

FORD PROTECT



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About Ford Protect USED VEHICLE 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 insurance, payment protection insurance and motor vehicle insurance policies.

Used Vehicle Mechanical Breakdown Insurance

Ford Protect Used Vehicle Mechanical Breakdown Insurance is a comprehensive mechanical and electrical breakdown insurance which is available exclusively through Ford dealerships. This product 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. In particular, You should note that this insurance policy may not cover You if You do not follow the vehicle servicing requirements set out on page 10.

The details of Your Ford Protect Used Vehicle Mechanical Breakdown Insurance are outlined in the Policy Certificate attached to this booklet. 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 outlined in this booklet.

It is important that You check this and advise Us immediately if any details are incorrect.

This policy is between the Insurer, Vero Insurance New Zealand Limited, and You, the Insured.

Period of Insurance

The period of insurance is for the term stated in the Policy Certificate schedule. The policy starts on the commencement date stated and 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

Vehicles 16 years old and less that have travelled less than 250,000 kms at commencement of cover.

Claim Limits

Claim limits are based on the odometer reading (kms) as at commencement of cover. In addition to other benefits outlined on page 7, in this booklet, Our claim limit for any one breakdown is;

Vehicles up to 175,000 kms	Unlimited
Vehicles from 175,000 to 250,000 kms	\$4,000

Note:

1. The maximum amount we will pay for any one claim is the current market value of the Vehicle at the time of the claim.
2. There is no limit to the number of claims that can be made during the policy period.

Excess

An excess applies to each unrelated repair. The excess amount You have to pay per claim is shown on the Policy Certificate and is also set out below. You must pay the excess to the Ford Authorised Repairer before You collect Your vehicle.

Policy Term	Vehicle Category	Excess Amount
6 Month	All	\$300
All Other Terms	All Vehicles (unless specified otherwise)	\$100
	All Special Category, Diesel and Modified Vehicles as specified below	\$250

Special Category Vehicles

Special Category vehicles attract an additional premium and are subject to \$250 excess.

Special Category vehicles are:

- Non Ford Petrol powered vehicles fitted with a turbo or all supercharged engines;
- Rotary powered vehicles;
- Hybrid vehicles;
- Vehicles manufactured by Alfa Romeo, Audi, BMW, Chrysler, Citroen, Daimler, Fiat, Jaguar, Jeep, Lancia, Land Rover, Lexus (including Toyota derivatives), Mercedes Benz, MG, Mini, Peugeot, Renault, Rover, Saab, Seat, Skoda, Ssang Yong, Volvo and Volkswagen;
- Any vehicle manufactured in the USA.

Modified Vehicles

Vehicles that are modified in a manner that is deemed to enhance the performance of the vehicle are subject to \$250 excess.

We may accept insurance on a modified vehicle provided that the modifications are disclosed in detail and accepted by Us. An additional premium is payable. This includes all Ford vehicles that have been modified to enhance performance.

No cover applies for any subsequent modification unless advised to Us in writing and accepted by Us.

Excluded Vehicles

There is no cover for any of the following;

- Vehicles over 3500 KG (GVM);
- Vehicles over 16 years old or vehicles that have travelled more than 250,000 kms at the date of commencement of cover;
- Vehicles powered by engines with more than 8 cylinders;
- Vehicles altered or modified in any way from the manufacturer's standard specification except where Vero have provided written acceptance for the modified vehicle;
- Vehicles used as taxis, rentals, courier vehicles, shuttles, and fare paying passenger vehicle or goods delivery vehicle;
- Vehicles manufactured by Aston Martin, Bentley, Ferrari, Jensen, Lamborghini, Lotus, Maserati, Morgan, Porsche, Rolls Royce, TVR, BMW M series or Mercedes Benz AMG series.

If Your Vehicle as described on the Policy Certificate falls into this category a refund of premium will be made on request.

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 the subject of a manufacturer's recall or any component design fault or damage arising from the design fault;
2. Any fault existing at the time of the purchase of the Vehicle and any subsequent damage resulting from that fault;
3. Chassis, panel, paintwork, glass, upholstery and any cosmetic items;
4. Batteries, exhaust systems, catalytic convertors, tyres, seat belts;
5. Audio, entertainment systems, global positioning systems, - all unless factory fitted;
6. Brake pads and shoes;
7. Spark plugs, drive belts, gas, filters, injector servicing and fluids;
8. Any cost relating to servicing, maintenance, adjustment or tuning;
9. Costs arising from the failure of the cambelt and/or any resulting damage when the cambelt is not replaced in accordance with the manufacturer's recommendation;
10. Any damage as a result of external causes, contamination, perishing, corrosion, rust, consequential loss or damage, accident damage, theft, wilful damage, misuse, neglect, faulty repair and/or defective workmanship;
11. Any repairs commenced or carried out without Our prior approval.

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. This policy does not apply if the Vehicle is used in racing competitions, time trials, speed testing, pacemaking, and reliability trials or whilst engaged in any off-road activities.
- C. 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.
- D. This policy applies to You and Your Vehicle and is not transferable or refundable. You must comply with the service requirements detailed in this policy.
- E. 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.

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
- Repatriation costs for Your Vehicle to Your home address or another convenient location, whichever is closer, up to \$1,000.

Ford Protect Roadservice

Professional help is only a toll free phone call away, 24 hours a day, 365 days of the year. Ford Protect Roadservice staff are fully qualified to 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 may make up to 2 Ford Protect Roadservice call outs per year.

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 in this brochure to the best of Ford Protect's 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 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.

Servicing Your Vehicle

Ford Vehicles

You are required to keep Your Vehicle serviced at Your cost in accordance with the Ford recommended service schedule to ensure the cover under this policy remains in place. Unless otherwise agreed by Ford, all servicing must be carried out by a Ford Authorised Repairer.

Other Vehicles

You are required to keep Your vehicle serviced at Your cost in accordance with the following servicing requirements to ensure the cover under this policy remains in place. Unless otherwise agreed by Ford all servicing must be carried out by a Ford Authorised Repairer.

Servicing Requirements

The minimum requirements are:

- Petrol vehicles every 15,000 kms or as per the manufacturer's recommendation.
- Diesel vehicles every 10,000 kms or every 12 months, whichever occurs first or as per the manufacturer's recommendation.

The following must be checked and attended to as required:

- Change engine oil and oil filter;
- All fluid levels and condition;
- Air cleaner;
- All belts. Replace if necessary. Please note cambelts must be replaced as specified by the vehicle manufacturer;
- Cooling system including inhibitor and hoses;
- Turbo oil feed;
- Automatic transmission oil;
- Braking system including brake fluid condition;
- Air conditioning;
- Steering and suspension systems.

The cost of servicing is at Your expense

Once a service is completed You must make sure that the Ford Authorised Repairer completes and stamps the service coupons contained in this booklet 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 of these invoices for future reference.

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 ascertain details of the nearest Ford Authorised Repairer.
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 manager or repairer to determine if the breakdown constitutes a claim under the policy.
5. 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.
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, however, only You can authorise this work. The contract to repair the vehicle is between You and the repairer.
7. Genuine Ford new, used or reconditioned parts will be utilised whenever possible (subject to availability).

Ford Authorised Repairer Instructions

When contacted by a Ford Protect customer, prior to commencing repairs please contact Claims Services on **0800 809 700** and advise Us that the Ford Protect customer wishes to make a Mechanical Breakdown claim. You or the Ford Protect customer will need to provide Us with the following information:

- Policy Number
- Odometer reading
- Registration 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:
Claim Services, PO Box 33 1248, Takapuna, Auckland 0622

Invoices should 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.**

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

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 showing Your details and the Vehicle details 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 its' 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	
Odo reading	
Service Check No.	Stamp
Date	
Odo reading	
Service Check No.	Stamp
Date	
Odo reading	
Service Check No.	Stamp
Date	
Odo reading	

Service History Check

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