repairers premise or at a garage.
- motorcycles that are not on public or formed roads (such as beaches, fields or creek beds) unless the AA has agreed to attend. This will then be at your expense.
- trapped or bogged motorcycles that require special equipment such as power winches or extended cables etc.
- your motorcycle was being used for racing, pace making, speed testing, reliability trials, competitions or off road activities at the time of the breakdown.
- motorcycles which will not operate as a result of a motorcycle accident.
- breakdowns covered under other insurance policies.
- anytime when it would be dangerous or illegal for AA personnel or contractors to repair, load or transport your motorcycle or its rider/s.

**Note:** You may make up to 3 AA Roadservice callouts per year. AA Roadservice is provided and administered by The New Zealand Automobile Association Incorporated, its service providers, contractors and sub-contractors. AA Roadservice is separate from, and not part of your insurance contract with Vero Insurance New Zealand Limited. Vero does not accept any responsibility arising from AA Roadservice.

**VERO Cover provided**

- a. The reasonable cost to repair the actual failure of mechanical or electrical parts, unless otherwise excluded as a result of a sudden and unforeseen breakdown that occurs during normal use.
- b. Towing – if your motorcycle requires towing this is supplied by AA Roadservice. Please refer to the AA Roadservice section of this certificate for details.

**Qualifying motorcycles**

Motorcycle less than 12 years old at commencement of cover

**Claim limits**

The claim limit for any one breakdown is;

- a. Motorcycle less than 5 years old \$5,000
- b. Motorcycle less than 12 years old \$3,500

The most we will pay in total for all claims under this policy is the market value of your motorcycle. The age limit is as at the date of commencement of cover.

**Excess**

In the event of a claim you must pay the first \$150 (the excess) to the Authorised Repair Facility before you collect your motorcycle. An excess will apply for each unrelated claim.

**Excluded motorcycles**

There is no cover for any of the following motorcycles;

- a. Trail bikes, dirt bikes and any motorcycle designed specifically for off road use
- b. Trikes and motorcycles with more than 2 wheels
- c. Motorcycles custom built or modified in any way from the manufacturers original specification
- d. Motorcycles used for any commercial use of any description including, but not limited to, courier and rental bikes.

**This certificate does not cover**

- a. Any damage resulting from neglect of the periodic maintenance specified by the manufacturer;
- b. Repairs that are covered by the manufacturer's warranty or repairs that are the subject of a manufacturers recall or any component design fault;
- c. Any damage resulting from operating methods other than those indicated in the manufacturers owners manual;

**This certificate does not cover continued**

- d. Any fault existing at the time of the commencement date of cover and any subsequent damage resulting from that fault;
- e. Engine covers, panel, paintwork, fuel lines, hydraulic lines, batteries;
- f. Parts replaced due to normal wear or routine maintenance such as drive trains, clutch plates and facings, spark plugs, batteries, generator brushes, sealed beam and light bulbs, tyres, filters, drive belts, brake pads and fuses; Faulty gauges or parts damaged by exposure to weather;
- g. Lubricant, oil and grease and any cost relating to servicing, maintenance, adjustment or tuning unless part of a claim that we have accepted under this policy;
- h. Any damage as a result of external causes, contamination, perishing, corrosion, rust, consequential loss or damage, accident damage, fire damage, water damage, theft, wilful damage, misuse, neglect, faulty repair and/or defective workmanship;
- i. Any repairs commenced or carried out without our authority;
- j. Any repairs caused by the use of incorrect fuel or incorrect fuel mix.

**Conditions**

- a. You must take all reasonable steps to protect your motorcycle from breakdown and comply with the manufacturer's operating and safety recommendations;
- b. This policy does not apply if your motorcycle is used in racing competition;
- c. This policy does not apply when your motorcycle is ridden off road;
- d. If any claim is fraudulent in any respect and/or if the odometer/hour meter is altered or tampered with, all benefits under this certificate will be forfeit;
- e. This certificate applies to you and your motorcycle and is not transferable or refundable.
- f. You must comply with the service requirements detailed in this certificate.
- g. If you breach any term or condition no claim will be payable under this insurance. Nothing in this certificate affects our rights to avoid the certificate of insurance for non disclosure.

**Definitions**

Vero Insurance New Zealand Limited is the insurer under this certificate and is referred to as 'we', 'our' or 'us'. 'You' or 'your' means the insured person named on this certificate.

**GST**

All claim limits, additional benefits and excess include GST (where applicable).

**Authorised Repairer**

A Vero Approved Motorcycle Repairer must undertake repairs. Please refer to the section headed "How to make a Claim".

**Privacy Act**

This Certificate contains personal information necessary to evaluate your proposal for insurance in order to decide whether to issue insurance cover and if so on what terms. The information collected will be held by Motor Trade Finances Limited, 193 Princess St, Dunedin, Vero Insurance New Zealand Limited, 48 Shortland St, Auckland, the Credit provider named above and these entities' agents. Failure to provide any relevant information may result in cover being declined or the policy being avoided.

Individuals have a right to request access to and correction of their personal information subject to the Privacy Act 1993.

**Insurance Companies (Ratings and Inspection) Act 1994**

Vero Insurance New Zealand Limited has an A+ (Strong) insurer financial strength rating given by Standard and Poor's (Australia) Pty Ltd on 8 January 2010.

The rating scale is:

<b>AAA</b>	<b>Extremely Strong</b>	<b>AA</b>	<b>Very strong</b>
<b>A</b>	<b>Strong</b>	<b>BBB</b>	<b>Good</b>
<b>BB</b>	<b>Marginal</b>	<b>B</b>	<b>Weak</b>
<b>CCC</b>	<b>Very Weak</b>	<b>CC</b>	<b>Extremely Weak</b>
<b>R</b>	<b>Regulatory Action</b>		

The rating AA to CCC may be modified by the addition of a plus or minus sign to show relative standing within the major rating categories.

**Declaration**

The details and information I have provided shall be the basis of a contract between me and Vero and I am willing to accept cover subject to this certificate of insurance. I understand that the person selling this insurance is an agent of Vero and may receive remuneration for arranging this certificate of insurance.

An electronic copy of this certificate is available on your MTF customer web site, please visit [www.mtf.co.nz](http://www.mtf.co.nz).

Insured's Signature: \_\_\_\_\_

MTF Representative: \_\_\_\_\_

Date: \_\_\_\_\_

Date: \_\_\_\_\_

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