

Policy wording

Policy: MC2-5555555

Tax invoice		GST Number:	22 484 117
Date of agreement:	21 July 2017	Retail premium:	\$625.00
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:	2015	Make:	YAMAHA
Registration number:	12ABC	Odometer/Hrs:	12,356 K
Excess:	\$150.00	Cover period:	12 Months from 20 February 2017 to 20 February 2018
CC rating:	1865	Model:	RAIDER
		Modified:	No

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	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)
Out of Town breakdown	Dependant on specific circumstances -discuss with dealer	Free 24 hour help line. Referred and or towed to an approved repairer. Subject to policy conditions.
Flat battery Lost keys Flat tyre Out of fuel	No cover	Free 24 hour helpline All covered by AA Road 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 on the road*

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 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.

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 Motorcycle 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
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.**



Servicing Requirements

Take your motorcycle back to the dealer you purchased it from or call **0800 809 700** to obtain details of your closest Autosure 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 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.

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)



AA Roadservice

By purchasing Autosure 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 policy 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.
- 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 damaged 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 DPL Insurance Limited. DPL Insurance does not accept any responsibility arising from AA Roadservice.

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.
- Towing – if your motorcycle requires towing this is supplied by AA Roadservice. Please refer to the AA Roadservice section of this policy for details.

Qualifying motorcycles

Motorcycle less than 12 years old at commencement of cover

Claim limits

The claim limit for any one breakdown is;

- Motorcycle less than 5 years old \$5,000
- 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. 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 motorcycle. An excess will apply for each unrelated claim.

Excluded motorcycles

There is no cover for any of the following motorcycles;

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

This policy does not cover

- 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 manufacturer's recall or any component design fault;
- Any damage resulting from operating methods other than those indicated in the manufacturer's owner's manual;
- Any fault existing at the time of the commencement date of cover and any subsequent damage resulting from that fault;
- Engine covers, panel, paintwork, fuel lines, hydraulic lines, batteries;
- 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;
- 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 your motorcycle from breakdown and comply with the manufacturer's operating and safety recommendations;
- This policy does not apply if your motorcycle is used in racing competition;
- This policy does not apply when your motorcycle is ridden off road;
- If any claim is fraudulent in any respect and/or if the odometer/hour meter is altered or tampered with, all benefits under your policy will be forfeit;
- This policy applies to you and your motorcycle and is not transferable or refundable.
- 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 this 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:

- 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.)
- You understand the credit provider is an agent of DPL and may receive remuneration for arranging this policy.
- 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

Customer copy