

Policy | RoadCover® Plus



Insurance

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How to get in touch

Call toll free **0800 500 213**

Get online @ **www.aainsurance.co.nz**

Or visit your nearest **AA Centre**

Welcome

Thank you for insuring with AA Insurance. This policy document explains your insurance cover and details your entitlements and responsibilities. Please read it carefully and keep in a safe place.

If there is anything you don't understand in this policy, or if you have any queries please call us on **0800 500 213**.

Summary of benefits

Benefit	RoadCover® Plus
Guaranteed No Claims Bonus For Life	Yes*
Agreed value	Yes
New vehicle replacement	Yes
\$20 Million third party liability	Yes
Substitute vehicle cover	Yes
Legal costs	Yes
Rental vehicle	Yes
Towing costs	Yes
Emergency accommodation	Yes
Fatality cover	Yes
Long distance transport costs	Yes
Trailer cover	Yes
Windscreen extension	Optional
YouthCover	Optional
No fault - No excess	Yes

* You must meet the qualification criteria - refer page 6

Your contract

Your contract includes:

- > your application
- > this pre-printed policy document
- > your personalised policy schedule, with details of the cover that applies to you
- > any change that we advise you of in writing at the commencement of the contract or on renewal, or
- > any change you advise us of and we agree to in writing.

Your policy schedule includes:

- > the type of cover
- > who is insured
- > the insurance period
- > the insured vehicle and its use
- > the fixed agreed value or the market value (whichever is applicable)
- > the amount of excess
- > any optional benefits you have chosen
- > any special policy conditions.

Creating the contract

This contract is based on the information you have provided to us. You must tell us everything you know with regard to the questions in the application form and any questions asked at the time you applied for this insurance. Any information you provide to us must be accurate. If you have not disclosed something you should have, we may reduce the cover or provide no cover at all.

What the contract gives you

The contract covers you for a valid claim made for loss or damage arising from accident, fire or theft to the extent that an exclusion does not apply. You are covered:

- > throughout New Zealand, and
- > within New Zealand Territorial Waters, whilst travelling on a recognised commercial carrier.

All amounts referred to in this policy are inclusive of GST.

Definitions

In this policy:

We, Us And Our

refer to AA Insurance Ltd.

You and Your

refer to the person or persons named in the policy schedule as the insured. You and your also refer to any person using or in charge of your vehicle with your permission, held legally liable for damage to property as a result of an accident arising out of the use of your vehicle.

Accessories and tools

are the accessories and tools supplied by the manufacturer with your vehicle when new, or those we have agreed to cover in writing.

Accident

includes vandalism, but not loss or damage you cause intentionally or recklessly.

Claim free year

is each year that you hold comprehensive vehicle insurance and either:

- > make no claims or
- > make a windscreen claim, or a claim where a known and identified third party is the one solely at fault.

Control

includes custody or possession of an item.

Driver

means you or another person driving your vehicle with your permission, who has not been refused equivalent insurance, and who is not entitled to cover under any other insurance.

Excess

is the first amount of any claim that you must pay.

Fixed agreed value

means the amount in your policy schedule that we pay for the total loss of your vehicle.

Market value

means the reasonable retail value of your vehicle immediately prior to the loss.

Modification

means changes and alterations to your vehicle from the manufacturer's standard specifications, including but not limited to stereos, tyres and wheels.

Off roading

means your vehicle being used anywhere that is not a recognised road by the local council or authority. The Off Roding exclusion does not apply where the vehicle is on any:

- > recognised boat ramp for the purpose of launching or berthing a boat,
- > field for the purpose of accessing a building or site,
- > field or unsealed area used as a carpark,
- > unsealed but recognised road by the local council or authority.

Other driver

means the person in charge of the other motorised vehicle in an accident.

Subject to finance

means you can lose your vehicle when you do not make repayments.

Substitute vehicle

means an uninsured vehicle, which does not belong to you, that you are using while your vehicle is not in use. Cover is limited to liability cover only. There is no cover for vehicle being driven.

Total loss

means that we believe your vehicle:

- > cannot be economically or safely repaired for the market value or fixed agreed value, or
- > is unlikely to be recovered after it has been stolen.

Trailer

means a vehicle not otherwise insured that is not self-propelled, has two or four wheels, and is designed for being towed by a vehicle and for carrying goods. This includes a horse float, but does not include a caravan.

Your vehicle

means any sedan, station wagon, utility or van with a carrying capacity up to 2.5 tonnes, shown in your policy schedule, but does not include motor bikes or caravans.

Special Features

Guaranteed No Claims Bonus For Life

If your last five consecutive years of motoring are claim free and you have held car insurance in your own name for those five years, your No Claims Bonus is Guaranteed For Life with AA Insurance.

Once you qualify for your No Claims Bonus, it is Guaranteed for as long as you stay with AA Insurance - regardless of the number of claims you may make.



No fault - No excess

If we determine you are not at fault, and if you identify the other driver at fault, your no claims bonus will not change and you will not be charged an excess. (See page 14 for more details.)

Fixed agreed value

An assured amount if your vehicle is stolen or becomes a total loss (exclusions may apply).

Courtesy rental vehicle

Provides access to a late model courtesy vehicle at low cost. You pay a daily contribution in advance, plus deposit, fuel and extras, while your vehicle is being repaired, or waiting for payment on a total loss.

YouthCover

Gives your children the opportunity to earn their own no claims bonus, and provides you with protection for under 25-year-old drivers.

Consumer protection

If you are not satisfied with the cover provided by this insurance, you may return the policy within 14 days of receiving it and, where no claims have been made, you will be given a full refund of any premium.

Benefits of Roadcover[®] Plus

Total loss

If we believe your vehicle is a total loss, we will at our option either:

- > replace your vehicle with a new vehicle if:
 - the event occurred within one year of your vehicle's original registration, and
 - the same make, model and series is locally available, and
 - your vehicle is not subject to finance, or
- > pay you the market value, or fixed agreed value (whichever is shown on your policy schedule) less any applicable excess, unpaid premium and any reduction in the event that your vehicle is not in good condition immediately prior to the accident.

We will not pay more than the sum insured shown on your current schedule.

If we pay you for a total loss, this policy will be cancelled from the date of the total loss, and you cannot claim for any subsequent event. Your premium will not be refunded. If the policy is paid by instalments we will be entitled to collect the unpaid balance of the annual premium, or deduct from the settlement of the claim. The vehicle (including any refund of on-road costs) becomes our property.

Repair

When we agree to repair your vehicle:

- > we will pay for parts consistent with the age and condition of your vehicle
- > we will pay an amount for each part or accessory shown in the manufacturer's latest New Zealand catalogue or price list, plus the reasonable cost of fitting. If the part or accessory is not available in New Zealand, we will pay the manufacturer's last known list price in New Zealand or the price of the part's closest New Zealand equivalent or the cost of having the part made in New Zealand. However, we will not pay the cost of freight of any part into New Zealand or for the replacement of any part that is not damaged
- > we may require you to contribute to the cost if the repairs put your vehicle in a better condition than immediately before the event
- > we will attempt to ensure that any paint work necessarily undertaken matches existing paint work, but we will not pay for the inability of the repairer to match the paint work, despite their best endeavour. We will not pay for the painting of areas other than those which actually suffered damage.

Liability

In this section liability means legal responsibility to pay compensation for damage to someone else's property when you are at fault.

Damage

In this section damage means damage caused by:

- > goods falling from your vehicle, trailer or caravan
- > loading or unloading your vehicle, trailer or caravan while it is on a roadway or thoroughfare,
- > use of:
 - your vehicle
 - a substitute vehicle
 - a trailer or caravan attached to your vehicle or substitute vehicle.

Cover for damage to other people's property

We cover your liability up to \$20 million for one event for damage to someone else's property resulting from an accident involving your vehicle.

We cover liability of:

- > you
- > any licensed driver using your vehicle with your permission
- > any passengers in your vehicle
- > your employer if:
 - you are using your vehicle as their employee, partner or agency or
 - your vehicle is being used by, or is in the charge of another employee, business partner or principal.

We do not cover another person using your vehicle, unless we agree in writing, if:

- > he or she has been refused vehicle insurance, had any insurance withdrawn or cancelled, or renewal of insurance was refused or not invited
- > he or she has ever had a driver's licence cancelled, suspended or endorsed
- > he or she is under 25 years of age.

We do not cover liability for damage to property belonging to you or in your custody or control.

Legal representation

We will pay legal costs incurred in defending any property damage claim made against you or the person driving your vehicle, but only if you:

- > forward to us all legal documents as soon as you receive them
- > advise us in writing as soon as you know of any impending prosecution or inquest
- > do not settle or defend an action or claim without our written consent, or make any agreement that limits our right to recover damages.

Courtesy rental vehicle after an accident

We will give you access to a rental vehicle if your vehicle is damaged by accident or fire, which results in a valid claim under this policy, but not stolen or having sustained windscreen damage:

- > while your vehicle is being repaired, or
- > if your vehicle is a total loss, until you receive payment or three days after we send payment, whichever is earlier.

You must pay our rental vehicle provider an agreed amount per day in advance as shown on your policy schedule, plus any deposit, and for fuel and extras (other than insurance/excess waiver).

Courtesy rental vehicle after theft

We will provide you with a rental vehicle if your vehicle is stolen, which results in a valid claim under this policy. The rental vehicle is available for 14 days or until your vehicle is recovered in a roadworthy condition, whichever occurs first.

You must pay our rental vehicle provider an agreed amount per day in advance as shown on your policy schedule, plus any deposit, and for fuel and extras (other than insurance/excess waiver).

Towing and storage costs

We will pay for the reasonable cost of:

- > towing your vehicle to the nearest repairer or place of safety when your vehicle is not driveable as a result of an event which is the subject of a claim, and
- > storage of your vehicle after you have lodged your claim.

Trailer cover

We will pay up to \$600 less any excess, for theft of, fire or accidental damage to your trailer, but only while it is attached to your vehicle. The contents of your trailer are not covered. Trailers are not covered if they are not attached to your vehicle or are otherwise insured. Trailers valued greater than \$600 may be insured under our *RoadCover[®] Caravan and Trailer* policy.

Baby capsules and child seats

We will pay the current second-hand value for a baby capsule or child seat which belongs to you or is in your control if it is damaged or stolen while fitted to your vehicle, and is not covered by another policy of insurance.

Emergency accommodation

We will pay up to \$60 per day, to a limit of \$300, for emergency accommodation if your vehicle is stolen or becomes undrivable following an accident.

Fatality cover

We will pay \$8,000 to your personal legal representative:

- > if an accident in which you are using your vehicle directly causes your death, and
- > if death occurs within 90 days of the accident .

Where there is more than one person named as the insured and more than one of those insured is involved in a fatal accident the total \$8,000 benefit shall be divided equally.

Accessories and tools

We cover accessories and tools at their current used value plus reasonable installation costs. The accessories and tools are those supplied by the manufacturer with your vehicle when new, or those we have accepted or acknowledged in writing (e.g. stereo system, air conditioning etc). Failure to advise us may jeopardise future claims. Modified vehicles, including those with non-standard accessories, may not be acceptable.

Long distance transport

If you request, we will arrange, and pay for the reasonable cost of transportation for your vehicle from where it was damaged, repaired or recovered to a repairer nominated or agreed to by us, or to your home address, whichever you prefer.

We will also pay for standard road or rail transport to return you and your passengers to your usual place of residence.

We do so only if your vehicle:

- > is not driveable as a result of an accident or fire, or
- > has been repaired following an accident or fire, and you are unable to collect it, or
- > was stolen and then recovered before the claim was settled.

Replacement of locks

We will pay up to \$500 for the replacement of locks or change to key codes if a key to the insured vehicle is stolen. No excess will apply if you claim for this benefit only.

Cover for a replacement vehicle

If you replace your vehicle with another, and we agree to cover it:

- > the policy covers the replacement vehicle from the time it was acquired, and
- > the policy no longer covers the original vehicle.

We will cover the replacement vehicle only if:

- > you give us details of your vehicle within 14 days
- > you pay us any difference in premium.

Optional benefits of Roadcover[®] Plus

Windscreen extension

By selecting the windscreen extension you will be covered for accidental breakages of windscreen, window glass or sunroofs forming part of your vehicle.

At our option we will either repair or replace the damaged glass. Your excess, no claims bonus and silver credit will not be affected. The windscreen extension does not extend to headlights, tail lights and lamp covers.

YouthCover

Available to applicants aged 25 years and over only.

By selecting and paying an additional premium for YouthCover you are entitled to the following benefits:

- > you will be covered for any valid claim where a person under 25 years is driving your vehicle
- > any of your children nominated as YouthCover drivers, as shown on your policy schedule, can earn their own no claims bonus.

There is no cover for drivers under 25 years old if YouthCover is not selected.

The excesses are shown in the special policy conditions issued with the policy schedule when the YouthCover option is selected.

Storage cover

By selecting storage cover your vehicle is covered for storm, fire and theft for up to six months while it is in storage. No cover is available while your vehicle is being driven.

In storage means your vehicle is:

- > kept in a locked garage and
- > disabled (e.g. battery and rotor disconnected, wheels removed).

Excess

Excess is the amount you pay when you make a claim, (excluding claims made under the windscreen extension) and is the amount applying to the driver or person last in charge of your vehicle at the time of the loss or damage.

We calculate your excess by adding the standard and imposed excesses applicable to your claim.

Standard excess

The standard excess is the amount specified in your policy schedule.

Imposed excess

The imposed excess is the excess we may require in certain cases depending on your vehicle, the driving record and age of those who drive your vehicle, and your claims history. We show the imposed excess as a special policy condition in your policy schedule.

No fault - no excess

You do not have to pay an excess for a claim if:

- > we determine that the damage was caused by an accident for which you were not to blame, and
- > you give us the vehicle registration number, name and address of the other driver at fault.

You do not have to pay an excess for theft claims if you ascertain the name and address of the person who stole your vehicle and you provide us with that information.

How you make a claim

To make a claim, please call our Claims Team on **0800 500 216**.

We will pay your claim if you give us the information and help we require, including written statements, documents, and in rare situations, attending court to give evidence.

We may attempt to recover money from the party who caused the loss or damage. We may defend an action against you if someone alleges that you caused loss or damage or settle a claim on your behalf. We may take legal action in your name. You must help us as we require.

When you make a claim we may require you to pay an excess or we may deduct an excess from your benefits. We advise you when and how the excess is to be paid or deducted. Where a claim is made against this policy, it may affect your next year's renewal by variation of the premium or excess, or a combination of these.

You must not admit fault or make any offer, promise or payment, or give an indemnity or release to any person without our written consent.

You must send us immediately any letter, notice or court document you receive relating to an event which could involve a claim.

Truth of statements and fraud

All statements made by you or on your behalf either on the application, or otherwise in support of this policy or any claim must be accurate in all respects. If any claim under this policy is in any respect fraudulent, all benefits will be forfeited and cover cancelled immediately.

AA Insurance Ltd has a policy of prosecuting any offender for fraud and seeking recovery of any resultant costs that may have been incurred.

Privacy - The Insurance Claims Register

The Insurance Claims Register (ICR) is a database of insurance claims to which participant insurers have access. The purpose of the ICR is to prevent insurance fraud. The ICR is operated by Insurance Claims Register Ltd (ICR Ltd), PO Box 474, Wellington.

This policy is issued to you conditional upon you authorising us to place details of any claim made against this policy on the database of ICR Ltd where they will be retained and be available for other insurance companies to inspect. You also authorise us to obtain from ICR Ltd personal information about you that we consider relevant to this policy or any claim made against it.

Providing up to date information

You must tell us as soon as:

- > you change your address
- > the use of your vehicle changes
- > the drivers of your vehicle change
- > you modify or add an accessory to your vehicle
- > you or any other driver is charged with or fined for any offence in connection with any vehicle, including on the spot, red light or speed camera fines or licence suspension
- > you or any other driver is charged with or fined for any offence in connection with drugs, alcohol, fraud, theft or any other offence.

You must also make a written report to the Police of any theft, attempted theft or vandalism.

It is in your best interests to advise us in writing of any accident, fire or theft involving your vehicle as soon as possible after it happens even if you do not make a claim for damage to your vehicle.

Exclusions

General exclusions

We do not provide any benefit:

- > for repairs carried out without our written consent
- > for loss of use
- > for loss or damage:
 - caused by your failure to take all reasonable steps to ensure the security and safety of your vehicle
 - which happened before the policy was taken out
 - to tyres caused by brakes, road punctures, cuts or bursts
 - caused by lawful seizure of your vehicle arising from any breach of contract
 - caused by war, warlike activities or acts of civil disturbance
 - caused by nuclear accident, material or waste
 - caused intentionally by you or a person acting with your express or implied consent
 - caused by depreciation, wear and tear, rust or corrosion, structural failure, mechanical or electrical breakdown or failure of any onboard computer or other equipment to correctly recognise or process day or date functions
 - covered by another insurance policy
- > for items stolen from your vehicle when unlocked including after a fire, theft, breakdown or accident
- > for painting of any areas of your vehicle which were not damaged
- > for liability:
 - which you or your passenger, employer, principal or partner agree to meet without first obtaining our written consent
 - covered by another insurance policy
- > if you are not truthful in a statement made in a claim or in connection with a claim.

Driver exclusions

We do not provide any benefit if the person in charge of your vehicle at the time of the loss or damage:

- > was under the influence of alcohol or a drug. In relation to the influence of alcohol, this exclusion does not apply if the person can establish to our reasonable satisfaction that they had less alcohol in their blood than the legal limit at the time of the loss or damage
- > had at that time, more alcohol in his or her blood, indicated by analysis of breath or blood, than the amount prescribed by law
- > was convicted of an offence for driving at that time affected by alcohol or drugs or convicted for failing to take a blood test
- > refused to take a test for alcohol or drug content in the blood at or after the time of loss or damage
- > was under 25 years of age, unless he or she was covered by YouthCover, was the insured or any other person under 25 named on the policy schedule
- > was not licensed or was not complying with the conditions of an appropriate licence
- > was using your vehicle for an unlawful purpose
- > was not truthful in a statement made in a claim or in connection with a claim
- > did not immediately make a report to the Police when he or she suspected that your vehicle or items in or attached to your vehicle were stolen
- > made admissions, settled, attempted to settle or defend any claim without our agreement.

Vehicle Exclusions

We may reduce a benefit or provide no benefit at all if, at the time of the loss or damage, your vehicle was:

- > not kept free from significant corrosion, damage, or deterioration of body, paint or mechanical items
- > unsafe or did not have a current Warrant of Fitness, or would not have passed a Warrant of Fitness check immediately prior to the loss or damage, or an attached trailer or caravan was unsafe or did not have a current Warrant of Fitness and you or a person using your vehicle knew or should have known of this
- > overloaded, or a trailer or caravan was overloaded
- > engaged in or being tested in preparation for racing, pacemaking, speed or reliability trials or hill-climbing tests
- > off-roading unless agreed to in writing by us
- > modified so that it does not comply with the manufacturer's standards, or was fitted with non-standard accessories (e.g. stereos, non-standard exhaust or wheels, etc), unless it has been approved or acknowledged in writing by us
- > being used in a way not disclosed in your application
- > used for hire, carrying of fare paying passengers or reward.

Cancellations

By you

You may cancel the contract in its first 14 days by written notice to us. We will refund your premium in full if you do not make any claim and return the policy and policy schedule to us. You may also cancel the contract at any other time by written notice to us. We will keep an amount of the premium for the period up to the cancellation and for administration costs, and refund the balance.

If the policy is a 'tourist policy' no refund of premium applies, the policy is non-renewable and cover applies for a maximum of 12 months.

By us

We may cancel the contract in its first 14 days by giving you seven days notice in writing, posted to your last known address. In these circumstances cancellation will be effective from 4.00pm on the seventh day after we have posted the letter advising you.

We may also cancel or avoid the contract for your failure to pay the premium, fraud or misrepresentation, failure to disclose information, breach of contract or a breach of utmost good faith. We will advise you of the reason for cancellation in writing.

We may also cancel this policy at any time by sending a letter to this effect to you at your last known postal address. The cancellation will take effect at 4.00pm on the seventh day after the letter has been sent.

Can we help with anything else?

AA Insurance RoadCover® Third Party or Third Party Fire and Theft

Affordable cover for your car.

AA Insurance RoadCover® Vintage

Tailored cover for classic and vintage car enthusiasts.

AA Insurance HomeCover®

Full Replacement cover on your house.

AA Insurance ContentsCover®

New For Old cover on your belongings.

AA Insurance RemovalCover®

Cover for your contents while in transit and/or storage.

AA Insurance PleasurecraftCover®

Comprehensive cover on your trailered boat.

AA Insurance RoadCover®

Caravan/Trailer

Cover for your caravan or trailer.

AA Insurance MotorcycleCover®

Comprehensive cover on your motorcycle.

We're here to help

Call AA Insurance today on

0800 500 213 for cover you can rely on.

Or visit **www.aainsurance.co.nz**

or your nearest AA Centre.

