

| FORD PROTECT



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About Ford Protect New Vehicle Extended MBI

Ford Protect

Ford Protect products represent Ford's commitment to procure for its customers a range of motoring options. These include products such as guaranteed asset protection insurance, payment protection insurance and motor vehicle insurance policies.

New Vehicle Extended Mechanical Breakdown Insurance

Ford Protect New Vehicle Extended Mechanical Breakdown Insurance is an extension of the mechanical and electrical cover of Your Ford manufacturer's warranty. It is available exclusively through Ford dealerships and is designed to provide 'No Problems' motoring to Ford customers.

For Further Information

Our knowledge, expertise and experience are always available to your Ford dealer and to you. If you need any further information about this policy, or any other products We provide, contact Your Ford dealer or Ford Protect at PO Box 33 1248 Takapuna, Auckland or Phone: **0800 809 700**; Fax: 09 489 9108

Your Policy

Your policy consists of this booklet and the Policy Certificate that shows Your details and the details of Your Vehicle. Please take time to familiarize yourself with this material. You need to know and understand this information.

This contract of insurance is between the Insurer Vero Insurance New Zealand Ltd and You the Insured.

The Ford Protect New Vehicle Extended Mechanical Breakdown insurance extends the mechanical and electrical components of Your original Ford manufacturer's warranty, subject to the terms and conditions contained in this booklet, for the selected period of time. There is no kilometre limit to this extension.

Period of Insurance

The period of insurance is for the term stated in the Policy Certificate schedule.

This policy starts on the commencement date stated or 100,000 kilometres, whichever occurs first. The policy ends after the expiry of the number of months selected.

We Cover

The reasonable cost to repair the actual failure of mechanical and electrical parts, unless otherwise excluded, as a result of a sudden and unforeseen breakdown that occurs during normal use.

Qualifying Vehicles

To qualify for cover Your vehicle must be a New Zealand new Ford and You may purchase this policy at the date of first registration. You may also purchase this policy before Your vehicle reaches 33 months or has travelled 90,000 kilometres since date of first registration, whichever occurs first.

Claim Limits

The most We will pay for all claims under this policy is the market value of Your vehicle.

We Will Pay

We will pay the Ford Authorised Repairer the repair costs involved however:

- We will not pay more than Ford's recommended retail price for any part
- Genuine Ford new, used or reconditioned parts will be utilised whenever possible (subject to availability)

Excess

There is no excess payable under this policy.

Selling Your Vehicle

This policy will automatically transfer with the vehicle when sold privately.

Ford Protect Roadservice

Help is only a toll free phone call away, 24 hours a day 365 days of the year. The Ford Protect Roadservice, is supplied by experienced roadside and breakdown assistance specialists who can assist Ford owners all the way from providing general advice over the phone, right through to providing roadside service in the unlikely event of a breakdown.

Ford Protect Roadservice is dedicated to the support of Ford owners and provides a comprehensive range of services at no additional charge except where advised under Ford Protect Roadservice Benefits.

**For assistance phone
Ford Protect Roadservice
0800 000 008**

You will need to quote Your policy number and vehicle registration number.

Ford Protect Roadservice Benefits

Change of Flat Tyres

Changing a flat can be difficult, dirty and a dangerous job. Ford Protect Roadservice will change the tyre for You. If there is no roadworthy or compatible spare, Ford Protect Roadservice can arrange towing to the nearest facility at Your cost.

Flat Battery

If the vehicle battery will not start the engine, Ford Protect Roadservice will arrange to restart the vehicle. If necessary a new battery can be supplied, an additional charge will apply.

Lockout Service

Locking the keys in the car is something that can happen to anyone. Ford Protect Roadservice will arrange to have someone come to You and in most cases quickly gain access to the vehicle so You can be on Your way again.

Lost Keys

Ford Protect Roadservice will arrange a locksmith to help get the driver back into the vehicle. Any replacement keys provided will be at Your cost. Spare keys, if available can be delivered or couriered if practical, an extra charge will apply for this.

Out of Fuel

If Your vehicle is unfortunate enough to have run out of fuel Ford Protect Roadservice will deliver free of charge, fuel to Your vehicle. Applicable fuel charges will apply.

Mechanical Breakdown

Call the Ford Protect Roadservice **0800 000 008** number any time of the day or night and help will soon be on its way to You.

Towing

If the vehicle has mechanical problems and cannot be mobilised at the time of the breakdown, Ford Protect Roadservice will arrange to tow the vehicle to the nearest Ford dealer or Ford Authorised Repairer.

There is no charge to You for any callout and/or towing charges to the nearest Ford dealer or Ford Authorised Repairer. It is all covered by Ford Protect Roadservice. If You want the vehicle to be towed to another approved repairer then You may be required to pay the towing charges.

Ford Protect Roadservice Does Not Apply Under The Following Circumstances;

- Unattended vehicles or vehicles over 3500kg gross laden weight.
- Recovered stolen vehicles or vehicles which are not roadworthy or safe, or which are being 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.
- Breakdowns covered under other insurance policies.
- Anytime when it would be dangerous or illegal for personnel or contractors to repair, load or transport the vehicle and/or its occupants.

General Terms and Conditions

The suppliers of the Ford Protect Roadservice assistance will endeavour to provide the services described above to the best of their ability. But acts and events beyond their reasonable control (including such elements as industrial disputes, strikes, flood conditions, adverse weather and the geographic inaccessibility of certain areas in New Zealand, the absence and/or availability of service providers) may delay, interfere or prevent provision of some or all of these services.

Provider Network

The suppliers of the Ford Protect Roadservice assistance will endeavour to ensure that all service providers under the Ford Protect Roadservice programme are appropriately qualified to provide the service selected by the customer. Such service providers are completely independent of Ford.

Additional Benefits

Accommodation, Car Rental, Return Home Costs and Vehicle Repatriation

In addition, if Your Vehicle takes more than 24 hours to repair and You are more than 100kms away from Your home You may choose one of any of the following. We will reimburse you for:

- Up to 10 days accommodation up to a maximum of \$1,000; or
- Up to 10 days vehicle hire costs up to \$1,000; or
- Return home costs (such as air fares) up to \$1,000; or
- After repair, We will repatriate Your vehicle to Your home address or another convenient location, whichever is closer up to \$1,000.

Policy Exclusions - What We Do Not Cover

There are some items and situations where this cover does not apply. We will not pay for:

1. Repairs that are covered by the manufacturer's warranty or repairs that are subject of a manufacturer's recall or any component design fault or damage arising from the design fault;
2. Any fault existing prior to the policy commencement date and any subsequent damage resulting from that fault;
3. Chassis, panel, paintwork, glass, upholstery, cosmetic items, bright-work, handles, hinges, lights, tailgate and bonnet struts, trim;
4. Batteries, exhaust systems, catalytic convertors, tyres;
5. Audio, entertainment systems, global positioning systems, - all unless factory fitted;
6. Costs arising from the failure of the cambelt and/or any resulting damage due to the failure of the cambelt when the cambelt is not replaced in accordance with the manufacturer's recommendation;
7. 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;
8. Any cost relating to servicing, maintenance, adjustment or tuning;
9. Any repairs commenced or carried out without Our prior approval.
10. This policy does not apply if the vehicle is used in racing competitions, time trials, rallies, speed testing, pacemaking, reliability trials, hill climbing or any other offroad activities.

Conditions

- A. You must take all reasonable steps to protect the vehicle from breakdown and comply with the manufacturer's operating and safety recommendations.
- B. If any claim is fraudulent in any respect and/or if the odometer is altered or tampered with, all benefits under this policy will be forfeit and the insurance contract will be terminated.
- C. You must comply with the servicing and maintenance requirements detailed in this policy.
- D. If You breach any policy term or condition no claim will be payable under this policy. Nothing in this policy affects Our rights to avoid the policy for non-disclosure.

Servicing and Maintenance

Regular maintenance and service is an essential part of keeping Your Ford operating in a safe, economical and environmentally friendly condition.

You are required to keep Your vehicle serviced in accordance with the Ford recommended service schedule at Your cost, to ensure that cover under this policy remains in place. All servicing must be carried out by a Ford Authorised service facility.

The minimum maintenance requirements are listed in the Ford Owner's Manual.

Excluded Vehicles

- Any vehicle other than a New Zealand new Ford
- Taxis, rentals, courier vehicles, shuttles and any fare paying passenger vehicle
- Any vehicle modified from Ford's original specification except as recommended by Ford and accepted in writing by Us.

Claim Procedure

How To Make A Claim

To make a claim on this policy You must take the following steps:

1. Phone Claims Services on **0800 809 700** to lodge a claim and to find details of an authorised repairer near You.
2. If the Vehicle can be driven safely without causing further damage take it to the nearest Ford Authorised Repairer or otherwise have it towed.
3. Repairs must be carried out by a Ford Authorised Repairer.
4. Present Your policy to the service reception to determine if the breakdown constitutes a claim under the policy.
5. Ensure that the repairer contacts Us to obtain an authorisation number before work commences.
6. In some instances We may require You to complete a claim form. We may also require other documentation such as proof of servicing, invoices etc.
7. 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, however, only You can authorise this work. The contract to repair the vehicle is between You and the repairer.
8. Genuine Ford new, used or reconditioned parts will be utilised whenever possible (subject to availability).

Once work is completed please forward the invoice to:
Claim Services, PO Box 331248, Takapuna, Auckland 0622

Invoices should provide the 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.**

All claim limits and additional benefits include GST.

Definitions

Ford

Means Ford Motor Company of New Zealand Limited.

Ford Authorised Repairer

Means Your Ford dealer or an appropriately qualified repairer authorised by Your Ford Dealer or Us and approved by Vero.

Policy Certificate

Means the Policy Certificate completed for insurance and on the basis of which the policy is issued to You by Us.

The Vehicle

Means the Vehicle as described on the Policy Certificate.

We, Us or Our

Means Vero Insurance New Zealand Limited is the Insurer under this contract.

You or Your

Means the insured person or persons named on the Policy Certificate

About the Insurance Underwriter

About Us - Vero Insurance New Zealand Limited

Vero Insurance New Zealand Limited, a member of the Suncorp Group. Suncorp is Australia's third largest insurance group and New Zealand's second largest general insurer. Suncorp is listed on the Australian stock exchange.

With a history dating back over 125 years, Vero have developed an unrivalled depth of expertise in specific market segments, tailoring products to meet customers' demands and remaining competitive and responsive in their market.

Insurer Financial Strength Rating

Vero Insurance New Zealand Limited has been given a **A+** Insurer Financial Strength Rating by Standard and Poor's. The rating outlook is **stable**.

The rating scale is:

AAA	Extremely Strong	BB	Marginal	SD	Selective Default
AA	Very Strong	B	Weak	D	Default
A	Strong	CCC	Very Weak	R	Regulatory Supervision
BBB	Good	CC	Extremely Weak	NR	Not Rated

Ratings from 'AA' to 'CCC' may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the major rating categories.

The rating scale above is in summary form. The full version of this rating can be obtained from www.vero.co.nz

Privacy Act 1993

Your 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 Vero Insurance New Zealand Limited, 12-14 Northcroft Street, Takapuna, the dealer 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.

Your rights if there is a dispute

Should You not agree with a decision We make, Your complaint can be dealt with through Our internal complaints procedure.

Upon receiving Your complaint We will:

- Acknowledge Your complaint within three working days;
- Ensure Your complaint is fully investigated as soon as possible by someone not involved in the original decision/situation;
- Send You written advice of progress or the outcome of this investigation within 10 working days

If You do not agree with this decision, Your complaint can be reviewed through the Insurance & Financial Services Ombudsman's Office.

This is a free independent disputes resolution body funded by the insurance industry to consider complaints against members within it's' jurisdiction.

We must abide by the Insurance & Financial Services Ombudsman's ruling, but you are permitted to reject the Insurance & Financial Services Ombudsman's ruling and take your case to an alternative means of dispute resolution. You may also have other rights under the Consumer Guarantees Act 1993.

Service History Check

Service Check No.	Stamp
Date	
Odo reading	
Service Check No.	Stamp
Date	
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Service Check No.	Stamp
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