



Personal Insurance Plan

Vintage Motor

Welcome to MotorPlan – Insurance For *Your* Vintage Motor

We would like to make sure *you* are aware of all *your* entitlements under this policy, so please read this document carefully. After *you* have read it, please contact *us* if *you* would like further information.

HELP Service – Emergency Assistance

HELP is a 24 hour, 7 day a week emergency assistance which Vero offers as part of *your* insurance policy – at no extra cost.

With just one phone call *you* can sort out all the hassles that arise if *you* have an *accident* or disaster anywhere in *New Zealand* – even if no insurance claim is involved. Whatever the problem, ring HELP for practical advice, and they will locate the trades people or services *you* need. The toll free number is 0800 800 786.

Ringling HELP costs *you* nothing. The assistance is free, but *you* will have to pay if *you* ask for a tradesperson to call or for other services. Where the services are covered by *your* policy, *you* can claim back any bills paid, subject to the policy excess.

How HELP can help *you*:

Convenience

Instead of looking through the yellow pages for a plumber at 11 o'clock at night, HELP can organise a call out.

Quality

All trades people are approved and monitored. Each call is followed up to ensure *you* are satisfied with the quality and cost of the service received.

Guaranteed response

Our systems will guarantee that someone will actually arrive.

How do *you* qualify for HELP?

HELP is automatically provided to all Vero house, contents or private motor vehicle policyholders (but not business cars or motorcycles). HELP is also available to members of *your* immediate family who live with *you*.

No matter which policy *you* have (of those listed above) *you* can use any of the HELP services provided.

Service available

HELP provides a 24-hour referral to a comprehensive nationwide network of recommended service organisations and trades people.

So if *you* have got a problem with plumbing, a leaking roof, broken glass, replacement of locks or electrical faults, *our* operators can provide rapid assistance.

Advice is also available on *our* claims procedures, including the appointment of assessors and tips on how to minimise damage.

If *your* car is stolen or involved in an *accident* *you* will have several immediate worries:

- transport – a taxi home or to *your* destination;
- alternative accommodation – if *you* are away from home;
- call out of a tow truck and where to take *your* car following an *accident*;
- urgent message relay to friends and relatives; and
- how to start the claim procedure.

HELP provides free access to a service that will advise and act on all of these concerns.

HELP also offers to arrange a host of other services for *you* (while *you* are in *New Zealand*) even when no insurance claim is involved:

1. emergency call-out service – for problems like flat batteries or keys locked in *your* car;
2. medical referral service – if *you* are away and want the name of a recommended local doctor, out of hours;
3. replacement of personal effects following loss or theft away from *home*.

Remember, HELP is always available whether *you* are at *home* or miles away.

HELP - a valuable addition to *your* policy from Vero.

30-day Money Back Guarantee

If *you* are not satisfied with the cover provided by the policy *you* may return the policy within 30 days of receiving it.

If *you* have not made any claims during this period *we* will give *you* a full refund of any *premium* paid.

Privacy Act and the Insurance Claims Register (ICR)

The 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 Limited (ICR Ltd), PO Box 474, Wellington.



This policy is issued to *you* on the condition that *you* authorise *us* to place details of any claims 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 is (in *our* view) relevant to this policy or any claim made against it. *You* have certain rights of access to and correction of this information, subject to the provisions of the Privacy Act 1993.

Definitions

Definitions explain words frequently used in the policy.

Defined words are shown in this type style.

Accessories means:

- fitted entertainment, communications and navigation systems
- child restraints/seats
- tools and breakdown equipment, purchased by *you* to repair *your vehicle*
- car seat covers
- first aid kit, torch, fire extinguisher, maps
- and other equipment (not otherwise defined) permanently fitted to the *vehicle*.

Accident and accidental mean a sudden and unforeseen event, not intended or expected by *you*.

Act means any Act of the New Zealand Parliament in force at the commencement of the *period of cover*, or which comes into force during the *period of cover*, and any substitution of, amendment to, replacement of, or any statutory regulation made under such Act.

Agreed value means the value of *your vehicle* that *you* and *we* have agreed at the time of insuring or at any renewal. This will be inclusive of GST.

Bodily injury means bodily injury (including death), illness, disability, disease, shock, fright, mental anguish or mental injury to another person.

Damages means amounts payable in accordance with judgement against *you* and/or settlements negotiated by *us*, including the other party's costs and interest on any judgement where applicable. Damages do not include punitive or exemplary damages, fines, penalties, *reparation*, or any other form of criminal sanction, non-pecuniary relief, taxes, or any payment deemed to be unlawful to insure against.

In New Zealand means in New Zealand or in transit within New Zealand.

Market value means the reasonable value of the *vehicle* immediately prior to the loss or damage.

Period of cover means the "period" or "period of insurance" specified in the *schedule*.

Premium is the consideration for this contract. This may

mean the first premium or any subsequent premium and includes any government levies and taxes.

Reparation means an amount ordered by a New Zealand court under section 32 of the Sentencing Act 2002 (or any replacement Act) and any subsequent amendments to be paid to the victim of an offence. *Reparation* does not include:

- a. reparation arising from prosecution of an offence under the Health and Safety at Work Act 2015 (or any replacement Act) and any subsequent amendments; or
- b. *damages*, court costs, fines, penalties, any other form of criminal sanction, non-pecuniary relief, taxes, any payment deemed to be unlawful to insure against; or
- c. *your* legal defence costs or expenses in relation to an offence.

Schedule is the latest current policy schedule, expiry notice or insurance renewal issued to *you*.

Vehicle means any vehicle described in the *schedule* including *accessories* and equipment fitted to the vehicle and tools that would normally remain within the vehicle and. For the purposes of the general exclusions, vehicle also means any other vehicle covered by this policy.

We, us or *our* means Vero Insurance New Zealand Limited.

You or *your* means the insured person or persons named in the *schedule*, and their partner. Partner means a marriage partner, or de facto partner as defined in the Property (Relationships) Act 1976 or civil union partner as defined by the Civil Union Act 2004.

Description of Use

Cover only applies whilst *your vehicle* is being used as a secondary means of transport for private, social, domestic and pleasure purposes.

1. There is no cover if *your vehicle* is being used:
 - a. for the carriage of goods or samples in conjunction with any trade or business; or
 - b. in connection with the motor trade or for business purposes of any kind.
2. *Your* claim may be declined if the following conditions are not fulfilled:
 - a. if the *vehicle* is not suitably garaged and secured whilst not in use (except while on rallies or touring); or
 - b. if the annual mileage (excluding rallies or touring) exceeds 3,000 miles or 5,000 kms.

Introduction

We will provide the cover set out in this policy during the *period of cover* shown in *your schedule* provided *you* have paid the *premium* and subject to the policy's terms,



limits, conditions and exclusions.

Your insurance contract consists of three parts:

1. this policy document;
2. the personalised *schedule* with details of the cover which applies to *you*; and
3. the information in the proposal, application or declaration.

What you are insured for

We will insure *you* for *accidental* loss or damage to *your vehicle* anywhere in *New Zealand* or *Australia* during the *period of cover* with us.

What we will pay – at our option

The cost to repair or replace *your vehicle* or make a payment up to the *market value* or *agreed value*.

We will also pay the reasonable costs of having *your vehicle* removed to the nearest repairer or place of safety following an *accident*.

If the repair makes a major improvement to the pre-*accident* condition or the value of *your vehicle* then *you* may be required to make a contribution towards the cost of repairs.

Limits on what we will pay for:

Sum Insured Market Value. The maximum amount payable will be the lesser of the *Market Value* or the sum insured shown on the *schedule*.

Sum Insured Agreed Value. The maximum amount payable will be the *Agreed Value* or the sum insured shown on *your current schedule*.

Parts

The most we will pay for any part or *accessory* not available in *New Zealand* is the lesser of

- a. the cost of the part including freight from an overseas supplier; or
- b. the price of the part's closest *New Zealand* equivalent; or
- c. the cost of having a new part made in *New Zealand*.

We will not pay for the replacement of any part that has not been damaged.

Additional benefits

If you have home, contents, or motor insurance with us, you can only claim any of the benefits below under one policy.

1. Legal Liability

A. Liability for Damages

We will cover *you* for *your* legal liability to pay *damages* for *accidental bodily injury* or damage to someone else's property during the *period of cover* arising from an *accident in New Zealand* involving *your vehicle*.

B. Liability for Reparation

We will cover *you* for *your* legal liability to pay *reparation* for *accidental bodily injury* or damage to someone else's property during the *period of cover* arising from an *accident in New Zealand* involving *your vehicle*, provided that:

- a. *you* tell us immediately if *you* or any other person entitled to cover under the policy is charged with any offence in connection with the use of the *vehicle* which resulted in *bodily injury* to another person or damage to someone else's property; and
- b. *you* obtain our written approval before any offer of *reparation* is made.

C. Forest and Rural Fires Act

We will cover *you* for *your* legal liability under the *Forest and Rural Fires Act 1977 (F&RF Act)*, or any amendments or replacing *Act* to pay:

- a. costs incurred and apportioned by the Fire Authority;
- b. costs claimed by any other party in order to protect their property from fire;

arising from an *accident* involving *your vehicle* in *New Zealand* during the *period of cover*.

But we will not pay for any:

- i. levies for expenditure under Sections 44, 45, 46 & 46A of the *F&RF Act*;
- ii. fines or penalties;
- iii. gross negligence or deliberate damage caused by *you*;
- iv. fire intentionally lit by *you* that does not comply with the *F&RF Act* and its amendments or any other statutory or local body requirement governing the lighting of fires.

D. Extended Liability

Provided all the requirements for cover are met, we will extend the "Liability for *Damages*", "Liability for *Reparation*" and "*Forest and Rural Fires Act*" benefits:

- a. to any person who is driving *your vehicle* with *your* consent and who is not otherwise excluded from the policy cover;
- b. for *accidents* caused by any other motor car being driven by *you* in person, provided it does not belong to *you* and is not hired to *you* under a hire purchase or lease arrangement. No cover is provided for damage to the car being driven. This extension does not apply where *your vehicle* is a motorcycle, trailer or caravan;
- c. to *your* employer while *your vehicle* is being driven with *your* permission on *your* employer's business; and
- d. for *accidents* caused by any trailer or caravan while attached to *your vehicle*.



E. No excess where *your vehicle* is comprehensively insured

No excess will apply for *your* claim under benefits A, B, C or D where *your vehicle* is comprehensively insured and *you* are not claiming for damage to *your vehicle* arising from the same event.

But we will not pay for legal liability under any of these benefits:

- i. for damage to property (including motor vehicles) in *your* or the driver's custody or control. However damage to a disabled vehicle being towed (other than for reward) is covered. Damage to the property of passengers is also covered;
- ii. if *you* or any person or organisation that may have cover under this policy are entitled to indemnity under any other policy, or fails to comply with the terms and conditions of this policy;
- iii. for any exemplary or punitive damages;
- iv. where any exclusion in the section "Exclusions: We will not pay for" applies.

Limits on what we will pay under Legal Liability:

In respect of any one event, we will pay:

- i. for damage to someone else's property, up to \$20,000,000;
- ii. for *bodily injury*, up to \$1,000,000; and
- iii. for liability under the F&RF Act, up to \$1,000,000.

In addition, where *your* legal liability is to pay *damages*, or costs under the F&RF Act, we will pay *your* legal defence costs and expenses incurred with *our* prior written consent. However we will not pay *your* legal defence costs and expenses in relation to an offence or where *your* legal liability is to pay *reparation*.

Our liability to you under all legal liability benefits (Liability for Damages, Liability for Reparation and Forest and Rural Fires Act), will be limited to the applicable sub-limits, and will never exceed \$20,000,000 in total, plus legal defence costs and expenses where applicable, during any period of cover.

2. Vehicle Change

If *you* replace a *vehicle*, or buy an additional *vehicle* for *your* sole use then we will insure the replacement or additional *vehicle* for its *market value* but otherwise on the same terms that apply to the *vehicle* shown on the *schedule*, but only if:

1. *you* tell us within 30 days after buying the replacement or additional *vehicle* with full details; and
2. *you* pay any extra *premium* which we may require; and

3. the *vehicle* purchased is valued at no more than \$75,000.

3. Vehicle Servicing and Emergency

If there are any driver restrictions on this policy we will not apply them when *your vehicle* is being driven:

- a. by a member of the motor trade who is professionally engaged in the overhaul, upkeep or repair of the *vehicle*; or
- b. to a medical facility in the event of a medical emergency.

4. Goods and Services Tax - GST.

Provided the GST is recoverable by us, the sum insured under this policy is exclusive of GST. This means that we will pay up to a maximum of the sum insured plus GST to a maximum of the current rate of GST applied to that sum insured.

All limits amounts or excesses shown are GST inclusive.

5. Vehicle Parts and Accessories

We will provide cover for spare parts, *accessories* and associated equipment which belong to the insured *vehicle* but are not necessarily attached. The spare parts, *accessories* or associated equipment must be stored at *your* premises or other secured storage area. This cover is limited to the lesser of 50% of the sum insured shown on the *schedule* or \$10,000.

6. Cleaning - Valet Costs

Where *your vehicle* is broken into and damage occurs to the inside of the *vehicle*, and *you* have not made a claim under any other part of this policy, we will cover the cost of cleaning and valeting *your vehicle* to a maximum cost of \$250. We will not apply an excess.

7. Keys and Locks

Where any key giving access to *your vehicle* is stolen or believed on reasonable grounds to have been duplicated without proper authority, this policy extends to include the costs reasonably incurred in altering or replacing locks or replacing their keys. Any payment will be limited to \$1,000 for any one event.

8. Emergency Costs

If *you* have an *accident* for which there is a valid claim under this policy, we will pay the reasonable costs of:

1. having *your vehicle* removed to the nearest repairer or place of safety;
2. essential repairs so *you* can get the *vehicle* to *your* destination or a repairer;
3. returning *your vehicle* to *your* home following its repair, or if it was stolen, following its recovery.

We will also pay the reasonable costs of accommodating and transporting *you* and *your*



passengers to *your* home if *your vehicle* cannot be driven, to a maximum of \$500.

9. Premium Credit

Where *your vehicle* is treated as a total loss and we insure *your* replacement *vehicle*, we will credit the unused *premium* towards insurance on the replacement. This is provided that:

1. the person in control of *your vehicle* was completely free of blame; and
2. the identity of the other party who caused the damage is established.

10. Personal Injury

If *you*, *your* spouse or any other family members suffer *bodily injury* by violent *accidental* external and visible means in direct connection with *your vehicle*, while restrained (as and when legally required):

1. We will pay the following amounts (up to a maximum of \$5,000 per person and \$15,000 any one event) arising out of any event, provided such injury is the sole cause of any of the following within three calendar months of injury:
 - a. death \$5,000;
 - b. total and irrecoverable loss of the sight of an eye \$2,500;
 - c. total and irrecoverable loss of the sight of both eyes \$5,000;
 - d. total and permanent loss of the use of one hand or one foot \$2,500, and
 - e. total and permanent loss of the use of both hands or both feet or of one hand together with one foot \$5,000; and
2. We will pay medical expenses incurred in connection with such injury up to the sum of \$200 per person per event.

But we will not pay:

- a. where death or bodily injury was caused by suicide or attempted suicide;
- b. if the insured named in the *schedule* is not an individual;
- c. under more than one motor *vehicle* insurance policy held with *us*.

11. Salvage

If we deem *your vehicle* to be a total loss, *you* will retain first rights to any salvage. The value of the salvage will be determined by advertising the *vehicle* for tender.

12. Windscreen Extension

Claims for breakage of windscreens, windows, headlights and headlight protectors or tail lights sustained without other damage to *your vehicle* will be free of excess.

Exclusions

We will not pay for:

1. any excess

You must contribute the amount(s) shown on the *schedule* under the heading "**Excesses**" as the first amount of any claim. There are various excesses that may show on the *schedule*. These are:

Standard excess

This excess applies to each and every claim.

Imposed excess

Any *vehicle* noted on the *schedule* under "Imposed Excess" is subject to the additional excess shown on the *schedule*.

Underage excess

Any drivers of *your vehicle* who are under the age of 25 at the time of the loss, are subject to the additional excess shown on the *schedule*.

Special excess

Any drivers of *your vehicle* who are noted on the *schedule* under "Special Excess" are subject to the additional excess shown on the *schedule*.

All excesses are cumulative.

Where a single event causes loss or damage to property or items insured by *you* with *us* under more than one insurance policy, only one policy excess shall apply. The amount of the excess shall be the highest excess that we could apply under any of the policies affected.

Where *you* suffer a total loss and *you* have been paying *your premium* to *us* by instalment the standard excess shown on the *schedule* will be increased to include:

- i. the difference between the amount *you* have paid and the amount of *premium* *you* would have paid if *you* had instead elected to pay *your premium* annually; and
- ii. the total value of the instalment fees for all of the *premium* instalments.

Your excess for a motor vehicle claim will be refunded if we are satisfied that the driver of *your vehicle* was completely free of blame and the person at fault is identified. However this will not include the increased portion of the standard excess in the case of total losses where the *premium* has been paid by instalment as referred to above.

2. we will not pay for:

- a. loss of use or consequential loss, depreciation, wear and tear, corrosion, existing defects or damage;
- b. breakdown, failure or breakage of:



- i. any component or *accessory*; or
 - ii. the engine transmission, mechanical, electrical or electronic systems, or
 - iii. any loss which their failure may cause to the rest of these systems;
- c. loss or damage to *your vehicle* (including damage to the engine or fuel system in *your vehicle*) caused by the incorrect type of fuel being used.
- d. damage to tyres by application of brakes or by punctures, cuts or bursts, or bursting unless the *vehicle* suffers other loss or damage in an *accident*, or the damage is deliberate and is caused by a person not insured by this policy;
- e. damage to any caravan which has been unoccupied or unattended for more than 30 days unless it is in a supervised caravan park;
- f. any amounts which are recovered (including by the victim of an offence) under the provisions of the Accident Compensation Act 2001 (or any replacement Act) and any subsequent amendments or which would be recovered but for:
- i. a failure by the victim to correctly notify a claim to the Accident Compensation Corporation within the time required under the Act, or to claim any amount he or she would be entitled to under the Act for any other reason whatsoever; or
 - ii. the Accident Compensation Corporation's decision to decline a claim or limit its liability in whole or in part and for any reason whatsoever.
- However, nothing in this exclusion affects any rights to payment under the Personal Injury Additional Benefit.
- g. Any loss, damage, cost or liability arising from:
- i. any criminal activity carried out at, or involving, any property insured under this policy unless *you* establish that *you* did not have reason to suspect that criminal activity was taking place;
 - ii. any deliberate, intentional, knowing, wilful or reckless act or omission, whether criminal or otherwise, committed by *you* or any other person entitled to cover under this policy.

3. losses when *your vehicle* is being:

- a. used other than in accordance with the description of use;
- b. used for hire or carrying of fare paying passengers;
- c. used anywhere for (or being tested in preparation for) racing of any kind, pacemaking, trials, tests, demonstrations, race track driver training, or race

track vehicle handling lessons (or similar events) whether organised or not;

- d. driven on a racetrack whether sealed or not and whether in the presence of other vehicles or not.

However rallies conducted under the jurisdiction of the Vintage Car Club of New Zealand Inc. or any other similar and properly constituted car club are not excluded.

4. losses when *your vehicle* is being used or driven by any person who:

- a. does not have a licence which is in full force and effect to drive *your vehicle* at the time and place of the *accident*; or
- b. is not complying with the conditions of his/her licence; or
- c. is excluded from the policy cover.

5. losses when *your vehicle* is being used or driven by any person who:

- a. at the time of the *accident* giving rise to a claim under this policy is under the influence of intoxicating liquor or a drug or who has a proportion of alcohol in their blood or breath higher than that allowed under New Zealand road traffic law.

If *your vehicle* is being used or driven by a person who at the time of the *accident* giving rise to a claim under this policy is under the influence of intoxicating liquor, cover will still apply if *you* can establish that the proportion of alcohol in the breath of the person is lower than that allowed under New Zealand road traffic law.

It will be assumed that the proportion of alcohol in the blood or breath at the time of the *accident* was no less than the proportion of alcohol in any subsequent blood sample or breath test carried out following the *accident*.

- b. following an *accident* giving rise to a claim under this policy refuses to undergo a breath test or provide a blood sample having been lawfully requested to do so or fails to stop or leaves the scene of the *accident* when it is an offence to do so.

6. losses that arise from *your vehicle* being in an unsafe or damaged condition:

unless *you* can prove that such condition did not cause or contribute to the loss or damage. Cover will still apply if *you* can prove that *you* and the driver were unaware of such condition and had taken all reasonable steps to maintain *your vehicle* in a safe condition.

7. loss, destruction, damage or liability directly or indirectly caused by:



- a. war, invasion, act of foreign enemy, warlike operations (whether war be declared or not), civil war, rebellion, resolution, insurrection, military or usurped power or confiscation, destruction or acquisition by government or local authorities;
- b. nuclear weapons, ionising radiations or contamination by radioactivity from nuclear fuel or the combustion of waste from nuclear fuel;
- c. any act of terrorism including but not limited to where that loss, destruction, damage or liability that arises from, is consequent upon or arises in connection with biological, chemical, radioactive, or nuclear:
 - pollution,
 - contamination, or
 - explosion.

An act of terrorism means an act, including but not limited to the use of force or violence or the threat thereof, which from its nature and context is done for, or in connection with, political, religious, ideological, ethnic or similar purposes, including the intention to influence any government and/ or to put the public or any section of the public in fear.

Policy conditions

These conditions give *you* information about *your* and *our* obligations arising from this policy.

1. Assignment

You must not assign or attempt to assign this policy or *your* interest in this policy to any other person or party without *our* written consent.

2. Breach of Policy Terms and Conditions

No claim shall be payable where any person entitled to indemnity under this policy breaches any of the policy terms and conditions. However, nothing in this policy affects the common law rights of either party, including the right to avoid the policy for nondisclosure.

3. Cancellation

We may 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 4.00 pm on the 7th day after the letter has been sent. *We* will refund the unused part of *your* paid *premium*. *You* may cancel this policy by giving written notice to *us*. *We* will refund the unused part of *your* paid *premium* provided that *you* have not made a claim.

4. Care of Motor Vehicle

You must take all reasonable steps to prevent loss or damage and maintain *your vehicle* in good repair. *We* shall always have the right to examine *your vehicle*.

5. Claims

- a. on the happening of any event that may give rise to a claim under this policy *you* must:
 - i. immediately notify *us* of such event;
 - ii. take all reasonable steps to minimise the extent of loss or damage;
 - iii. immediately send *us* any communications which *you* receive in relation to an event which may give rise to a claim;
 - iv. obtain *our* consent before proceeding with repairs (other than for replacement or repair of window glass);
 - v. make *your vehicle* available for inspection by *us*;
 - vi. provide all proofs, information and other evidence; and otherwise give all possible assistance that *we* may require; and
 - vii. in the case of loss by theft, burglary or vandalism advise the Police immediately;
- b. *you* shall not without *our* written consent incur any expense or negotiate, pay, settle, admit, repudiate or make any agreement in relation to any claim;
- c. *we* will be entitled at *our* expense and in *your* name to take any proceedings necessary to obtain relief from any other party, and to take over and conduct the defence and settlement of any claim against *you* for *damages* or under the Forest and Rural Fires Act 1977. *You* must provide all reasonable assistance and co-operation.
- d. if *we* pay the *market value* then the cover is finished and no *premium* is refundable. *We* may keep whatever is left or recovered of the *vehicle*.

6. Correctness of Statements and Fraud

The proposal, application, or declaration form is the basis of this contract.

All statements made or information given by *you* or on *your* behalf:

- in any proposal, application, or declaration (whether *you* have provided these statements or information verbally, or have completed, accessed, or received versions of these documents electronically or in printed form, or provided information to *us* by telephone);
- in support of this policy; or
- in support of any claim;

must be complete and correct in all respects. If any claim under this policy is supported by any incorrect information or statement or is in any respect fraudulent, then *your* claim is not payable and this



entire policy automatically terminates from the date that the incorrect information was supplied to *us*, or the statement or fraudulent claim was made to *us*. We may also cancel any other policy *you* have with *us*.

7. Duty of Disclosure/Change of Circumstances

You must tell *us* everything that may be relevant to *our* decision to issue, renew or alter the policy and *you* must tell *us* of any changes to any circumstances relevant to this policy as soon as *you* know about them.

8. Instalment Premiums

Where we have agreed to accept payment of *premium* by instalments all benefits under this policy will be forfeited from the date the first unpaid instalment was due, and *your* policy will be automatically cancelled if any *premium* instalment/s remains unpaid for 28 days.

To ensure that *you* have an opportunity to maintain cover in the event that an instalment *premium* has not been made to *us*, we will attempt again to collect the outstanding *premium* instalment from *your* nominated bank account.

Where any instalment is overdue, but the policy has not been cancelled, all benefits under this policy will be suspended from the date the first unpaid instalment was due.

9. Joint Insureds

Where this policy is issued in joint names, then this policy is a joint policy. This means that if one of *you* does or fails to do anything so that there is no cover, there will be no cover for any of *you* not just the person responsible.

10. Jurisdiction

Cover under this policy applies *in New Zealand and Australia only*. We will not cover *you* for *your* legal liability for damage to property or persons arising from *accidents* caused by *your vehicle* in Australia. We will not cover *you* for the costs of defending any legal proceedings brought under the jurisdiction of any court outside New Zealand or for any other associated costs or *damages*.

11. 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.

12. Other Interests

If *your vehicle* is mortgaged or secured by any other financial agreement, we may make payment for any loss direct to the interested party. This will meet *our* obligations under this policy.

13. Reparation

If any person is ordered to pay *reparation* to anyone we insure under this policy for loss or damage to any property that we have or will pay a claim under this policy for, then *you* must tell *us*. Any payments received must first reimburse *our* claims payment up to the amount of any *reparation* received.

Variations to the cover

This policy sets out the standard cover for *your vehicle*. The cover may be varied by one or more of the following clauses being applied. The *schedule* will indicate which clause if any apply and will note any other variations to the cover.

Storage and Restoration

When this clause is noted on the *schedule* against a particular *vehicle*, **Description of Use** (page 2) is replaced with the following **Description of Use**. Additional Benefits other than **Goods and Service Tax – GST, Vehicle Parts and Accessories, Premium Credit** and **Salvage** do not apply.

Description of Use (applying to Storage and Restoration cover)

Cover only applies whilst *your vehicle* is in storage, is undergoing restoration or is being conveyed by another vehicle.

1. There is no cover if *your vehicle* is being driven.
2. *Your* claims may be declined if the *vehicle* is not suitably garaged and secured.

Named Driver Warranty

When this clause is noted on the *schedule* against a particular *vehicle*, the amount shown as the unnamed driver excess on the *schedule* will apply as an excess if *your vehicle* is being driven by any person other than those listed on the *schedule*.

Excluded Driver Warranty

When this clause is noted on the *schedule* against a particular *vehicle*, no cover will apply whilst the *vehicle* is being driven by those excluded drivers.

Compulsory Named Driver Warranty

When this clause is noted on the *schedule* against a particular *vehicle*, no cover will apply whilst the *vehicle* is being driven by any person other than those listed on the *schedule*.

Excluding Under 25 Year Old Drivers

When this clause is noted on the *schedule* against a particular *vehicle*, no cover will apply whilst the *vehicle* is being used or driven by any person under 25.