



Ford PROTECT

Extreme Plus
Mechanical Breakdown Insurance



Go Further

Welcome

Thank **you** for choosing **us** to provide **you** with one of the most comprehensive Mechanical Breakdown Insurance covers available today.

The Insurer

This insurance policy is underwritten by DPL Insurance Limited, a licensed insurer under the Insurance (Prudential Supervision) Act 2010.

DPL Insurance Limited 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 issued a Financial Strength Rating of B+ (Good), with an outlook assigned as 'Positive' by A.M. Best.

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

For more information and details on **our** Financial Strength Rating and Solvency Calculation go to www.dplinsurance.co.nz.

Customer Commitment

We are committed to treating **our** customers with fairness, respect and dignity. This means that **we** will:

- Act with integrity at all times;
- Provide high quality service;
- Listen to **our** customers' concerns;
- Be open and transparent in all of **our** dealings; and
- Take the time to answer any questions **our** customers have.

Complaints

We are committed to resolving all complaints and concerns quickly, respectfully and in good faith. If **you** have a complaint relating to **our** activities, in the first instance, please contact **us**. Any dispute which **we** cannot resolve can be referred to **our** disputes resolution provider by contacting:

The Insurance and Financial Services Ombudsman
P. 0800 888 202, PO Box 10845, Wellington 6143, www.ifso.nz

Our Guarantee

If **you** are not completely happy with the cover provided by **your** policy, **you** can cancel it within 15 days of the start of the **period of insurance**, provided **you** have not made a claim under **your** policy. **We** will refund any premiums **you** have paid **us**.

About Your Policy

Mechanical Breakdown Insurance (MBI) protects **you** against the cost of sudden and unforeseen breakdown of **your** vehicle.

This document is the policy wording for Extreme Plus – **our** most comprehensive MBI cover.

Your policy is a contract between **you** and **us** and is comprised of:

- **Your** online application or application form;
- **Your** policy wording; and
- **Your** current **policy schedule**; and
- Any other document issued by **us**, which may vary or modify the above documents.

Please keep these documents safe and read them together.

It is important **you** read **your** policy in full and understand **your** benefits and the terms and conditions of **your** policy, including what **your** insurance covers – and what it doesn't. If there is anything **you** don't understand, or if **you** have any questions, please contact **us**.

Your vehicle details are stated in **your** policy **schedule**. If they are incorrect in any way, including **vehicle** make, model, year or odometer reading, **you** may not qualify for the extent of cover **you** have selected. It is important that **you** check **your** **policy schedule** and advise **us** immediately if any details are incorrect or need updating.

Defined Words

If a word is shown in **bold** it has a special meaning. There is a list of these words and their meanings in the Definitions section of this policy.

Duty Of Disclosure

You have a legal duty of disclosure when **you** apply for insurance, make changes to **your** policy and when making a claim, to tell **us** everything that a prudent insurer would want to take into account in deciding:

- Whether to issue **your** policy;
- The applicable terms and conditions of **your**

- policy;
- The amount of **your** premium;
- Whether any alterations to **your** policy will be made;
- Whether **your** policy will respond to **your** claim.

If **you** breach the duty of disclosure, **we** may void **your** policy from the start of the **period of insurance** and refund any premiums **you** have paid **us**.

What You Are Insured For

Your current **policy schedule** will show the cover level, any applicable additional covers and benefits for **your** vehicle based on its make, model, category, age and odometer reading at the start of the **period of insurance** and any conditions **we** imposed on **your** policy.

For **electric vehicles** the **Electric Vehicle** Package is added to this cover.

If **your** vehicle suffers a **breakdown** of a covered component during the **period of insurance** while in New Zealand and **you** have complied with the terms of this policy, **we** will settle **your** claim by, at **our** discretion, choosing to either have an **authorised repairer** repair **your** vehicle, with components that are comparable to the condition of **your** vehicle at the time the **breakdown** occurs, or pay **you** the cash value of these repairs.

The most **we** will pay for any one claim under **your** policy, is the maximum claim entitlement for **your** cover and the additional benefits, less the excess stated on **your** **policy schedule**.

The most **we** will pay for the total of all claims in one **period of insurance** under this policy is limited to the **market value** of **your** vehicle at the start of the **period of insurance**, or the value of **your** vehicle as stated on **your** **policy schedule**, whichever is lower, less any excess.

Where **we** consider **your** vehicle is uneconomic to repair, **we** will settle the claim as a **total loss** and pay **you** the **market value** of **your** vehicle as at the start of the **period of insurance**, the purchase price of **your** vehicle or the maximum claim entitlement as

stated on **your policy schedule**, whichever is lower, less any excess. If **we** settle the claim as a **total loss** then the **period of insurance** ends.

Additional Covers

This policy includes additional cover for the following manufacturer specified and factory fitted components. The applicable additional covers are shown in **your policy schedule**.

Access and Comfort

- Ambient lighting
- Automatic opening tailgates and sliding doors
- Convertible roof components, excluding glass, panel, paintwork and trim
- Disability and mobility seats, lifts, ramps and components, excluding panel, paintwork and trim
- Door locks, handles and hinges
- Electric folding tow bars
- Keys and remotes
- Seating and seating mechanisms (memory adjustments, heating, ventilation, massage, etc.)
- Soft-close doors and trunk systems
- Sunroof components, excluding glass, panel, paintwork and trim.

Driver Assistance and Safety

- Adaptive (autonomous) cruise control systems
- Automatic parking systems
- Automatic roll bar components, excluding glass, panel, paintwork and trim
- Blind spot monitoring systems
- Driver drowsiness detection systems
- Emergency braking systems
- Head-up display systems
- Lane departure warning systems
- Mirror components, excluding glass, panel, paintwork and trim
- Radars and dashboard cameras
- Rear-view, front, side and 360 degree cameras
- Safety airbag systems, excluding panel, paintwork and trim
- Seat belt systems, excluding panel, paintwork and trim
- Traffic sign recognition systems
- Tyre pressure monitoring systems
- Visual and audible parking systems.

Entertainment

- Navigation, communication and entertainment systems
- Speakers.

Performance

- Automatic spoilers, excluding glass, panel, paintwork and trim
- Height adjustable, adaptive, active and semi-active suspension systems
- Shock absorbers.

Electric Vehicle Package

For **electric vehicles** the **Electric Vehicle Package** is added to **your** cover and the following manufacturer specified and factory fitted **components** are covered under **your** policy:

- Auxiliary engines; and
- Drive unit (inverter); and
- Dual charger; and
- **Electric vehicle battery.**

We will only pay for one **electric vehicle battery** replacement in one **period of insurance**.

The maximum contribution **we** will pay towards repair or replacement of an **electric vehicle battery**, depending on **your vehicle's** age at the time of the claim is:

- Up to 10 years: \$10,000.
- Over 10 years: 50% of the claim entitlement for **your** selected cover, less the excess, as stated on **your policy schedule**.

If **your electric vehicle** requires towing it must be transported using a flatbed tow-truck.

Additional Benefits

These additional benefits apply if **you** have a claim accepted under **your** policy. The applicable additional benefits and the total maximum amount of the additional benefits **we** will pay are shown in **your policy schedule**.

Consumable Items

We will pay the reasonable costs of any consumable

items that require replacement as part of **your** claim, up to \$750 per claim.

Repatriation Costs

In the event of a **breakdown** that occurs more than 100 km from **your** normal residence and the repair of **your vehicle** by an **authorised repairer** exceeds 24 consecutive hours, **we** will reimburse **you** the reasonable repatriation costs for **your vehicle** to **your** normal residence or another location convenient to **you**, whichever is closer, up to \$500 per claim.

Accommodation and Return Home Travel

In the event of a **breakdown** that occurs more than 100 km from **your** normal residence and the repair of **your vehicle** by an **authorised repairer** exceeds 24 consecutive hours, **we** will reimburse **you** the reasonable costs for accommodation, rental car hire or return home travel, up to \$1,500 per claim.

Roadside Assistance

Your vehicle is eligible for roadside assistance with unlimited callouts, 24 hours a day, 7 days a week, 365 days a year. Roadside assistance is covered by AA Roadservice, provided and administered by The New Zealand Automobile Association Inc. on **our** behalf. Please refer to the AA Roadservice Cover section of this policy for details.

What You Are Not Insured For

Excess

For each unrelated **breakdown**, the excess amount shown on **your policy schedule** will be deducted from the amount of **your** claim.

You must pay the excess to the **authorised repairer** before **you** collect **your vehicle**.

Excluded Vehicles

The following **vehicles** are not insured under this policy and if **you** take out a policy for a **vehicle** that is listed below, then **your** policy is void from the start of the **period of insurance** and **your** premium will be refunded:

- **Vehicles** with any modifications that alter them from the manufacturer's original specifications;

- Left hand drive **vehicles**;
- **Vehicles** with a gross vehicle mass over 3,500 kg;
- **Vehicles** used for carrying passengers for hire or reward;
- **Vehicles** used for delivery of goods for hire or reward;
- **Vehicles** used for the purpose of driver instruction;
- **Vehicles** used for any kind of competitive purposes, racing, testing or off-road activity;
- Flood damaged, water damaged, fire damaged and written off **vehicles**;
- Motorcycles, ATVs or quad bikes;
- **Vehicles** without a valid Warrant of Fitness or Registration; or
- Any other **vehicles** defined by **us** as excluded at the start of the **period of insurance**.

General Exclusions

There is no cover for any claim attributable either wholly or in part to:

1. Any costs of compliance checks, routine maintenance, replacements, adjustments, tuning and servicing recommended by **your vehicle's** manufacturer, to be carried out at specific mileage or time intervals;
2. Any **breakdown** as a result of **you** not following **your vehicle** manufacturer's operating, servicing and safety instructions at all times;
3. Any **breakdown** that existed prior to the start of the **period of insurance** (and any resulting damage);
4. Any **breakdown** that **you** knew about or ought to have reasonably known or foreseen, prior to the **period of insurance**;
5. Any **breakdown** to a **vehicle** that does not have a valid Warrant of Fitness at the time the claim is made;
6. Any **breakdown** caused by **you** as a result of neglect, misuse, abuse or not taking all reasonable precautions, that it would be reasonable to expect a person to take in the circumstances, to prevent damage to **your vehicle** and its components;
7. Any repairs or replacements commenced or carried out on **your vehicle** without **our** prior authorisation;
8. Any **breakdown** as a result of **your vehicle** being involved in an accident;

9. Any **breakdown** subject to recall or withdrawal by **your vehicle's** manufacturer or a regulatory authority;
10. Any **breakdown** caused or contributed to by a manufacturing error regardless of whether the manufacturer accepts liability for that error;
11. Any **breakdown** caused by the use of incorrect fuel, oil, lubricant, coolant or any other fluid outside of **your vehicle** manufacturer's recommendations;
12. Any **breakdown** where the odometer has been tampered with, altered or disconnected;
13. Any loss of use, consequential loss and incidental expenses incurred for communication, delivery, storage or cleaning costs;
14. Any **breakdown** resulting from any modifications that alter **your vehicle** from the manufacturer's original specifications;
15. Any costs arising from the continuous operation of **your vehicle** after the **breakdown** has occurred, including loss of oil, lubricant, coolant or any other fluid;
16. Any costs arising from misdiagnosing a **breakdown**;
17. Any **breakdown** arising from poor workmanship, faulty **components** or repairs, omissions, errors, faults, malicious software or viruses, in any application or systems software of **your vehicle**;
18. **Electric vehicle battery** replacement or repair, due to gradual loss of capacity and ability to hold charge;
19. Any damage related to incorrect charging procedure or charging of an **electric vehicle battery**, when the manufacturer's recommended procedure is not followed;
20. Any damage related to incorrect towing or transporting of **your vehicle**;
21. Any costs arising from repair or replacement of a whole pair or set, when a **component** constituting a part of a pair or set suffers a **breakdown**;
22. Any **breakdown** caused by insects, rodents, contamination, frost, water, fire, corrosion, rust, rot, oxidisation, atmospheric conditions and other external forces.

Excluded Components

There is no cover for any claim attributable either wholly or in part to:

1. Chassis, panel, paintwork, glass, trim, upholstery and any other cosmetic items;
2. Batteries, exhaust systems, catalytic converters, diesel exhaust fluid systems (e.g. AdBlue), diesel particulate filters (e.g. DPF), tyres and wheels, light bulbs (including LED) and fuel tanks;
3. Cambelts and any consequential loss as a result of the failure of the cambelt, when it is overdue for replacement as recommended by **your vehicle's** manufacturer; or
4. Anything included in the additional covers, if it is not factory fitted and specified by **your vehicle's** manufacturer.

Making A Claim

If an event happens which may lead to a claim under this policy **you** must:

1. Take all reasonable steps to minimise the damage and prevent any further claim;
2. Freephone **0800 809 700** to notify **us** of **your** claim and to obtain details of the nearest **authorised repairer**;
3. Assist **us** with **your** claim in any way **we** request;
4. If **your vehicle** can be driven safely without causing further damage, take it to the nearest **authorised repairer** or otherwise have it transported;
5. Provide the **authorised repairer** with the details of **your** policy; and
6. Before any repairs begin, ensure that the **authorised repairer** contacts **us** and obtains authorisation.

We may require **you** to complete a claim form and provide **us** with proof that **your vehicle** has been properly serviced. This can include (but is not limited to) a pre-purchase inspection, Warrant of Fitness, service invoices, service records and service coupons. **We** have the right to make any reasonable enquiries in relation to **your** claim.

If the **breakdown** is covered under this policy **we** will authorise repairs and **we** will give **our**

authorisation number to the **authorised repairer**. The contract for repairs is between **you** and the **authorised repairer**.

You may be required to authorise the dismantling of **your vehicle**, as this may be required to determine if there is a valid claim. Where this is the case:

- **We** or the **authorised repairer** will request **your** authority prior to commencing work; and
- **We** will reimburse the cost of doing this if **we** accept **your** claim.

Policy Conditions

To be eligible to make a claim **you** must comply with all the terms of **your** policy. If **you** or someone on **your** behalf breaches **your** policy, then **we** may:

- Decline **your** claim in part or whole; and/or
- Cancel **your** policy.

Accuracy of Statements and Fraud

All statements and answers made by **you** or on **your** behalf in the application for this insurance, when making changes to it and in any claim must be true, correct and complete in every respect.

If **you** or someone on **your** behalf makes a statement that is not true, correct and/or complete, then **we** may:

- Decline **your** claim in part or whole; and/or
- Void **your** policy from the start of the **period of insurance**.

Amounts

All amounts stated in **your** policy are in New Zealand dollars and include Goods and Services Tax (GST).

Change in Circumstance

You must notify **us** immediately if there are any material changes to any circumstances that existed when **you** took out **your** policy. If **you** fail to do so, then **you** are liable to repay **us** for any payments made after that date.

Cancellation

You may at any time cancel **your** policy by giving **us** notice in writing. If **you** request cancellation, **your** policy is not refundable unless cancelled within 15 days of the start of the **period of insurance**.

We may cancel **your** policy, at any time, by giving **you** 10 days' notice in writing to **your** address, as stated in **your** policy schedule.

- **We** will refund **your** premium relating to the balance of the **period of insurance**, calculated on a pro-rata basis.
- **We** will not refund **your** premium if **you** have made any claim under this policy.

Double Insurance

If the **breakdown** of **your vehicle** is also covered by another insurance policy, then **we** will only be liable for any difference between the cover provided by that policy and the cover provided by this policy. If the **breakdown** of **your vehicle** is also covered by a guarantee or warranty, then there is no cover under this policy.

Deliberate Acts

You must not cause or facilitate any damage through any reckless, deliberate or wilful act, nor knowingly allow or permit anyone else to cause damage or liability in this way.

Governing Law

The Laws of New Zealand apply to **your** policy. Any proceedings relating to **your** policy must be brought and heard in New Zealand.

Privacy Act 1993

Your policy schedule contains personal information necessary for **us** to evaluate **your** application for insurance, in order to decide whether to issue insurance cover and if so on what terms. The information collected will be held by Autosure, PO Box 33 1248, Takapuna, 0740 and **our** agents. **You** have the right to request access to and correction of **your** personal information subject to the Privacy Act 1993.

Salvage

After **your vehicle** is declared a **total loss** **we** may keep **your vehicle** and retain the salvage, but **you** must not abandon **your vehicle** to **us**.

Subrogation

At **our** expense **we** may exercise **our** right of subrogation and take action in **your** name to make a recovery from a third party.

When we do exercise our right of subrogation you must co-operate with us and provide us with any information we may require.

Transfer of Insurance

You must not transfer your policy, or a claim made under your policy, to any person without our prior written consent. If you do not obtain our prior written consent, any purported transfer is legally invalid. We have discretion:

- As to whether we will consent to any transfer of your policy or claim to another person;
- To determine the additional premium payable by the new owner;
- To determine any conditions we wish to impose on that policy.

You will not be entitled to a refund of your premium.

We will not consent to a transfer of your policy or claim if:

- Your vehicle is sold to or through a motor vehicle dealer or trader;
- The transfer has not been requested within 30 days of your vehicle being sold;
- You have not paid your premium in full;
- You have had a claim accepted on your policy;
- Your policy has previously been transferred; or
- Your policy has less than 20% left of your period of insurance.

If you wish to transfer your policy, or a claim, you need to contact us and request a transfer form.

Then you and the new owner must complete and sign the form and return it to us with:

- A copy of your vehicle's new Warrant of Fitness or Vehicle Inspection Report (if we request it);
- A copy of your vehicle's Certificate of Registration;
- A copy of your vehicle's service records; and
- The fee of \$150 including GST.

Vehicle Service Requirements

You must, at your cost, maintain your vehicle in good repair and take all reasonable steps to prevent any damage.

The minimum service intervals for petrol vehicles and electric vehicles are 15,000 km or 12 months, whichever occurs first, from the start date of the period of insurance.

The minimum service intervals for petrol turbo, supercharged and diesel vehicles are 10,000 km or 12 months, whichever occurs first, from the start date of your period of insurance.

You must:

- Meet the cost of your vehicle servicing and;
- Make sure that your vehicle service is recorded.

The servicing of your vehicle must be carried out by a suitably qualified service centre. As part of the service the following must be checked, replaced or attended to, if applicable, necessary or specified by your vehicle's manufacturer:

- Change engine oil and oil filter;
- Check spark plugs and replace;
- Check fuel and air filter and replace;
- Check transmission oil and filter and service transmission;
- Check turbo oil feed;
- Check all fluid levels and condition, replace or top up;
- Check braking system and brake fluid;
- Check all belts, including cambelt and replace;
- Check cooling system, inhibitor and hoses;
- Check CV joints and boots;
- Check steering system;
- Check suspension system;
- Check air conditioning;
- Check electric vehicle battery report, condition and usage.

Definitions

These definitions apply to the plural and any derivatives of these words. Where these words are used in the policy wording (in bold font), this is what they mean.

Authorised Repairer

Means a qualified repairer approved by us.

Breakdown

Means sudden and unforeseen events, which result in a mechanical or electrical fault, failure or damage of a component of your vehicle covered by your policy.

Component

Means any mechanical or electrical item of your vehicle that was originally covered by the manufacturer's vehicle warranty and is covered by this policy.

Electric Vehicle

Means a vehicle that uses an electric motor(s) for propulsion. Electric vehicles include Battery Electric Vehicles (BEV), Range-Extended Electric Vehicles (REEV), Plug-in Hybrid Electric Vehicles (PHEV) and Hybrid Electric Vehicles (HEV).

Electric Vehicle Battery

Means a self-contained, factory-fitted, rechargeable battery, which powers electric motor(s) used to propel a vehicle.

Market Value

Means the reasonable price for which you could replace your vehicle with another in New Zealand that is of equivalent age, quality and in the same general condition.

Period of Insurance

Means the period starting on the date shown on your policy schedule, and ending on the earliest of:

- The date your vehicle is sold or disposed of;
- The date your vehicle is written off as a total loss;
- The date your claim payments equal or exceed the market value of your vehicle at the start of the period of insurance, or the purchase

price of your vehicle as stated on your policy schedule, whichever is lower, less any excess;

- 4 pm on the date your policy is cancelled; or
- 4 pm on the end date shown on your policy schedule.

Policy Schedule

Means the most recent policy schedule we have issued to you for your policy, including any amendments and endorsements that we send you in writing.

Total Loss

Means that we or another insurer have declared that your vehicle is uneconomic to repair or is stolen and remains unrecovered.

Vehicle

Means your vehicle stated in the policy schedule.

We, Us, and Our

Means Autosure, a business brand of DPL Insurance Limited.

You and Your

Means the insured person(s) named in your policy schedule.

AA Roadservice Cover



Your vehicle is eligible for AA Roadservice (AA) with unlimited callouts, 24 hours a day, 7 days a week, 365 days a year.

For assistance phone AA Roadservice direct on 0800 581 581. You will need to quote your policy number and your vehicle registration number.

Mechanical Breakdown

Call the AA at any time of the day or night and help will soon be on the way.

Towing

If your vehicle has mechanical problems and cannot be mobilised at the time of the breakdown, the AA will arrange to tow your vehicle free of charge to the nearest Authorised AA or MTA Repair Facility. If you want your vehicle to be towed to another repairer then you may be required to pay the towing charges.

Flat Battery

If your vehicle battery is flat the AA will provide a battery boost and any other practical assistance to get your vehicle going. If your battery is faulty the AA can provide a new battery at your cost, or tow your vehicle free of charge to the nearest Authorised AA or MTA Repair Facility.

Lockout Service

Locking the keys in your vehicle is something that can happen to anyone. The AA will arrange to have someone come to you so you can be on your way again.

Lost Keys

The AA will arrange a locksmith to help get you back into your vehicle. The locksmith's charge and any replacement keys will be at your cost.

Change of Flat Tyres

In the event of a flat tyre the AA will change the tyre for you. If there is no spare, the AA will arrange towing to the nearest facility at your cost.

Out of Fuel

If you are unfortunate enough to have run out of fuel the AA will deliver fuel to you free of charge, to get you going again. There will be a charge for the actual cost of the fuel delivered.

AA Roadservice Cover General Exclusions

AA Roadservice does not apply under the following circumstances:

- Unattended vehicles;
- The driver has been engaged in unlawful activity or driving under the influence of alcohol or drugs;
- Vehicles without a current warrant of fitness or registration;
- When the vehicle, that requires towing is over five tonnes gross laden weight;
- When the vehicle, that requires towing exceeds 2.3 metres in width and 6.0 metres in length;
- Recovered stolen vehicles or vehicles which are not roadworthy or safe, or have been operated in an unsafe or illegal manner;
- Vehicles carrying loads beyond legal limits;
- Vehicles at a repairer's premises or garage;
- Vehicles which are not on public or formed roads, or which are trapped or bogged;
- When the vehicle was being used for racing, pacemaking, 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;
- 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: AA Roadservice is provided and administered by The New Zealand Automobile Association Inc., its service providers, contractors and sub-contractors. AA Roadservice is separate from, and is not part of your insurance contract with DPL Insurance Limited.

DPL Insurance Limited does not accept any responsibility arising from AA Roadservice.

SERVICE CHECK HISTORY

SERVICE CHECK NO. 1

DATE

ODOMETER READING
.....

SERVICE CENTRE STAMP

SERVICE CHECK NO. 2

DATE

ODOMETER READING
.....

SERVICE CENTRE STAMP

SERVICE CHECK NO. 3

DATE

ODOMETER READING
.....

SERVICE CENTRE STAMP

SERVICE CHECK NO. 4

DATE

ODOMETER READING
.....

SERVICE CENTRE STAMP

SERVICE CHECK NO. 5

DATE

ODOMETER READING
.....

SERVICE CENTRE STAMP

SERVICE CHECK NO. 6

DATE

ODOMETER READING
.....

SERVICE CENTRE STAMP

Contact Us

Freephone: 0800 267 873
E: fordservice@autosure.co.nz
www.ford.co.nz

AA Roadservice Cover
Freephone: 0800 581 581