

Policy wording

Policy: MF2-55555555

Tax invoice		GST Number:	22 484 117
Date of agreement:	21 July 2017	Retail premium:	\$490.00
Insurer:	Autosure	Phone:	0800 809 700
Address:	12-14 Northcroft Street, Takapuna, Auckland 0622 P O Box 33 1248 Takapuna, Auckland 0740	Email	claims@autosure.co.nz

Insured		Credit provider	
Name:		Name:	
Address:		Phone:	

Vehicle

Year:	2017	Make:	HONDA	Model:	TRX500 F
Registration number:		Odometer/Hrs:	11 H	Modified:	No
Excess:	\$150.00	Cover period:	12 Months from 21 February 2017 to 21 February 2018		
CC rating:	0				

Consumer Guarantees Act (CGA)

You have certain rights under the CGA. These rights are expressed as a series of guarantees.

The principle guarantees applicable to the vehicle covered by this policy are that the vehicle must be of acceptable quality, fit for any particular purpose (you asked about or were told about) and matches any description given with the vehicle. In some circumstances the manufacturer or importer must also guarantee that spare parts and repair facilities are available for a reasonable time after the vehicle is sold to you.

Acceptable quality means goods do what they are made to do, are acceptable in appearance and finish, are free from minor defects and are safe and durable.

What is reasonable and acceptable depends on what a reasonable consumer would think was acceptable based on the nature of the goods, the price paid and any statement that may have been made about the goods.

If your vehicle fails to comply with any guarantee under this Act, you may require that the dealer remedies the failure within a reasonable time.

You must give the dealer the first opportunity to remedy the failure – as long as the dealer complies with its obligations under the CGA, if you have the failure remedied elsewhere you will not be entitled to obtain your costs from the dealer.

If the failure is of a substantial character, you may reject the vehicle within a reasonable time and choose to have either a refund or replacement. You may also be entitled to compensation for any other reasonably foreseeable loss or damage.

If the dealer fails to comply with its obligations under the GCA, you may have the failure remedied elsewhere and obtain all reasonable costs incurred in having the failure remedied from the dealer.

Protection under this policy is additional to the rights you have under the CGA.

Comparison

The following is a summarised comparison between the cover (guarantees) provided by the Consumer Guarantees Act (CGA) and the cover provided by Mechanical Breakdown Insurance (MBI).

Risk to consumer	CGA response	MBI response
Wear and Tear	No cover (as long as vehicle is of acceptable quality)	Covered subject to policy conditions
Dealer no longer in business	Cover in very limited circumstances	Covered subject to policy conditions
km limit	What a reasonable consumer would expect based on factors described above	No km limit
Fault or failure	Dependant on specific circumstances -discuss with dealer	Insured components covered subject to policy conditions
Fault diagnosis	Dependant on specific circumstances	Motor repair specialists with expert fault diagnosis
Dispute Resolution	Disputes Tribunal or Court	Established complaint procedure with access to ISO (free service)
How do you know what your rights are?	Consumer websites and /or review the CGA	Plain English wording. Friendly claims service
Commercial and business use	Dependant on nature of specific vehicle and whether the CGA has been contracted out of.	Certain business use covered subject to policy conditions

Your rights of cancellation

You may cancel this policy by giving notice of cancellation to Autosure at the contact details set out above, within 10 days from the date of this agreement or at any time if we have not satisfied our disclosure obligations under the Fair Trading Act in relation to your policy.

Service history record

Service Centre: _____

Date: _____

Odometer: _____

Service Centre: _____

Date: _____

Odometer: _____

Service Centre: _____

Date: _____

Odometer: _____

Service Centre: _____

Date: _____

Odometer: _____

Service Centre: _____

Date: _____

Odometer: _____

Service Centre: _____

Date: _____

Odometer: _____



Autosure mechanical breakdown insurance

keeping you mobile on the farm

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

Authorised Repairer instructions

When contacted by an Autosure 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:

- policy 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:

**Autosure
Motorcycles
Claims Services**
PO Box 33 1248
Takapuna
Auckland 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.



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 policy 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.

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 policy.

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 less 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 bike. Cover does not expire if a claim is made unless that claim means the market value limit is exceeded. The age limit is 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;

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

This policy does not cover

- a. Any resulting damage caused by a non covered part;
- b. Any damage resulting from neglect of the periodic maintenance specified by the manufacturer;
- c. 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;
- d. Any damage resulting from operating methods other than those indicated in the manufacturer's owner's manual including towing more than the recommended weight limits;
- e. Any fault existing at the time of the commencement date of cover and any subsequent damage resulting from that fault;
- f. Parts replaced due to normal wear or routine maintenance;
- 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 the farm bike from breakdown and comply with the manufacturer's operating and safety recommendations;
- b. This policy does not apply if the farm bike is used in racing competition hill climbing competition, rallies or other organised event;
- c. If any claim is fraudulent in any respect and/or if the odometer/hour reader is altered or tampered with, all benefits under this policy will be forfeit;
- d. This policy applies to you and your motorcycle and is not transferable or refundable;
- e. You must comply with the service requirements detailed in this policy;

If you breach any term or condition no claim will be payable under this insurance. Nothing in this policy affects our rights to avoid the policy of insurance for non-disclosure.

Definitions

DPL Insurance Limited (DPL) is the insurer under this policy and is referred to as 'we', 'our' or 'us'.

'You' or 'your' means the insured person named on this policy.

GST

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

Vehicle details

Your vehicle details are shown on the policy certificate. If your vehicle details are incorrect in any way with regard to make, model, year or odometer reading, then you may not qualify for the extent of cover you have selected.

Authorised Repairer

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

Privacy Act

The 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 Finance Limited, Level 1, 98 Great King Street, Dunedin; DPL Insurance Limited, , Autosure, PO Box 33 1248, Takapuna, Auckland 0740, 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.

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Insurer financial strength rating

The Insurance (Prudential Supervision) Act 2010 requires all licensed insurers to have a current financial strength rating given by an approved rating entity. DPL Insurance Limited has been given an **B+** (Good), with an outlook assigned as 'stable' by A.M. Best.

The rating scale is:

A++, A+	Superior	B, B-	Fair	D	Poor
A, A-	Excellent	C++, C+	Marginal	E	Under Regular Supervision
B++, B+	Good	C, C-	Weak	F	In liquidation
				S	Suspended

Declaration

By entering into this insurance contract you confirm that:

1. The information given is in every respect correct and complete and all material information has been disclosed to DPL (subject to the rights you have under the Criminal Justice (Clean Slate) Act 2004.)
2. You understand the credit provider is an agent of DPL and may receive remuneration for arranging this policy.
3. The details and information you have provided shall be the basis of the contract between you and DPL, and you are willing to accept cover subject to this policy.

An electronic copy of this policy is available on your MTF customer web site, please visit www.mtf.co.nz.

Insured's signature

MTF representative

Date

Date