

AA Insurance

Here are the details of your
**Comprehensive
Policy**



Welcome to AA Insurance

Thank you for choosing
AA Insurance. When you need
us, we'll make sure we can sort
things out for you.

Your Policy

This policy document explains your insurance cover, the benefits you'll receive, your responsibilities and how to make a claim.

Please read it carefully and keep it in a safe place.

How to contact us

If you have any questions about your policy or need more information, please contact us. We're more than happy to help.

Sales, service and general enquiries

- Call us on 0800 500 213
- Email us at customerservice@aainsurance.co.nz
- Go to aainsurance.co.nz
- Visit your nearest AA Centre

Claims

- Call us on 0800 500 216
- Email us at claimsassist@aainsurance.co.nz
- Go to aainsurance.co.nz

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Reading your policy

This policy document explains your insurance cover, benefits and responsibilities. Please read it carefully and keep it in a safe place.

Words and phrases that have a specific meaning are explained in the 'Definitions' section at the end of this policy document.

If there is anything you don't understand, or if you have any queries, please contact us.

Your insurance contract

Your policy is an insurance contract between you and us.

Your policy with us consists of:

- the most recent *policy schedule* we have sent you,
- the policy document that applies to *your current period of cover*,
- the information you provided to us in *your application*,
- any change you advise us of and we agree to in writing,
- any change we advise you of in writing.

You are covered during the *period of cover* shown on *your policy schedule*.

You must not assign this policy, or any interest in this policy, without *our* prior written consent.

Your responsibilities

You should read all *your* insurance documents carefully. *Your* policy is subject to certain conditions and if *you* do not comply with these conditions, *we* may take action as outlined under 'Non-compliance with policy conditions' on page 24.

Your value of cover

The most we will pay for any one claim is:

- the *Agreed Value* of *your vehicle*, plus
- the *Market Value* of the *accessories* on *your vehicle*, but no more than the limit for *accessories* as shown on *your* most recent *policy schedule*,
- \$20million in total for legal liability.

We may reduce this amount by:

- *your 'total applicable excess'*,
- any amounts owed by *you*.

All amounts referred to in *your* policy are inclusive of Goods and Services Tax (GST).

The *Agreed Value* is the amount determined when *your* policy commences and it is automatically reviewed at each renewal. It is shown on *your policy schedule* and *you* can discuss the value with *us* at any time. By paying *your* premium, *you* are deemed to have accepted the *Agreed Value*.

When *your* policy is due for renewal, we take into account depreciation and the reasonable retail value of the make, model and series of *your vehicle*. We use this to automatically review and set *your* new *Agreed Value*. It is usual that the *Agreed Value* will decrease each year as *your vehicle* value depreciates with age and *use*.

Changing terms

We can change the terms and conditions of *your* policy at any time if, for example:

- there is a change that affects *your vehicle* insurance; refer to 'Providing up to date information' on page 24,
- we discover new information about *your* circumstances that affects *your vehicle* insurance with *us*.

Changes we may make to the terms and conditions include, but are not limited to, *excesses*, the premium, reducing cover or changing limits. We will notify *you* of this by sending *you* an updated *policy schedule* confirming the change and the date from which the change will take effect.

Receiving notices

We are entitled to send any notice, *policy schedule* or other written document to *your* last known physical, postal or email address. If *we* do this, *you* will be treated as having received the notice, *policy schedule* or other written document at:

- 4pm on the second day after *we* post it, or
- the time and on the day it is emailed or delivered by hand, or
- 4pm on the seventh day after *we* send the notice, if *we* cancel *your* policy.

Cancellation by us

We may cancel *your* policy at any time by sending a notice. This cancellation is effective from when *you* are deemed to have received the notice, as shown above.

We may also cancel *your* policy if *you* do not comply with *your* policy conditions; refer to 'Non-compliance with policy conditions' on page 24.

Cancellation by you

You may cancel *your* policy at any time by telling *us*. If *you* cancel *your* policy within the first 14 days of the policy inception date, and *you* have not made a claim, *we* will refund *your* premium in full. Otherwise, *we* will keep the amount of the premium for the cover *you* have received up to the cancellation date, plus an amount for administration costs, and refund the balance of the premium.

More than one person named on the policy

All persons listed under 'Who's insured' on *your policy schedule* are jointly insured and are deemed to act with the expressed authority of each other. Each person also has the right to make a change to the policy, make a claim under the policy, or cancel the policy.

Failure to comply with a policy term or condition by any person listed or named on the *policy schedule*, or anyone in control of the vehicle, is the same as if all people jointly insured under this policy had failed to comply.

Interested parties

If *you* have a party who has a financial interest in property covered by this policy, such as a bank or finance company, *we* may partially or fully settle a claim with them. This payment will go towards meeting or fulfilling *our* obligations under this policy. However, this interested party is not covered by this policy and does not have any right to make a claim under this policy.

By noting an interested party on *your policy schedule*, *you* are authorising *us* to disclose *your* personal information to the interested party.

Your vehicle

Your vehicle means the vehicle *you* own or for which *you* are legally responsible that is listed on *your policy schedule*.

Your vehicle includes:

- ✓ the vehicle *we* have listed on the latest *policy schedule*,
- ✓ keys, equipment, tools and *accessories* supplied by the manufacturer when the vehicle was new,
- ✓ *modifications* *we* have listed on the latest *policy schedule*,
- ✓ *accessories* added by *you* or another person that are permanently kept in or on *your vehicle*.

Your vehicle excludes:

- × *modifications* *we* have not agreed to cover and are not listed on *your* latest *policy schedule*,
- × personal effects and household contents kept in the *vehicle* including, but not limited to, CDs, clothes, sporting or recreational equipment, personal music players, eyewear or cellphones,
- × goods or items in *your vehicle* that are used, or carried, for a business, profession or occupation,
- × the contents of any *trailer* or caravan.

Your cover for your vehicle

We cover *you* for *accidental damage* to *your vehicle* anywhere in New Zealand during the *period of cover*. This cover is subject to the policy's terms, conditions, limits and *exclusions*.

Your most recent *policy schedule* shows whether *your vehicle* is insured for Private Use or Business Use.

Private Use

If *you* have chosen Private Use, *your vehicle* is covered when *used* for private, domestic or personal purposes.

Business Use

If *you* have chosen Business Use, *your vehicle* is covered when *used* for private, domestic or personal purposes. *Your vehicle* is also covered when *used* for, or in connection with, a business, profession, or occupation.

This cover applies if we have agreed to cover *you* for Business Use before we issue this policy.

The following cover applies irrespective of whether *you* have Private Use or Business Use as shown on *your policy schedule*, unless stated otherwise.

Automatic replacement vehicle cover

If *you* replace *your vehicle*, *we* will automatically cover the replacement for a maximum of seven days from the date *you* acquire the vehicle on the basis that:

- *your* current policy terms and conditions apply to the replacement vehicle,
- *your* policy covers the replacement vehicle from the time it was acquired,
- the most *we* will pay is the *Market Value* of the replacement vehicle.

You will need to contact *us* within the seven day period to continue cover for *your* replacement vehicle.

Towing, transport and storage costs

If *we* have accepted *your* claim and *your vehicle* cannot be driven, *we* will pay the reasonable cost of:

- towing or transporting *your vehicle* to the nearest repairer *we* recommend, or place of safety, and
- storage of *your vehicle*, and
- transporting *you* and *your* passengers to *your* usual place of residence in New Zealand or a location *we* agree to.

Your optional cover

If *you* have chosen to include any of the following cover options, this will be shown on *your policy schedule*. The following cover applies to both *Private Use* and *Business Use*.

GlassCover

If *you* have purchased GlassCover, and *your* claim is only for *accidental damage* to the windscreen glass or window glass forming part of *your vehicle*, *you* will not pay any *excess* and we will not change *your* No Claims Bonus.

At *our* option, we will either repair or replace the damaged glass. Please see 'Repairing *your vehicle*' on page 20 for details on how repairs and replacements are organised.

GlassCover does not cover:

- claims for sunroofs, glass roofs, mirrors, headlights, tail lights, lamp covers or any other glass or transparent plastics. *You* will need to pay *your* 'total applicable excess' for these claims and *your* No Claims Bonus may be affected,
- any damage, wear, tear or deterioration to the vehicle that must be repaired to enable glass to be fitted,
- the replacement of any undamaged glass or parts of *your vehicle* in order to create a match.

RentalCover

If *you* have purchased RentalCover, and *you* are without a vehicle as a result of a claim that *we* have accepted, *we* will provide *you* with a *subcompact rental car* at a discounted rate until *your* own vehicle is repaired, or *your* claim is settled as determined by *us*.

You will be required to pay a daily contribution towards the rental costs and this will be shown on *your policy schedule*. *You* must pay any additional costs or expenses including any fuel used, any deposit or bond for the rental car, and any extras hired with the car.

If *you* require a rental car after the repairs to *your vehicle* are completed or *your* claim has been settled, the discounted rate will no longer be available. *You* will be required to pay the full rental cost of the car for this additional period.

You cannot claim for RentalCover if *you* are claiming under GlassCover.

Your cover for legal liability

We will pay up to \$20million in total, for *your* legal liability to pay compensation for *accidental damage* to another person's property in New Zealand caused by *your vehicle*. Cover includes legal costs, charges, and expenses, incurred with *our* consent.

We will provide the same cover:

- to any *driver* of *your vehicle* who is not otherwise insured or excluded from cover,
- to *your* employer, if not otherwise insured, if *you* are using *your vehicle* as their employee, business partner or agent,
- for damage caused by an uninsured *trailer* or caravan while attached to *your vehicle*,
- for damage caused by items falling from *your vehicle*, or *trailer* or caravan while attached to *your vehicle*,
- for damage caused by an uninsured private motor vehicle being driven by *you*, that *you* do not own and *you* are not leasing or hiring.

Liability exclusions

We do not cover legal liability for any damage or loss to property:

- belonging to *you* or any person making a claim under this policy,
- in the care, custody or control of *you* or any person making a claim under this policy.

We do not cover legal liability for any damage or loss caused by, arising from or involving a vehicle, *trailer* or caravan that was:

- overloaded,
- not roadworthy at the time the damage was caused,
- not registered or did not have a current Warrant of Fitness.

We do not cover legal liability for any damage or loss not caused by, arising from or involving an *event*.

We do not cover

These *exclusions* apply to all sections of this policy.

We do not cover any damage, loss, cost or liability which happens while *your vehicle, trailer or caravan* is being *used by you or any person who, at the time of the event:*

- was not legally licensed to drive in New Zealand,
- was not complying with the conditions of their driver's licence,
- was under the influence of alcohol or drugs or any other intoxicating substance,
- had a blood or breath alcohol level in excess of the legal limit,
- had a blood or breath drug level in excess of the legal limit,
- failed or refused to take any test for alcohol or drug content in the body, breath or blood after being lawfully required to do so,
- had been advised, directed or instructed not to drive by a medical or other professional person due to any condition, illness, medical treatment or medication,
- failed to stop, or left the scene of an accident when it was an offence to do so.

We do not cover any damage, loss, cost or liability caused by, arising from or involving:

- *you* or any *driver's* intentional, reckless, deliberate or malicious acts, or omissions,
- *you* or any *driver's* failure to take all reasonable steps to ensure the safety and security of *your vehicle*,
- pollution or contamination of the vehicle,
- breakdown or failure to:
 - the engine, or
 - the electrical, electronic, alarm, fuel, transmission or hydraulic systems, or
 - any other mechanically operated systems, components or equipment.
- *your vehicle* being lawfully confiscated or seized by any authority or by anyone with a financial interest in *your vehicle*,
- gradual deterioration or depreciation of *your vehicle* including, wear and tear, rust, corrosion or the action of light, atmospheric or climatic conditions,
- accumulating damage,
- defective or faulty workmanship, materials or repairs (this does not apply to repairs covered by *our* Lifetime Repair Guarantee),
- defective or faulty design, materials or manufacture,
- war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, military rising, insurrection, riot, rebellion, revolution, military or usurped power,
- terrorism or an act, including, but not limited to, the use of or threat of force or violence, with the intention to influence any government and/or to put the public, or any section of the public, in fear,
- nuclear activity, being any incident or accident caused by nuclear material, waste or weapons.

We do not cover any:

- damage to tyres caused by braking, road punctures, cuts or bursts,
- damage that happens outside of New Zealand,
- loss of *use of your vehicle* or consequential losses of any kind,
- loss of income, additional costs, expenses and liability incurred due to *your vehicle* not being able to be *used*,
- cost of painting, repairing or replacing an area, set or part of *your vehicle* that was not damaged in the *event*,
- additional costs incurred to obtain any part, component or item from overseas,
- additional costs because paint, features, fabrics, *accessories* or other parts of the vehicle are not able to be matched,
- reduction in the value of *your vehicle*, from any cause, after any repair,
- cost or expense *you* incur in order for *you* to prove or assist *us* with *your claim* (this may include *you* or anyone else's time or the materials used),
- loss, damage, property or liability which is insured elsewhere or is covered by a warranty or guarantee,
- *your excesses* on this or any other policy,
- legal costs, charges and expenses incurred without *our* prior agreement,
- fines, penalties or any other punitive or exemplary damages awarded against *you*, any person using *your vehicle* or *your* employer,
- defence of criminal or traffic charges against *you*, *your* employer or any person using *your vehicle*,
- repairs that are not related to *your* claim,
- *trailers* or caravans not attached to *your vehicle*.

We do not provide cover while *your vehicle* is being used:

- for racing of any kind, any type of trials, pace-making, racetrack driver training, competition, rallying or any kind of demonstration (this includes testing or preparing for any of the above),
- on any track, circuit, speedway, racing arena or any other similar surfaces or locations,
- off-road. For example, using *your vehicle* on unsealed surfaces, rough terrain, a beach, sand dunes, a river, a riverbed or for hill climbing regardless of whether or not *your vehicle* is designed for off-road use. This applies unless *your vehicle* is being used:
 - on a recognised boat ramp for the purposes of launching a boat, or
 - on a field or unsealed surface usually used as a car park, or
 - on an unsealed road to access a residential building.
- for hire or to carry fare-paying passengers,
- to carry stock, merchandise or hazardous chemicals,
- for or in any protest, civil disruption, unlawful purpose or criminal activity,
- for any business, profession or occupation we have not agreed to cover,
- while overloaded, or while towing a *trailer* or caravan that is overloaded or loaded in an unsafe or illegal way,
- in an unsafe or un-roadworthy condition,
- if it would not have passed a Warrant of Fitness at the time of the *event*.

Making a claim

You can make a claim by calling *us* at any time on **0800 500 216**.

What we need from you

It is a condition of *your* policy that *you* must co-operate with *us* and give *us* any information or help *we* ask for in relation to *your* claim. When an *event* occurs, *you* or any user of *your* vehicle must:

- inform *us* as soon as possible,
- give *us* the full details and circumstances of what has happened, including details of everyone involved,
- notify the police immediately in the *event* of *theft*, attempted *theft* or malicious damage,
- keep damaged property for *our* inspection,
- provide proof of ownership, including a detailed description of the lost, damaged or stolen item(s),
- obtain *our* permission before *you* incur any expense, other than the reasonable cost of urgent work to prevent further loss or damage,
- take all reasonable steps to prevent further loss or damage and help *us* to minimise the cost of *your* claim,
- give *us* all relevant letters, notices, written statements, court or legal documents and information *you* may receive as soon as possible,
- make *your* vehicle available for inspection and assessment before any repairs are carried out,
- co-operate with:
 - *our* assessors, investigators, lawyers or anyone else appointed to assist,
 - *us* in defending or settling a claim or potential claim against *you*,
 - *us* in taking action against anyone else involved in the *event*.
- allow *us* to take action in *your* name,
- assist *us* to recover costs from the person responsible for the *event*.

You must not admit liability, limit *our* ability to recover costs, or attempt to settle or defend a claim made against *you* unless *we* have agreed otherwise.

If *you* do not comply with these conditions, *we* may take action as outlined under 'Non-compliance with policy conditions' on page 24.

Your total applicable excess

This is the amount *you* must pay in full for each *event* *you* make a claim for, even if *you* are not responsible for the *event*.

All applicable *excesses* for an *event* will be shown on *your policy schedule*. These are added together to set the '*total applicable excess*' for the *event*.

If the *driver* in control of *your vehicle* at the time of the *event* was aged 24 or younger and is not listed on *your policy schedule*, a separate *excess* will apply. This will be the total *excess* for the *event* and no other *excesses* will apply. This *excess* will be shown on *your policy schedule*.

Your No Claims Bonus

A No Claims Bonus is a discount off *your* premium that a *driver* can earn each year. This will continue to improve up to the maximum discount *we* offer if the *driver* does not experience anything that might entitle him or her to make a claim under this policy.

If *you* or a *driver* makes a claim, *we* will reduce the No Claims Bonus on *your* policy. However, there are circumstances in which *you* will keep *your* No Claims Bonus if *you* claim.

This will happen if:

- *we* determine *you* or the *driver* is not the person who is responsible for the *accidental damage*, and
- *you* provide the correct registration number of the vehicle that caused the *accidental damage*, and
- *you* provide the correct name and contact number or address details of the person who is responsible for the *accidental damage* (if *your vehicle* is stolen, *you* must provide the correct name and contact number or address details of the person charged with the *theft of your vehicle*), and
- the person responsible confirms his or her involvement in the *event*, or
- *your* claim is for GlassCover only, or
- *you* have *our* Guaranteed No Claims Bonus For Life.

Guaranteed No Claims Bonus For Life

If *your* last five full years of driving are *event* free, *you* could qualify for *our* Guaranteed No Claims Bonus For Life. Once *you* qualify, *your* maximum No Claims Bonus is protected for the life of the policy, regardless of the number of claims *you* may make.

How we may settle your claim

We may choose to settle *your* claim by repairing *your vehicle*, paying the costs to repair *your vehicle* or by classifying it as a total loss.

Repairing your vehicle

We will choose to repair *your vehicle* if it has been damaged, and in *our* opinion:

- it can be repaired safely, and
- it is more cost-effective to repair *your vehicle* than to pay the *Agreed Value*.

We will choose repairers from *our* group of AA Insurance repairers. Normally, we will require two quotes. *You* may also choose a repairer to provide one of the quotes. We will choose the repairer who has submitted the more complete and competitive quote to repair *your vehicle*.

If we arrange to have *your vehicle* repaired, we will:

- ensure *your vehicle* is repaired to a standard comparable to the condition of *your vehicle* immediately before the *event*,
- provide a Lifetime Repair Guarantee if the repair is carried out by an AA Insurance repairer.

If *you* arrange to have *your vehicle* repaired, we will not:

- reimburse *you* for more than the reasonable cost of the repairs as estimated by *our* assessor, after deducting *your* 'total applicable excess',
- reimburse *you* for more than the amount we would have paid if we had arranged the repair ourselves,
- be responsible for what the repairer does or does not do,
- provide a Lifetime Repair Guarantee.

Lifetime Repair Guarantee

When *your vehicle* is repaired by one of *our* AA Insurance repairers, we guarantee the quality of workmanship, parts and materials used to complete the repairs for *your* claim. The guarantee will remain in place while *your vehicle* is registered for road use in New Zealand.

Repairing your vehicle to a better condition

If the required repairs will put *your vehicle* in a better condition than it was immediately prior to the *event*, we will discuss this with *you* before any repairs begin. *You* may be required to contribute towards the cost of these repairs.

Repair or replacement of parts

We will decide whether damaged parts on *your vehicle* are repaired or replaced.

Windscreens and window glass will normally be replaced with new parts. If we choose to replace any other part, we will use original manufacturer branded parts. These may be new, recycled or reconditioned.

We will pay *you* the last listed price for any part, *accessory* or the hire of any tool that is obsolete, unavailable or cannot be bought in New Zealand.

If a wheel is unavailable or cannot be bought in New Zealand, we will pay *you* the last listed price for the damaged wheel only.

If we do not replace or repair any item, we will pay *you* the reasonable fitting cost and *you* will be responsible for arranging the repair.

Modifications and accessories

We will pay the *Market Value* of any *modifications* and *accessories* that have been added beyond the manufacturer's original vehicle specification. We must have agreed to cover the *modifications* and *accessories* before the event occurred.

Total loss

We will classify *your vehicle* as a total loss if:

- in *our* opinion, it is not safe to repair the damage to *your vehicle*,
- in *our* opinion, the cost of repairing *your vehicle* is more than the *Agreed Value* or it is uneconomic to repair, or
- *your vehicle* has been stolen and has not been found within 10 days from the date *you* reported the *theft* to us.

When we settle a claim for a total loss:

- we will pay the *Agreed Value* of *your vehicle* as shown on *your policy schedule*,
- we may reduce any payment to *you* by:
 - *your 'total applicable excess'* owing to us,
 - any road-user charges that are not fully paid.
- we are entitled to any refund of on-road costs and any unexpired portion of the registration,
- there is no refund of any portion of the premium, as *our* payment meets *our* contractual obligations to *you*,
- the total premium for the entire annual *period of cover* must be paid in full before the claim is settled,

- *your vehicle*, including all *modifications* and *accessories* becomes *our* property (this includes if it is recovered after it has been stolen),
- *your* policy comes to an end as at the date of the *event*.

Taking action in your name

We can take action in *your* name to negotiate, defend or settle any claim made against *you* for an insured *event* covered by this policy. We will pay the reasonable legal costs incurred in defending any property damage claim made against *you*, provided we appoint the solicitor who will defend the claim or otherwise consent to the costs incurred.

Reimbursing your excess

We will reimburse *your excess* if we decide that *you*, or a *driver* of *your vehicle*, are not responsible for the *accidental damage* to *your vehicle*.

We will do this if:

- *you* provide the correct registration number of the vehicle that caused the *accidental damage*, and
- *you* provide the correct name and contact number or address details of the person who is responsible for the *accidental damage*, and
- the person responsible confirms his or her involvement in the *event*.

If *your vehicle* is stolen, *you* must provide the correct name and contact number or address details of the person charged with the *theft* of *your vehicle*.

**You can make a claim by calling us
at any time on 0800 500 216.**

Your policy conditions

Your policy is subject to the following conditions that you must comply with.

Paying your premium and excess

You must pay us, or have arranged to pay us, the premium shown on your policy schedule by the date stated. You must also pay the 'total applicable excess', as shown on your policy schedule, when you make a claim.

Maintenance and security

Your vehicle, modifications and accessories must be properly maintained, repaired and kept in good order at all times. You must also take all reasonable precautions to secure your vehicle and accessories and prevent loss or damage occurring.

Taking reasonable care

You or any driver must take all reasonable care, at all times, to avoid circumstances that could result in a claim under this policy.

Accuracy of information

Your policy with us relies on the accuracy of the information you provide to us. You must provide full and accurate information and answer honestly, correctly and completely all questions we ask you. All statements made by you, or on your behalf, either on the application or otherwise in support of the policy or claims, must be correct and complete in all respects. However, nothing in this policy affects our common law right to avoid the policy for non-disclosure.

Other insurance

This policy does not cover loss or liability where cover is already provided by other insurance. We will not contribute towards any claim under any other policy.

Providing up to date information

You must tell us immediately if:

- *you*, a *family member*, or any *driver* are convicted of any criminal or driving offence,
- *you* or any *driver* have a licence suspended, endorsed or cancelled,
- *you* have any insurance declined, cancelled or not renewed,
- *you* change *your* address,
- *you* replace *your* vehicle,
- the security of the *vehicle* changes,
- the *vehicle* use changes, as shown on *your* policy schedule,
- there is a change to the *drivers* of *your* vehicle,
- *you* modify *your* vehicle in any way,
- *you* add an *accessory* to *your* vehicle that increases the *accessory* value beyond the limit shown on *your* policy schedule.

Non-compliance with policy conditions

If *you* do not comply with any policy condition, we can:

- reduce an entitlement or decline any claim *you* make,
- recover from *you* what we have already paid,
- cancel *your* policy with immediate effect, or at *our* option, with effect from the date of *your* failure to comply,
- change *your* policy terms and charge *you* an additional premium to reflect the amount that would have been payable had all policy conditions been complied with,
- *avoid* *your* policy, meaning we can treat *your* policy as if it had never existed.

If we *avoid* *your* policy, any premium *you* have paid to us may be forfeited, and any payments we have made to *you* must be refunded to us.

Definitions

Words and phrases that have a specific meaning are explained below.

AA Insurance repairer

A repairer whom *we* have selected to repair vehicles on *our* behalf.

Accessory

Automotive items added to, or usually kept in the *vehicle* that do not enhance its efficiency or performance and are not directly related to the function of the *vehicle*. These may include, but are not limited to, in-car entertainment, child's seat, hands-free kit, alloy wheels, navigation devices or roof racks.

Accident, accidental

A sudden, unintended and unforeseen occurrence.

Accidental damage

Sudden, unintended and unforeseen physical damage or sudden, unintended and unforeseen physical loss.

Agreed Value

The amount for which *we* have agreed to insure *your vehicle*, and which is set at the beginning of each *period of cover*. It is based on the value given for the make and model of *your vehicle* in the motor trade's most commonly accepted pricing authority. The value does not change for the *period of cover* and is shown on *your policy schedule*. However, if *we* decide the *Market Value* exceeds the *Agreed Value* at the time of loss *we* will increase the *Agreed Value* to reflect this.

Application

The information provided to *us* when *you* applied for and purchased this policy, together with the declarations that were agreed to by *you*, or in *your* name.

Avoid

Treat as if the contract never existed.

Base excess

This is the initial amount *you* must pay towards *your* claim before adding any further applicable *excesses*.

Driver

A person driving or using *your vehicle* with *your* permission or consent whether it be express, implied or otherwise, who is not entitled to cover under any other insurance.

Event

An *accident* that entitles *you* to make an insurance claim under this policy.

Excess

An amount *you* must pay towards a claim for each *event* that occurs and is covered by this policy. All *excesses* that may apply are shown on *your policy schedule* and are cumulative.

Exclusion

A restriction within this policy document that removes or reduces cover for certain types of damage, circumstances, activities, property or otherwise.

Family or family member

Your spouse, partner in a civil union, person with whom *you* live in the nature of a marriage, parents, grandparents, grandchildren, siblings, children, aunts, uncles, cousins, in-laws or dependants. These persons must normally be living with *you*.

Market Value

The reasonable retail value of the *vehicle* or item immediately before the *event*.

Modification

Any change or alteration made to *your vehicle* beyond the manufacturer's original specification. This includes, but is not limited to, performance enhancements, structural changes, a non-standard exhaust; changes to the engine, steering, suspension or chassis; changes to the computer or fuel system; custom paint work, body kits, electrical equipment and cosmetic upgrades.

Period of cover

The period starting and ending on the days and at the times shown on *your policy schedule*.

Policy schedule

The most recent notice *we* have sent *you* detailing *your* cover under this policy.

Subcompact car

A term commonly used by vehicle rental agencies in New Zealand to refer to a small car.

Theft

A criminal act in which property belonging to *you* is taken without *your* consent.

Total applicable excess

The sum of all *excesses* that apply to the *event* for which *you* are making a claim. All *excesses* are cumulative.

Trailer

A general-use *trailer* designed to be towed behind a vehicle, including a horse float, boat *trailer* or caravan.

Use

Driving, parking, storage and control of the vehicle or *trailer*.

We, us and our

AA Insurance Limited.

You and your

The person or persons listed as 'Who's insured' on the *policy schedule*.

Your vehicle

The vehicle listed on *your policy schedule* including and excluding the items listed on page 8.

Fair Insurance Code

As a member of the Insurance Council of New Zealand (ICNZ), *we* are committed to complying with the Fair Insurance Code.

This includes:

- acting fairly and openly in all *our* dealings with *you*,
- providing *you* with information so *you* can select the cover that best suits *your* needs,
- ensuring *you* can ask for and receive information and assistance to help *you* understand *your* policy,
- ensuring *you* can ask for and receive a copy of the information *you* gave when *you* applied for *your* policy,
- when *you* make a claim, letting *you* know what to do and settling it fairly and promptly.

You can obtain a full copy of the Fair Insurance Code from *us*.

If *you* are not satisfied with one of *our* policies, *our* service, or a decision *we* make, please tell *us*. Often a quick conversation with one of *our* representatives can help resolve things.

If *we* can't agree, or *you* are still unhappy, please let *us* know. *We* will explain *our* complaints procedure to *you*, and *we* have a Customer Resolution Service in place to assist *you* if needed.

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

Can we help with anything else?

AA Insurance ContentsCover®

Replacement cover for your contents.

AA Insurance HomeCover®

Protection for your most valuable possession.

AA Insurance Comprehensive Plus

All the protection of Comprehensive vehicle insurance with extended cover.

AA Insurance Third Party, Fire and Theft

All the benefits of Third Party cover and we'll also protect your vehicle if it's stolen or damaged by fire.

AA Insurance Third Party

Cover if you accidentally damage someone else's vehicle or property.

AA Insurance Vintage

Tailored cover for classic and vintage car enthusiasts.

AA Insurance Caravan/Trailer

Cover for your caravan or trailer.

AA Insurance MotorcycleCover®

Comprehensive cover on your motorcycle.

We're here to help you

Call us anytime

0800 500 213

Visit us online

aainsurance.co.nz

Or come in and see us at your nearest

AA Centre

