

Assurant Vehicle Care[®]

Maxi Mechanical Breakdown Insurance

Summary of Cover

Qualifying Vehicles

Vehicles that qualify for cover under Maxi Mechanical Breakdown Insurance include:

- Petrol and Diesel vehicles
- With an odometer reading of up to 300,000 km at the start of the policy, and
- Up to 20 years old at policy expiry

Claim Limits

The maximum claim limit is:

- The choice of \$6,000 or \$3,000
- Total maximum liability of the policy is the vehicle's Current Market Value at the time of claim

Policy Benefits

- Benefits Package - up to \$500 per claim for any combination of accommodation, travel, and vehicle repatriation costs
- Factory Audio
- Electric Mirrors
- Door Locks
- Sunroofs

Optional Benefits

- Roadside Assistance
- Additional Towing Allowance up to \$150 per claim
- Consumables Cover of up to \$300 per claim
- Diagnostic Cover of up to \$300 per claim per claim
- Cover for Uber/Taxi (only valid for EV/ Hybrid vehicles)

Customer Obligations

- Regular servicing of the vehicle is required to maintain the integrity of the vehicle and cover under the policy
- Please ensure that the vehicle is serviced in line with the manufacturer's requirements and intervals
- Where manufacturer requirements are not known, please refer to the policy wording for a full list of requirements



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Assurant Vehicle Care[®]

Optimum Mechanical Breakdown Insurance

Summary of Cover

Qualifying Vehicles

Vehicles that qualify for cover under Optimum Mechanical Breakdown Insurance include:

- Petrol and Diesel vehicles
- With an odometer reading of up to 225,000km at the start of the policy, and
- Up to 20 years old at policy expiry

Claim Limits

The maximum claim limit is:

- Current Market Value for Cat 1 vehicles with an odometer reading up to 150,000km
- The choice of \$10,000 or \$8,000 for all other qualifying vehicles
- Total maximum liability of the policy is the vehicle's Current Market Value at the time of claim

Policy Benefits

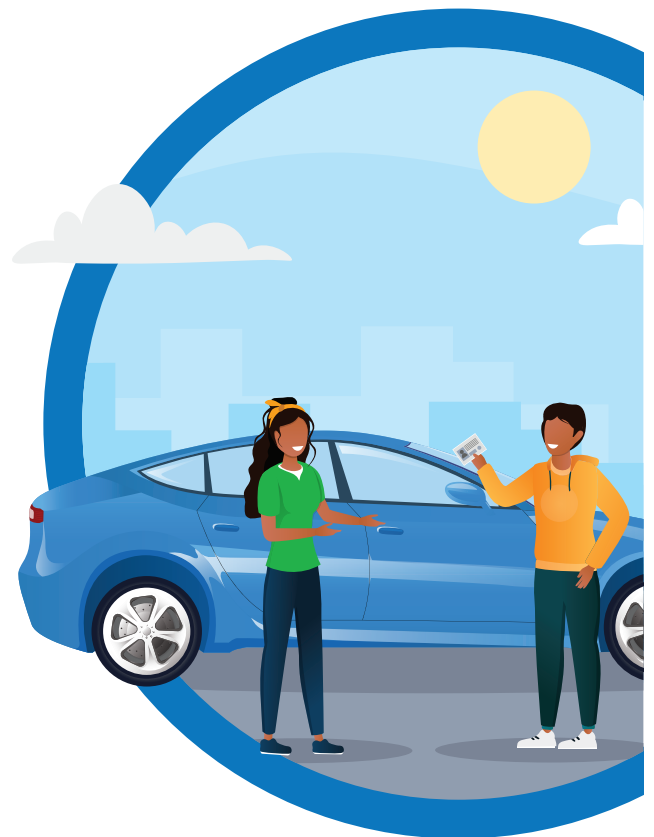
- Benefits Package - up to \$1000 per claim for any combination of accommodation, travel, and vehicle repatriations costs
- Factory Audio
- Electric Mirrors
- Door Locks
- Sunroofs

Optional Benefits

- Roadside Assistance
- Additional Towing Allowance up to \$150 per claim
- Consumables Cover of up to \$500 per claim
- Diagnostic Cover of up to \$500 per claim per claim

Customer Obligations

- Regular servicing of the vehicle is required to maintain the integrity of the vehicle and cover under the policy
- Please ensure that the vehicle is serviced in line with the manufacturer's requirements and intervals
- Where manufacturer requirements are not known, please refer to the policy wording for a full list of requirements



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Kinetic Mechanical Breakdown Insurance

Summary of Cover

Qualifying Vehicles

Vehicles that qualify for cover under Kinetic Mechanical Breakdown Insurance include:

- BEV, PHEV and Hybrid vehicles
- With an odometer reading of up to 150,000km at the start of the policy, and
- Up to 15 years old at policy expiry

Claim Limits

The maximum claim limit is:

- The choice of \$15,000 or \$10,000 for all other qualifying vehicles
- Total maximum liability of the policy is the vehicle's Current Market Value at the time of claim

Policy Benefits

- Benefits Package - up to \$1,500 per claim for any combination of accommodation, travel, and vehicle repatriations costs
- Factory Audio
- Electric Mirrors
- Door Locks
- Sunroofs

Optional Benefits

- Roadside Assistance
- Additional Towing Allowance up to \$150 per claim
- Consumables Cover of up to \$500 per claim
- Diagnostic Cover of up to \$500 per claim per claim
- Cover for Uber/Taxi

Customer Obligations

- Regular servicing of the vehicle is required to maintain the integrity of the vehicle and cover under the policy
- Please ensure that the vehicle is serviced in line with the manufacturer's requirements and intervals
- Where manufacturer requirements are not known, please refer to the policy wording for a full list of requirements



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Pinnacle Mechanical Breakdown Insurance

Summary of Cover

Qualifying Vehicles

Vehicles that qualify for cover under Pinnacle Mechanical Breakdown Insurance include:

- Petrol and Diesel vehicles
- With an odometer reading of up to 150,000 km at the start of the policy, and
- Up to 15 years old at policy expiry

Maximum Liability

The maximum liability limit is Current Market Value

Mechanical Claim Limits

The maximum claim limit is:

- Current Market Value for Cat 1 vehicles with an odometer reading up to 150,000km
- \$10,000 for all other qualifying vehicles

EV Battery Claim Limits

The maximum claim limit is:

- \$10,000 for all vehicles up to 10 years at time of loss
- \$5,000 for all vehicles over 10 years old at time of loss

Policy Benefits

- Benefits Package - up to \$500 per claim for each of the following: accommodation, travel, and vehicle repatriation costs
- Peripheral cover for parts which have not failed but are prudent to repair
- Roadside Assistance
- Factory Audio

Customer Obligations

- Regular servicing of the vehicle is required to maintain the integrity of the vehicle and cover under the policy
- Please ensure that the vehicle is serviced in line with the manufacturer's requirements and intervals
- Where manufacturer requirements are not known, please refer to the policy wording for a full list of requirements



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Guaranteed Asset Protection Insurance

Summary of Cover

Qualifying Vehicles

In the event your vehicle is declared a total loss through accident or theft, your insurance payout may not be enough to cover the balance outstanding on your loan.

Even if there is no money owing, you could be out of pocket for unforeseen expenses, as well as having to replace your vehicle.

GAP provides you protection over the vehicle insurance settlement in the event of a **total loss**.

You must have current Comprehensive Motor Vehicle Insurance.

Policy Benefits

- Extra protection in the event of a “total loss”
- No need to continue making payments on a car you no longer own
- Cover for up to 60 months for one premium
- Optional benefits to meet your out of pocket expenses including:
 - **Shortfall cover up to \$5,000 or \$10,000**
 - **\$3,000 cash payment for inconvenience**
 - **\$4,000 deposit benefit if returning to the selling dealer for replacement vehicle**



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Payment Protection Insurance

Summary of Cover

	Option 1: Wage & Salary Earners or Self-Employed	Option 2: Seasonal Workers	Option 3: Beneficiaries, Wage & Salary Earners, Self-Employed, or Seasonal
<p>Bankruptcy or Redundancy</p> <p>In the event you are declared bankrupt or made redundant from permanent employment, we will pay your repayments on your finance contract to a maximum of 180 days.</p>	✓		
<p>Business Interruption or suspension</p> <p>Where your business premises or operations are unable to function, or you are suspended from full-time employment, we will pay your finance repayments up to a maximum of 180 days.</p>	✓		
<p>Hospitalisation</p> <p>In the event you are hospitalised due to disablement or terminal illness, we will pay you up to \$500 per day for up to 10 days.</p>	✓		
<p>Carer</p> <p>If you become a full-time unpaid carer for a family member, we will pay your finance repayments for a maximum period of 180 days.</p>	✓		
<p>Disablement</p> <p>Where you suffer an injury or illness and are unable to work, we will pay your finance repayments during the period of disablement.</p>	✓	✓	
<p>Terminal Illness</p> <p>If diagnosed with an illness that is likely to result in death within 6 months, we will pay the balance of your finance contract less any arrears.</p>	✓	✓	✓
<p>Death</p> <p>In the event of your death, we will pay the balance of your finance contract less any arrears of more than 3 months.</p>	✓	✓	✓

Pre-existing conditions are excluded from cover, as are any situations relating to health or employment where the details of which were known to the customer prior to taking this insurance. This is a summary of cover only and does not form part of the insurance policy. For full information, please refer to the full policy wording.

Assurant Vehicle Care[®]

Motor Vehicle Insurance

Summary of Cover

Extensive Cover

We have compared and added a number of policy benefits to give you one of the best covers available.

Available 24 hours a day, 7 days a week

Personally answered 0800 phone number.

Roadside Assistance

Flat Tyre/Damaged Wheel, Flat Battery, Locked Out, Lost Keys, Out of Fuel, Breakdown Towing (mechanical or electrical).

Easy claims process

Experienced people that make the process as fast and easy as possible for you.

Liability Cover

Legal Liability cover \$10,000,000 for Third Party property damage. \$1,000,000 for Third Party Injury.

Accident Management Service

Our Accident Management benefit provides Assurant customers quality 24 hours a day, 7 days a week nationwide service including:

- Lodgement of your claim over the phone and allocation of a repairer from their approved national network
- Delivery of your vehicle to the repairer if you are unable to
- Access to a nationwide network of quality repairers that guarantee every repair for the life of the vehicle
- Quick valet at completion - a good standard of cleaning on the repaired vehicle's interior & exterior will be provided including: full vacuum of carpets, seats & interior, full interior de-dust of hard surfaces, and full exterior wash & dry (cleaning does NOT include full interior shampoo, de-odorising, or exterior cut/polish/wax)

Discount Options

- Named Driver
- Restricted Driver

Policy Benefits

- No extra fees or charges if you choose to pay by installment
- New for old for 12 months
- Trailer Cover
- Windscreen Cover
- Accidental Death Cover \$5000
- Keys and Locks
- Completion of Journey Costs
- No Blame Bonus and Excess Protection
- Protected No Claim Bonus
- Rental Vehicle Cover (Optional)



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Assurant Vehicle Care[®]

Motorcycle Insurance

Summary of Cover

Agreed Value

Agreed value is the amount we would pay if the bike becomes a total loss (less any outstanding premium).

12 Months New for Old

If the motorcycle is stolen or damaged beyond repair, we will replace it with a brand new equivalent model if the bike is under 12 months old.

Riding Apparel Cover

In the event of an accident, there is extra cover for riding apparel up to \$2,500.

Roadside Assistance 24/7

Flat Tyre/damaged wheel, flat battery, lost keys, out of fuel, breakdown recovery (mechanical or electrical) – you're covered.

Experienced Rider Discounts

More experienced riders may benefit from a cheaper premium.

Completion of Journey Cover

If you are in an accident while on tour, you are covered for expenses to complete your journey up to \$1,000.

Rebates for Ride Forever Training

Rebating your training course booking fee up to \$50. Please contact us at assurant.nz for a full description of the Ride Forever Rebates.

Track Day Cover

An extension on the policy for cover at approved track day events. Please contact us at assurant.nz for a full description of the conditions of track day cover.



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