



## ELECTRIC COVER

Mechanical Breakdown Insurance

## PLEASE KEEP THIS DOCUMENT IN A SAFE PLACE

This document is your Autosure Mechanical Breakdown Insurance Policy Wording. Please make sure you read it carefully as it contains important information you should know, including what your insurance covers – and what it doesn't.

### The Insurer

Autosure is a business division of DPL Insurance Limited, a licensed insurer under the Insurance (Prudential Supervision) Act 2010.

### DPL Insurance Limited Financial Strength Rating

The Insurance (Prudential Supervision) Act 2010 requires all licensed insurers to have a current Financial Strength Rating, given by an approved rating entity. DPL Insurance Limited has been issued a Financial Strength Rating of B+ (Good), with an outlook assigned as 'Stable' by A.M. Best.

A++, A+	Superior	B, B-	Fair	D	Poor
A, A-	Excellent	C++, C+	Marginal	E	Under Regulatory Supervision
B++, B+	Good	C, C-	Weak	F	In Liquidation
				S	Suspended

For more information and details on our Financial Strength Rating and Solvency Calculation go to [www.dplinsurance.co.nz](http://www.dplinsurance.co.nz)



## Welcome

Congratulations on your vehicle purchase and on your foresight in purchasing Autosure Electric Vehicle Breakdown Insurance so that you can enjoy worry-free motoring.

Please take time to familiarise yourself with this material. You need to know and understand this information.

Your insurance contract consists of this booklet and your Policy Certificate. Together these documents set out the terms and conditions of your cover. Please note that the Policy Certificate must accompany this booklet and the premium must be remitted to Autosure to ensure the validity of the policy. Your vehicle details are shown on your Policy Certificate.

If your vehicle details are incorrect in any way with regard to make, model, year or odometer reading, then you may not qualify for the extent of cover you have selected. It is your responsibility to ensure the Policy Certificate is attached and all the details contained in your Policy Certificate are correct.

In particular, you should note that this insurance policy might not cover you if you do not follow the manufacturer's operating, servicing and safety instructions at all times.

To enjoy long and reliable use of your Lithium-ion Battery please follow the manufacturer's instructions, as incorrect charging may void the cover. If the vehicle requires towing it can only be transported using a flatbed tow-truck by an authorised repairer or the AA.

## Privacy Act 1993

Your Certificate contains personal information necessary to evaluate your proposal for insurance in order to decide whether to issue insurance cover and if so on what terms. The information collected will be held by DPL Insurance Limited, Autosure, PO Box 33 1248, Takapuna, Auckland 0740, the dealer and these entities' agents.

Failure to provide any relevant information may result in cover being declined or the policy being voided. Individuals have a right to request access to and correction of their personal information subject to the Privacy Act 1993.

## Complaints

We will work with you to resolve any complaint and provide regular communication throughout the resolution process. If you have a complaint relating to our activities, in the first instance, please contact us.

We are committed to resolving all complaints and concerns quickly, respectfully and in good faith. Any dispute which we cannot resolve can be referred to our Disputes Resolution provider by contacting: The Insurance and Financial Services Ombudsman P. 0800 888 202 - Level 8, Shamrock House, 81 Molesworth St, Wellington 6011.

## We Cover

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

Your cover level, as defined in your Policy Certificate, is based on your vehicle age from the year of manufacture and your vehicle's odometer reading at the start of the period of insurance.

## We Will Pay

1. The maximum amount we will pay for any one claim is limited to the claim limit or the current market value of the vehicle, whichever is lower.
2. Whilst there is no limit to the number of claims, we will only pay for one Lithium-ion Battery replacement during the policy period.
3. The total amount we will pay during the policy period is limited to the current market value of the vehicle at the time of the claim.
4. The maximum contribution towards repair or replacement of a factory-fitted Lithium-ion Battery we will pay, as a result of a sudden and unforeseen breakdown during normal use, is set out as follows.

Vehicle age from the year of manufacture and maximum contribution at the time of the claim:

Up to 3 years	100% up to \$10,000
Up to 6 years	70% up to \$7,000
Up to 8 years	50% up to \$5,000
Up to 10 years	20% up to \$2,000
Over 10 years	0%

## We Do Not Cover

We will not pay for:

- A. Repairs that are covered by the manufacturer's warranty or repairs that are the subject of a manufacturer's recall or any component design fault or any damage arising from the design fault;
- B. Any fault existing at the commencement of cover and any resulting damage;

- C. Costs arising from the failure of any drive belts and/or any resulting damage when the drive belts are not replaced in accordance with the manufacturer's recommendation;
- D. Costs arising from the failure of the cambelt and/or any resulting damage when the cambelt is not replaced in accordance with the manufacturer's recommendation;
- E. Batteries, other than the cover provided for the Lithium-ion Battery;
- F. Lithium-ion Battery replacement or repair due to gradual loss of capacity and ability to hold charge;
- G. Any damage related to incorrect charging procedure or charging of the Lithium-ion Battery when the manufacturer's recommended procedure is not followed;
- H. Any damage related to the failure to follow the towing procedure as outlined in this policy;
- I. Chassis, panel, paintwork, glass, upholstery, trim and any other cosmetic item;
- J. Tyres, air bag suspension and components, exhaust systems, catalytic converters, filters, fuel tanks, sun roofs, seats, keys, remotes, lights, audio and entertainment systems, communication systems, global positioning systems, charging cable;
- K. Any costs relating to servicing, maintenance, adjustment or tuning;
- L. Repairs necessitated by external causes, contamination, perishing, corrosion, rust, consequential loss or damage, accident damage, fire damage, water damage, theft, wilful damage, misuse, neglect, faulty repair and/or defective workmanship;
- M. Repairs resulting from incorrect use of fuel, oils, lubricants, coolant or any other fluid. This includes using the wrong octane fuel grade and the use of any bio fuel outside of the manufacturer's recommendations;
- N. Any repairs commenced or carried out without our approval.

## Excess

You must contribute the amount shown as the excess, as the first amount of each unrelated claim. You must pay the excess to the repairer before you collect your vehicle. The excess is shown on your Policy Certificate.

## Excluded Vehicles

There is no cover for any of the following vehicles:

- GVM over 3,500KG;
- Used as taxis, rentals, courier vehicles, shuttles, any fare paying passenger vehicle or goods delivery vehicle;
- That are modified from the original manufacturer's specification.

## Conditions

- A. You must take all reasonable steps to protect your vehicle from breakdown and comply with the manufacturer's servicing, Lithium-ion Battery re-charging, operating and safety recommendations. This information can be found in the owner's handbook for your vehicle, the manufacturer's website or from any authorised service centre.
- B. This policy does not apply if your vehicle is used in racing competitions, time trials, rallies, speed testing, pacemaking, reliability trials or any off-road activities.
- C. This policy does not apply if you use your vehicle to tow, unless the manufacturer of your vehicle has approved it for towing and the maximum towing capacity of the vehicle is not exceeded.
- D. 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 statement or fraudulent claim was made to us.
- E. If you breach any policy term or condition no claim will be payable under this policy. Nothing in this policy affects our rights to void the policy for non-disclosure.
- F. This policy applies to you and your vehicle and is not refundable.
- G. You must comply with the service requirements detailed in this policy.
- H. Your vehicle must have a current warrant of fitness. If it does not you may not have a valid claim.

## Transfer of Insurance

We may permit a transfer of your policy to a new owner, if you sell your vehicle privately. We reserve the right, at our sole discretion, to refuse the transfer. A transfer will not be permitted if:

- Your vehicle is sold to or through a motor vehicle dealer or trader;
- You have not paid your premium in full;
- You have had a claim accepted on your policy;
- Your policy has previously been transferred; or
- Your policy has less than 20% left of the period of insurance.

Please contact us to request a transfer form. Both you and the person you wish to transfer your policy to must sign the form. Once you have completed the form please return it to us with:

- A copy of your vehicle's new Warrant of Fitness or Vehicle Inspection Report (if requested);
- Your vehicle's certificate of registration;
- A copy of your vehicle's service records; and
- The transfer fee of \$150 (including GST).

All the terms and conditions of your existing policy will be transferred to the new owner for the remaining term of your existing policy. There will be no refund of premium as a result of the transfer. The policy will be transferred on the date we notify you in writing of our acceptance of your transfer request.

## Additional Benefits

These additional benefits apply if you have a claim accepted under this policy. The additional benefits you have selected and the total maximum amount of the additional benefits we will pay is shown in your policy certificate.

In the event of an insured mechanical breakdown that occurs more than 100 kilometres from your normal residence and the repair of the vehicle by an authorised repairer exceeds 24 consecutive hours you may choose from the following subject to a maximum total Additional Benefit of \$720 for each and every claim. We will reimburse you the reasonable costs of:

- Up to three (3) days accommodation, or
- Up to three (3) days rental car hire, or
- Return home travel

## What To Do if You Have a Claim

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

- A. As repairs must be carried out by an authorised repair facility, phone Claims Services on 0800 809 700 to lodge a claim and to obtain details of the nearest repairer.
- B. If the vehicle can be driven safely without causing further damage, take it to the nearest authorised repairer.
- C. If the vehicle requires towing it can only be transported using a flatbed tow-truck by an authorised repairer or the AA.
- D. Present your policy to the service manager or repairer to determine if the breakdown constitutes a claim under the policy.
- E. In some instances we may require you to complete a claim form.
- F. We will also require other documentation such as proof of servicing and other relevant invoices.
- G. If the repairer is unable to determine the fault it may be necessary to dismantle parts. If this is the case, we must be notified, however, only you can authorise this work. The contract for repair is between you and the repairer.
- H. We may agree to indemnify you in relation to

costs covered under this policy.

- I. We reserve the right to supply new, used or reconditioned parts at our discretion.

## Authorised Repairer Instructions

When contacted by an Autosure customer, prior to commencing repairs please contact **Claims Services on 0800 809 700 (option 1)** and advise us that you wish to make a Mechanical Breakdown claim.

You will need to provide us with the following information:

- Policy Number
- Odometer reading
- Registration number
- Initial diagnosis of problem
- Estimated cost of repairs

If the claim is accepted we will authorise repairs and issue a repair authorisation number.

**Once work is complete please forward the invoice to:**

**AUTOSURE  
PO BOX 33 1248  
TAKAPUNA  
AUCKLAND 0740**

Invoices should provide full customer details, full details of work completed and copies of any subcontracted work (when requested).

- REPAIRS MUST NOT BE COMMENCED UNLESS AUTHORISED.
- ANY REPAIRS NOT AUTHORISED ARE NOT COVERED.

## Servicing Your Vehicle

You are required to keep your vehicle serviced at your cost to ensure the cover under this policy remains in place.

Vehicle servicing must be carried out in accordance with the manufacturer's recommendations and must be completed by a suitably qualified and approved service centre.

The minimum service intervals for Electric Vehicles under this insurance policy are 15,000 km or 12 months, whichever comes first, from the date of purchase of the vehicle.

## Servicing Requirements

**The following must be checked and attended to as required:**

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

The cost of servicing is at your expense.

Once a service is completed you must make sure that the service facility completes and stamps the service check history at the time of the service.

This information will be required in the event of a claim. Previous servicing invoices will also be required in the event of a claim. Please retain all of these invoices for future reference.

## Definitions

These definitions apply to the plural and any derivatives of these words.

### Electric Vehicle

Means a vehicle, which uses an electric motor(s) for propulsion. Electric Vehicles include Battery Electric Vehicles (BEV), Range-Extended Electric Vehicles (REEV), Plug-in Hybrid Electric Vehicles (PHEV) and Hybrid Electric Vehicles (HEV).

### Lithium-ion Battery

Means a self-contained, factory-fitted, rechargeable Lithium-ion Battery, which powers electric motor(s) used to propel a vehicle.

### Authorised Repairer

Means a qualified repairer approved by us, or a qualified repairer approved by a nationally recognised mechanical or electrical vehicle repair organisation.

### Authorised Service Centre

Means a qualified motor vehicle service centre approved by us, or a qualified motor vehicle technician approved by a nationally recognised vehicle service and repair organisation.

### Component

Means any mechanical or electrical item of the vehicle that was originally covered by the manufacturer's vehicle warranty, but excludes those items described under 'We Do Not Cover'.

### GST

All claim limits; other benefits and excesses include GST.

### Market Value

Means the reasonable price for which you could replace the vehicle in New Zealand that is of equivalent age, quality and in the same general condition.

### Mechanical Breakdown

Means the sudden and unforeseen mechanical or electrical failure of a component of the vehicle, excluding normal wear and gradual degradation of performance that happens during normal use.

### Period of Insurance

Means the period starting on the date shown on your Policy Certificate, and ending on the earliest of:

1. the date the vehicle is sold or disposed of; or
2. the claim payments equalling or exceeding the market value of the vehicle; or
3. 4 p.m. on the date shown on your policy schedule.

### Schedule

Means the most recent schedule we issued you for this policy, including any amendments and endorsements that we send you in writing.

### Vehicle

Means the vehicle stated in the policy schedule.

### We, Us, and Our

Means Autosure Insurance, a business division of DPL Insurance Limited.

### You and Your

Means the insured person named in the policy schedule.

## AA Roadservice Cover

### AA Motoring

Your vehicle is eligible for the benefits of AA Roadservice, 24 hours a day, 7 days a week, 365 days a year.

### Roadservice

For assistance phone AA Roadservice direct on 0800 581 581. You will need to quote your policy number and vehicle registration number.

1. **Mechanical Breakdown** – Call the AA at any time of the day or night and help will soon be on the way.
2. **Towing** – If your vehicle has mechanical problems and cannot be mobilised at the time of the breakdown, the AA will arrange to tow the vehicle free of charge to the nearest Authorised Repair Facility. If you want the vehicle to be towed to another repairer then you may be required to pay the towing charges.
3. **Flat Battery** – If the vehicle battery is flat and your vehicle will not start, the AA will tow the vehicle free of charge to your home address or a charging station, whichever is closer.
4. **Lockout Service** – Locking the keys in the car is something that can happen to anyone. The AA will arrange to have someone come to you so you can be on your way again.
5. **Lost Keys** – The AA will arrange a locksmith (the cost of any labour / replacement key is not covered), or a tow as per towing entitlements above, or for your keys to be couriered, to help get you back into your vehicle.
6. **Change of Flat Tyres** – In the event of a flat tyre the AA will change the tyre for you. If there is no spare, the AA will arrange towing to the nearest facility at your cost.
7. **Out of Fuel** – If you are unfortunate enough to have run out of fuel the AA will deliver, free of charge, fuel to your vehicle. Applicable fuel charges will apply.

AA Roadservice does not apply under the following circumstances:

- Unattended vehicles or vehicles over three tonnes gross laden weight.
- Recovered stolen vehicles or vehicles which are not roadworthy or safe, or have been operated in an unsafe or illegal manner.
- Vehicles carrying loads beyond legal limits.
- Vehicles at a repairer's premises or garage.
- Vehicles which are not on public or formed roads, or which are trapped or bogged.
- When the vehicle was being used for racing, pacemaking, speed testing, reliability trials, competitions or off-road activities at the time of the breakdown.
- Vehicles which will not operate as a result of a motor vehicle accident.
- Breakdowns covered under other insurance policies.
- Anytime when it would be dangerous or illegal for AA personnel or contractors to repair, load or transport the vehicle and/or its occupants.

You may make up to 5 AA Roadservice callouts per year.

NOTE: AA Roadservice is provided and administered by The New Zealand Automobile Association Incorporated, its service providers, contractors and sub-contractors. AA Roadservice is separate from, and is not part of your insurance contract with DPL Insurance Limited.

DPL Insurance Limited does not accept any responsibility arising from AA Roadservice.

SERVICE CHECK HISTORY

**SERVICE CHECK NO. 1**

DATE.....

ODOMETER READING

.....

SERVICE CENTRE STAMP

**SERVICE CHECK NO. 2**

DATE.....

ODOMETER READING

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SERVICE CENTRE STAMP

**SERVICE CHECK NO. 3**

DATE.....

ODOMETER READING

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SERVICE CENTRE STAMP

**SERVICE CHECK NO. 4**

DATE.....

ODOMETER READING

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SERVICE CENTRE STAMP

**SERVICE CHECK NO. 5**

DATE.....

ODOMETER READING

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SERVICE CENTRE STAMP

**SERVICE CHECK NO. 6**

DATE.....

ODOMETER READING

.....

SERVICE CENTRE STAMP



PO Box 33 1248  
Takapuna, Auckland 0740  
**E:** [sales@autosure.co.nz](mailto:sales@autosure.co.nz)  
**www.autosure.co.nz**  
**Freephone:** 0800 267 873

**AA Roadservice Cover**  
**Freephone:** 0800 581 581