



JANSSEN
INSURANCE

DRIVING PEACE OF MIND FOR OVER 25 YEARS

CVI *Comprehensive
Vehicle Insurance*
With ROADSIDE

Contact us on:

0800 JANSSEN

0 8 0 0 5 2 6 7 7 3 6

Dear Motorist,

Congratulations on the purchase of your vehicle and welcome to the protection of Janssen Comprehensive Vehicle Insurance. This Policy has been written so that you can understand what is covered. Please read this Policy carefully and contact us if you have any queries.

This Policy is administered by Janssen Insurance Limited. All communications relating to claims or queries should be directed to:

Janssen Insurance Limited

0800 526 7736
(0800 JANSSEN)

CONTENTS

Contents	3
Your Cover	4-5
Customer Care	6
Policy Conditions	7
General exceptions	8
Important Notices	9
Claims Procedure & Roadside Assist	10

YOUR COVER

Please read this section carefully as it contains important information about your Comprehensive Vehicle Insurance Policy. In consideration of the premium paid and subject to the terms, conditions, and exceptions set out below and attached in your policy certificate, we will indemnify you to the extent of this Policy for any insured event that occurs within New Zealand.

LOSS OR DAMAGE TO YOUR VEHICLE

The Cover:

Where there is a loss or a total loss, we will at our option repair or make a payment up to the vehicle's market value.

Description of use:

Please refer to your Policy Certificate for terms of use.

Limits:

The maximum amount payable will be the market value of the vehicle described in the Policy Certificate.

Exceptions:

There is no cover for:

- Loss of use, depreciation, wear and tear, corrosion, existing defects or damage.
- Mechanical, electrical, or electronic breakdown, failure or breakage.
- Loss or damage to any electronic device caused by the failure of that device.
- Loss arising from failure of, or defect, or fault, in design or specification.

We will not pay:

- For the cost of air freighting parts or accessories from overseas or for the replacement of any part which has not been damaged.
- More than the indicated amount on the policy certificate for loss or damage to accessories installed outside of the manufacturers standard fittings for the vehicle model
- For the inability of any repairer to match existing paint and we will only pay for the repainting of those areas that have been damaged.

LEGAL LIABILITY

The Cover:

We will insure you against legal liability for damage to other peoples' property or injury to them arising from an accident caused by your vehicle. We will also pay legal costs approved by us.

Limits:

We will pay up to \$1 million (GST inclusive), including costs, in respect of any one accident or number of accidents arising out of one event.

Exceptions:

There is no cover:

- For damage to property (including vehicles) in your or the driver's custody or control.
- If you or any person to whom this section of the Policy applies is entitled to indemnity under any other Policy or fails to comply with the terms and conditions of this Policy

EXCESS:

The excess as shown on the Policy Certificate is applicable to all claims. All limits are GST inclusive.

If you are claiming for a windscreen, sun-roof or window under glass cover, and there is no other damage to your vehicle, there is no excess to pay (excluding Commercial or Business Use vehicles, excess is shown on the Policy Certificate).

CUSTOMER CARE

CUSTOMER CARE PACKAGE:

A Customer Care Package to the value of \$5000 is included in your Janssen Comprehensive Vehicle Insurance and available to you with a valid and approved claim:

- **Trailer cover up to \$1000**
Trailer cover does not include the contents of the trailer and excludes boat trailers, horse trailers, caravans or camper trailers.
- **Child Restraints up to \$1000**
You are covered for theft, or damage that occurs in the event of a motor vehicle accident.
- **Towing up to \$1000**
Towing, recovery and storage applies to a valid and approved claim
- **Accessories cover up to \$1000**
Fitted accessories outside of vehicle manufacturers standard fittings are covered
- **Accommodation and rental car cover up to \$1000**
Applies when you are more than 150 kms from your home address and your vehicle is not drivable or stolen.

Glass Cover:

You are covered when claiming for the repair or replacement of any windscreen, window or sunroof. When there are no other damages to your vehicle, you are not required to pay any excess when claiming for Glass cover (excluding Commercial or Business Use vehicles, excess is shown on the Policy Certificate).

Customer care only applies to accepted claims under this policy

POLICY CONDITIONS

CANCELLATION

Cancellation by you: You are entitled to cancel this Policy at any time by notifying us of this in writing. You will also require the financier's permission before you can cancel this Policy. This Policy will end at 4:00pm on the day we receive your notice or the date advised of the cancellation, whichever comes first.

You have 14 days after you receive this document to check that the Policy meets your needs. Within this period, you may in writing tell us to cancel the Policy in which case the Policy will be cancelled and we will refund all premiums paid for the Policy to you and/or your financier. If the Policy is cancelled after 14 days, we will retain an amount from the premium to cover the time the Policy has been in force and cancellation fees. We will refund the balance of the premium to you and/or your financier.

Cancellations: Valid cancellations and refunds are calculated on a flat-line/pro-rata basis from the unused portion of the Insurance, based on the amount charged by the retailer (retail price) and calculated as follows:

$$y = p \times s / t$$

y - is the amount of the rebate of the consideration paid for the insurance.

p - is the amount of the consideration paid for the insurance.

s - is the number of whole months in the unexpired portion of the period for which the insurance applied.

t - is the number of whole months for which the insurance applied.

We will not refund any premium if you have made any claim under this Policy.

Cancellation by us: We may cancel this policy at any time by sending a letter or email to this effect to you at your last known postal or email address. The cancellation will take effect at 4:00pm on the 14th day after the letter or email has been sent.

PREMIUM PAYMENT

Your Comprehensive Vehicle Insurance policy is an annual contract for the period of cover as shown on your Policy Document and premiums are calculated on such a basis.

Where we have agreed to accept payment of premium by instalments:

1. The policy remains an annual contract, and the period of cover will only be valid if you maintain your instalment payments.
2. We reserve the right in the event of a claim being made to require immediate payment of the balance of any annual premium outstanding, and/or we may refuse a claim if an instalment payment is overdue or cancel your policy due to non-payment of premium.
3. In the event of a total loss, we reserve the right to deduct any outstanding annual premiums from the final settlement amount.

YOUR POLICY WILL AUTOMATICALLY BE CANCELLED IF:

- Your direct debit is cancelled or stopped by you or your bank.
- Any premium instalment/s remain unpaid for 28 days.

JURISDICTION

The jurisdiction applying to this are the laws of New Zealand. Any proceedings relating to this Policy must be brought and heard in New Zealand.

MODIFICATIONS

You must tell us of any modifications which have been made to the manufacturer's standard specifications for your vehicle.

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.

TRUTHS OF STATEMENTS & FRAUD

All statements made by you or on your behalf either on the application form or otherwise in support of this Policy or any claim must be correct in all respects. If any claim under this Policy is in any respect fraudulent all benefits will be forfeited.

GENERAL EXCEPTIONS

The following exceptions apply to all sections of the Policy, in addition to the specific exceptions noted in each section of the Policy.

There is no cover under any part of this Policy for any loss, damage or liability:

- If your vehicle is being:
 - » used other than in accordance with the description of use; or
 - » used for hire or carrying of fare paying passengers (unless otherwise stated on your policy document); or
 - » driven as part of motor racing or motor rallying of any kind, or being driven in preparation for any one of these activities, or being driven in a manner outside the manufacturer's recommendations; or
 - » used outside of New Zealand; or
 - » driven outside of the conditions of your license including but not limited to reckless use of the vehicle; or
 - » driven by a third party who has not been noted on the Policy as a 'named driver'.
- If your vehicle is being used or driven by any person who:
 - » is under the influence of any intoxicating substance or drug; or
 - » has a proportion of alcohol in the blood which exceeds the legal limit; or
 - » fails to supply a blood or breath sample as required by law; or
 - » fails to stop, or remain at the scene following an accident, as required by law.
 - » This exception shall not apply in respect of loss, which results from theft or conversion.
- For fines, penalties and the defence costs associated with actions taken to defend fines and penalties.
- If your vehicle is in an unsafe or damaged condition unless you can prove that such condition did not cause or contribute to the loss or damage and you can prove you were unaware of the unsafe condition immediately prior to the accident.
- For repairs commenced or completed without Janssen Insurance authorization, these will not be covered by the policy.
- For any consequence of:
 - » War, invasion, act of foreign enemy, hostilities (whether war be declared or not), acts of terrorism, civil war, rebellion, insurrection, military or usurped power; or
 - » confiscation or destruction by the order of Government or legally authorized entity; or
 - » radioactive material, contamination by radioactivity, nuclear weapons, ionizing radiations or contamination by radioactivity from nuclear fuel, or the combustion of waste from nuclear fuel.
- For any costs which can be recovered under the provisions of the Accident Insurance Act 1998 and its amendments.

IMPORTANT NOTICES

DISCLOSURE OF INFORMATION

Your Policy records a contract of insurance between you and us (Janssen Insurance). The insurance application form is deemed to be incorporated in and forms part of this Policy. In providing you with this insurance, we have relied on the information that you disclosed to us. We have also relied on you to disclose any other facts material to this insurance as required by law. If we discover that all facts material to this insurance have not been disclosed, we have the right to alter the terms and premium of this insurance or to void this insurance from its inception.

Subject to the rights set out in the Criminal Records (Clean Slate) Act 2004, you are under a duty to disclose all material information to us whether the information is asked for or not.

YOUR PRIVACY

This Policy collects personal information about you to evaluate the insurance you seek. Janssen Insurance Limited and the underwriter, Quest Insurance Group Limited are the intended recipient of this information, but it may also be passed on to others. We may also obtain from others information relating to this insurance for underwriting or other insurance purposes. If you give us information about someone else, you confirm you've got their permission, and their information may be treated in the same way as yours. You have the right of access to, and correction of this information, subject to the provisions of the Privacy Act 1993. The information will be held at our office. The information may be used for the purposes of marketing by us.

INFORMATION

INSURANCE AND FINANCIAL SERVICES OMBUDSMAN

The underwriter, Quest Insurance Group Limited, is a member of the Insurance & Financial Services Ombudsman Scheme (IFSO Scheme). The IFSO is an approved dispute resolution scheme that is accessible, independent, fair, accountable, efficient and effective. It is a free service for our customers. If we are unable to resolve your problem, contact the IFSO Scheme. www.ifso.nz, email: info@ifso.nz, or phone: 0800 888 202

INSURER FINANCIAL STRENGTH RATING

The Insurance (Prudential Supervision) Act 2010 requires all licensed insurers to have a current financial strength rating that is given by an approved rating agency. The underwriter, Quest Insurance Group Limited, has been given a B (Fair) Financial Strength Rating by A.M. Best. The rating outlook is stable. The rating scale is:

A. M.	Best Rating Scale	B+	Good	C	Weak	F	In Liquidation
A+	Superior	B	Fair	D	Poor	S	Suspended
A	Excellent	C+	Marginal	E	Under Regulation		

Ratings from 'A+' to 'C' may be modified by the addition of plus (+) or minus (-) signs to reflect gradation of financial strength within the category. The rating scale above is in summary form. The full version of this rating scale can be obtained from www.questinsurance.co.nz

CLAIMS PROCEDURE

In the event of any loss or suspected loss, please adhere to the following procedure:

- immediately tell us of any such loss by contacting us on 0800 526 7736 (0800 JANSSEN) and by providing written details on our claim form;
- take all reasonable steps to minimize the extent of loss;
- obtain our consent before proceeding with repairs (we reserve the right to source and supply our own replacement parts when repairs are effected);
- make your vehicle available for inspection by us;
- provide evidence and give all possible assistance that we may need, and
- in the case of loss by theft, burglary or vandalism, advise the Police immediately;
- not without our written consent incur any expense or negotiate pay settlement, or admit or repudiate any claim;
- allow us at our expense and in your name to take any proceedings necessary to obtain relief from any third party and to take over and conduct the defence and settlement of any claim. You must provide all reasonable assistance and co-operation.

If your vehicle is subject to a financial agreement, we may make payment for any loss direct to the interested party. This will meet our obligations under this policy.

ROADSIDE ASSIST **24 hours a day, 365 days a year**

The Roadside Assistance benefit provides you with unlimited call outs per year with no dollar limit on road services (limited to one call out, per event). You and any person named on the policy certificate can receive assistance in any of the following situations:*

- Flat Battery/Jump Start
- Accident, Theft and Vandalism Advice
- Flat Tyre Assistance
- Operator Assistance
- Out of Fuel
- Travel Direction
- Towing

****Exclusions apply, please see policy documents for full terms and conditions.***

0508 4 ROADSIDE

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Our Janssen Insurance family of products:

EliteCover 
With *ROADSIDE*

CoverPlus 
With *ROADSIDE*

EcoCover 
With *ROADSIDE*

GAP *Guaranteed
Asset Protection*

LPI *Lifestyle Protection
Insurance*

RTV *Return To Vehicle
Offer Sales Agreement*

CVI *Comprehensive
Vehicle Insurance*
With *ROADSIDE*

ROADSIDE ASSIST
Unlimited callouts. 24 hours a day. 365 Days a year.

WWW.JANSSENINSURANCE.CO.NZ

Email: info@janssens.co.nz Postal address: PO BOX 14764, Panmure, Auckland 1741 Phone: 0800 526 7736

Roadside Assist Phone: 0508 476 237