



Certificate of insurance

Certificate: MV1-10408565

Insured

Name: Mr Sample Sample
Address: 193 Princes Street, Dunedin

Credit provider

Name: MTF Motors Limited
Phone: 03 467 7977

Vehicle

Year:	2007	Model:	A3	Make:	Audi
Registration number:	we b mtf	Odometer:	15,000	CC rating:	3198
Purchase date:	27.05.2008	Fuel:	petrol	Turbo:	no
Modified:	no	Selected:	yes	Commencement date:	27.05.2008
Excess:	\$150.00	Cover period:	36 months		

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 motoring.

To make a claim

1. Phone Claims Services on **0800 809 700** to lodge a claim and to find details of an authorised repairer near you.
2. If the vehicle can be driven safely without causing further damage drive it to the nearest authorised repairer or otherwise have it towed.
3. Repairs must be carried out by an authorised repairer.
4. Present your policy to the service manager to determine if the breakdown constitutes a claim under the policy.
5. Ensure that the repairer contacts us to obtain a repair authorisation number before work commences.
6. 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.
7. 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 vehicle 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.
8. We reserve the right to supply new, used or reconditioned parts at our discretion.



Servicing Requirements

You are required to keep your vehicle serviced at your cost to ensure the cover under this insurance remains in place. You may have your vehicle serviced at any recognised service facility. The minimum requirements are:

- petrol vehicles every 15,000km
- diesel vehicles every 10,000km or 12 months, whichever comes first.

The following must be checked and attended to as required:

- change engine oil and oil filter;
- all fluid levels and condition;
- air cleaner;
- all belts. Replace if necessary. Cambelts must be replaced every five years or 100,000 kms (whichever occurs first) unless otherwise specified by the vehicle manufacturer;
- cooling system including inhibitor and hoses;
- turbo oil feed;
- automatic transmission oil;
- braking system including brake fluid condition;
- air conditioning;
- steering and suspension systems.

The cost of servicing is at your expense. You must make sure that the service facility completes the service coupons 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.

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 Mechanical Breakdown claim. You will need to provide us with the following:

- certificate number
- odometer reading
- registration 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:

Claims Services
PO Box 33 1248
Takapuna
North Shore City 0740

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 Mechanical Breakdown Insurance, the vehicle 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 vehicle registration number.

- mechanical breakdown - call the AA any time of day or night and help will soon be on the way.
- towing - if the vehicle has mechanical problems and cannot be mobilised at the time of the breakdown, the AA will arrange to tow the vehicle to the nearest authorised repairer. There is no charge to you for any callout and/or towing charges to the nearest authorised repairer. If you want the vehicle to be towed to another repairer then you may be required to pay the towing charges.
- flat battery - if the vehicle battery will not start the engine, the AA will arrange to restart the vehicle.
- lockout service - locking the keys in the car is something that can happen to anyone. The AA will arrange to have someone come to you and in most cases quickly gain access to the vehicle so you can be on your way again.
- lost keys - the AA will arrange a locksmith to help get the driver back into the vehicle. Any replacement keys will be at your cost.
- change of flat tyre - changing a flat can be difficult, dirty and a dangerous job. The AA will change the tyre for you. If there is no roadworthy or compatible spare, the AA can arrange towing to the nearest facility at your cost.
- out of fuel - if you are unfortunate enough to run out of fuel the AA will deliver, free of charge, fuel to your vehicle. Applicable fuel charges will apply.

Customer copy



AA Roadservice continued

AA Roadservice does not apply under the following circumstances;

- unattended vehicles or vehicles over three tonnes gross laden weight.
recovered stolen vehicles or vehicles which are not roadworthy or safe, or which are being operated in an unsafe or illegal manner.
vehicles carrying loads beyond legal limits.
vehicle parts, fuel, or repairs on garage premises or vehicles which are not public or formed roads, or which are trapped or bogged.
when the vehicle was being used for racing, pace making, speed testing, reliability trials, competitions or off road activities at the time of the breakdown.
vehicles which will not operate as a result of a motor vehicle accident.
breakdowns covered under other insurance policies.
any vehicle which was immobilised by the failure to carry a serviceable spare wheel, wheel changing equipment, or approved manufacturer's repair kit suitable for the vehicle.
anytime when it would be dangerous or illegal for AA personnel or contractors to repair, load or transport the vehicle and/or its occupants.

Note: You may make up to 5 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

- 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.
If your vehicle takes more than 24 hours to repair and you are more than 100 kms away from your home we will reimburse you for up to 5 nights accommodation up to a maximum of \$500; or alternatively we will reimburse you for up to 5 days vehicle hire costs up to \$500.
Towing - if your vehicle requires towing this is supplied by AA Roadservice. Please refer to the AA Roadservice section of this certificate for details.

Qualifying vehicles

Vehicles 16 years old and less that have travelled less than 225,000 kms at commencement of cover

Claim limits

The claim limit for any one breakdown is;

- All vehicles up to 125,000 kms \$8,000
All vehicles up to 175,000 kms \$5,000
All vehicles up to 225,000 kms \$3,000

There is no limit to the number of claims that can be made during the period of cover. However we will pay no more than \$20,000 during any one period of cover and all cover under this Certificate of Insurance will cease at that time. The odometer reading limit is at the date of commencement of cover.

Excess

You must pay the first \$150 (the excess) for each unrelated claim. You must pay the authorised repairer before you collect your vehicle. If your vehicle is noted as Modified your excess is \$500 for each unrelated claim.

Special category vehicles

Special category vehicles attract an additional premium. Special category vehicles are generally high performance and prestige vehicles including but not limited to Alfa Romeo, Audi, BMW, Chrysler, Citroen, Daimler, Ford Performance Vehicles (FPV), Fiat, Holden Special Vehicles (HSV), Jaguar, Jeep, Lancia, Land Rover, Lexus (including Toyota derivatives), Mercedes Benz, MG, Mini, Peugeot, Renault, Rover, Saab, Seat, Skoda, Ssang Yong, Volvo and Volkswagen. All petrol powered vehicles fitted with a turbo or supercharged engine, hybrid and rotary powered vehicles. Any vehicle manufactured in the USA where the vehicle is first registered new in New Zealand.

Non qualifying vehicles

There is no cover for any of the following: Vehicles over 3500 KG (GVM), vehicles over 16 years old or vehicles that have travelled more than 225,000 kms. Vehicles powered by engines with more than 8 cylinders. Vehicles altered or modified in any way from the manufacturer's standard specification. Vehicles used as taxis, rentals, courier vehicles, shuttles, any fare paying passenger vehicle or goods delivery vehicle. Vehicles manufactured in the USA (unless noted in Special category vehicles) and vehicles manufactured by Aston Martin, Bentley, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Morgan, Porsche, Rolls Royce, TVR, BMW M series or Mercedes Benz AMG series.

Modified vehicles

We may accept insurance on a modified vehicle provided that the modifications are disclosed in detail and accepted by us. An additional premium is payable. Modified vehicles have a minimum excess of \$500. No cover applies for any subsequent modification unless advised to us in writing and accepted by us.

This certificate does not cover

- Repairs that are covered by the manufacturer's warranty or repairs that are the subject of a manufacturer's recall or any component design fault or damage arising from the design fault;
Any fault existing at the commencement date of this Certificate and any resulting damage;
Chassis, panel, paintwork, glass, upholstery and any cosmetic items;
Batteries, exhaust system, shock absorbers, sunroofs, catalytic converter, tyres, seat belts, audio equipment (unless factory fitted), entertainment systems and global positioning systems;
Brake pads and shoes;
Clutch assembly and flywheels including all friction material;
Spark plugs, drive belts, lubricants, gas, filters, injector servicing and fluids;
Any cost relating to servicing, maintenance, adjustment or tuning;
Costs arising from the failure of the cambelt and/or any resulting damage due to the failure of the cambelt when the cambelt is not replaced in accordance with the manufacturer's recommendation;
Repairs necessitated by external causes, contamination, perishing, corrosion, rust, consequential loss or damage, accident damage, theft, wilful damage, misuse, neglect, faulty repair and/or defective workmanship;
Any repairs commenced or carried out without our prior approval.
Any vehicle listed as a non qualifying vehicle. If your vehicle as described on the policy certificate falls into this category a refund will be made on request.

Conditions

- You must take all reasonable steps to protect the vehicle from breakdown and comply with the manufacturer's operating and safety recommendations.
This certificate does not apply if the vehicle is used in racing competitions, time trials, rallies, speed testing, pacemaking, reliability trials or whilst engaged in any off-road activities.
If any claim is fraudulent in any respect and/or if the odometer is altered or tampered with, all benefits under this certificate will be forfeit.
If you breach any term or condition of this certificate no claim will be payable under this insurance. Nothing in this certificate affects our rights to avoid the certificate of insurance for non disclosure.
This certificate applies to you and your vehicle and is not transferable or refundable.
You must comply with the service requirements detailed in this certificate.

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).

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:

Table with 4 columns: Rating (AAA, A, BB, CCC, R), Description (Extremely Strong, Strong, Marginal, Very Weak, Regulatory Action), Rating (AA, BBB, B, CC), Description (Very strong, Good, Weak, Extremely Weak)

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.

Insured signature: _____

MTF representative: _____

Date: _____

Date: _____

Customer copy