

**Insured's details**

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

**Credit provider**

**Name:** MTF Motors Limited  
**Phone:** 03 467 7977

**Vehicle details**

<b>Year:</b>	<u>2008</u>	<b>Model:</b>	<u>LT-F500F K7</u>	<b>Make:</b>	<u>Suzuki</u>
<b>Registration/Identification:</b>	<u>5SAAM44A277106635</u>	<b>Odometer/Hrs:</b>	<u>250</u>	<b>CC rating:</b>	<u>500</u>
<b>Purchase date:</b>	<u>02.11.2008</u>	<b>Cover period:</b>	<u>24 months</u>	<b>Commencement date:</b>	<u>02.11.2008</u>
<b>Fuel:</b>	<u>petrol</u>	<b>Excess:</b>	<u>\$150</u>		

**Service history record**

<b>Service Centre:</b> _____	<b>Service Centre:</b> _____
<b>Date:</b> _____	<b>Date:</b> _____
<b>Odometer:</b> _____	<b>Odometer:</b> _____
<b>Service Centre:</b> _____	<b>Service Centre:</b> _____
<b>Date:</b> _____	<b>Date:</b> _____
<b>Odometer:</b> _____	<b>Odometer:</b> _____
<b>Service Centre:</b> _____	<b>Service Centre:</b> _____
<b>Date:</b> _____	<b>Date:</b> _____
<b>Odometer:</b> _____	<b>Odometer:</b> _____



**Vero mechanical breakdown insurance**  
*keeping you mobile on the farm*

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 farm bike 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**

You may have your farm bike serviced by the dealer you purchased it from or any recognised 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. Operating in very wet or muddy conditions, dusty areas, sand or snow will also necessitate more frequent servicing.

If you have any doubts please refer to the dealer who sold you your farm bike 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.

**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 Farm Bike 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 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.**

**vero Cover provided**

- a. The reasonable cost to repair the actual failure of Covered Parts due to a sudden and unforeseen mechanical or electrical breakdown that occurs during normal use.
- b. Your cover is for a period of 12 or 24 months as shown on this certificate.

**Qualifying farm bikes**

We cover farm bikes and petrol powered 4 wheel drive all-terrain vehicles used for farm use only that at the commencement of cover:

- are less than 9 years old and
- have travelled than 50,000 kilometres or
- have an hour metre reading less than 5,000 hours

**Claim limits**

The claim limit for any one breakdown is;  
a. Farm bikes less than 5 years old \$5,000  
b. Farm bikes less than 9 years old \$3,500

The most we will pay in total for all claims under this policy is the market value of your farm bikes. 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 farm bike. An excess will apply for each unrelated claim.



**Covered parts**

- **engine:** all internally lubricated parts
- **transmission:** all internally lubricated parts
- **brakes:** hydraulic brake callipers, master cylinders, brake housing plates, hubs and internal actuating mechanism
- **lubricating system:** complete oil injection system, oil pump, oil injection drive gear, oil tank, oil level sensor, oil cap and all metallic oil lines
- **cooling system**
- **suspension:** all internally lubricated parts
- **primary and final drive system:** all internally lubricated parts; CV joints, U-joints, eccentrics, hillard clutch assembly, 4WD/AWD, bearings and wheel hub
- **steering:** steering stem assembly including bearings/bushings, shaft, tie rods and tie rod ends
- **electrical:** starter, coils, rectifiers, stator, magneto, solenoids, alternator/generator and voltage regulator

**Additional Cover**

The following parts are covered if they are damaged as a result of a failure of a covered part:

- **engine:** cylinder heads(s), block, cylinders
- **transmission:** case
- **suspension:** axles and frame
- **primary and final drive system:** case, shaft and final drive housing

**Excluded farm bikes**

There is no cover for any of the following:

- Farm bikes modified in any way from the manufacturer's original specification.
- Any diesel powered farm bike or all-terrain vehicle with more than 4 wheels.

**This certificate does not cover**

- Any resulting damage caused by a non covered part;
- Any damage resulting from neglect of the periodic maintenance specified by the manufacturer;
- Repairs that are covered by the manufacturer's warranty or repairs that are the subject of a manufacturers recall or any component design fault;
- Any damage resulting from operating methods other than those indicated in the manufacturers owners manual including towing more than the recommended weight limits;
- Any fault existing at the time of the commencement date of cover and any subsequent damage resulting from that fault;
- Parts replaced due to normal wear or routine maintenance;
- 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;
- 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;
- Any repairs commenced or carried out without our authority;
- Any repairs caused by the use of incorrect fuel or incorrect fuel mix.

**Conditions**

- You must take all reasonable steps to protect the farm bike from breakdown and comply with the manufacturer's operating and safety recommendations;
- This policy does not apply if the farm bike is used in racing competition hill climbing competition, rallies or other organised event;
- If any claim is fraudulent in any respect and/or if the odometer/hour reader is altered or tampered with, all benefits under this certificate will be forfeit;
- This certificate applies to you and your motorcycle and is not transferable or refundable;
- You must comply with the service requirements detailed in this certificate;

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 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: \_\_\_\_\_