

**JANSSEN**  
INSURANCE

*DRIVING PEACE OF MIND FOR OVER 25 YEARS*



**EliteCover**   
*With ROADSIDE*

Contact us on:

**0800 JANSSEN**

0 8 0 0 5 2 6 7 7 3 6

# JANSSEN INSURANCE

*DRIVING PEACE OF MIND FOR OVER 25 YEARS*

## **Dear Motorist,**

Congratulations on the purchase of your vehicle and welcome to the protection of Janssen Insurance Limited Mechanical Breakdown Insurance. This policy is designed to protect you against any unforeseen mechanical or electrical failures. Please note this is not a vehicle maintenance warranty.

This policy has been written so that you can understand what is covered, what your obligations are, and the procedure to be followed if a breakdown occurs. Please read this policy carefully and call us if you have any queries.

This policy is administered by Janssen Claims Administration. All communications relating to claims or queries should be directed to:

Janssen Insurance Limited

**0800 526 7736**  
**(0800 JANSSEN)**

Happy Motoring

Janssen Insurance Limited

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# YOUR COVER

We agree to insure you subject to the terms, conditions, definitions and exclusions contained in the policy against Mechanical Breakdown of the insured vehicle during the Period of Insurance (shown on the Policy Certificate) for which you have paid or agreed to pay the premium.

## TERMS AND CONDITIONS

The indemnity provided in this Policy is subject to the following conditions:

1. The vehicle detailed in the Policy Certificate being a car or commercial vehicle (excluding hire vehicles and courier vehicles).
2. The cost of replacing defective or mechanically failed parts and including labour for the period detailed on the Policy Certificate. Please note this does NOT include cleaning and repairers' sundries such as freight, tolls, and serviceables.
3. Janssen Insurance Ltd reserves the right to source and supply their own replacement parts when repairs are effected.
4. All vehicles must have a current WOF and be Registered.
5. The servicing must be complied with as per the Servicing Terms/Service Checks on page 8, and all service tax invoices must be supplied.
6. Where repairs and invoices are not completed within 60 days from the date of the Claim Number being issued, Claims relating to those repairs shall be deemed invalid.
7. Janssen Insurance Ltd reserves the right to remove and transfer the vehicle to an authorised repairer at Janssen's absolute discretion.
8. This Policy can be cancelled under the following circumstances and no refund will be given:
  - i. Where information contained in the Policy Certificate is found to be false or fraudulent or claims made under fraudulent or false pretences.
  - ii. Where the servicing requirements have not been met within the guidelines listed on page 8 Servicing Terms/Service Checks.
  - iii. Where the total amount of all paid claims reaches the purchase price of the vehicle.
9. Application for renewal: the current owner of the vehicle may apply for the renewal of this policy. Terms and conditions apply.
10. Transfers: this policy is transferable should this vehicle be sold privately, subject to terms and conditions on page 8.
11. 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.

12. Lump sum Premium Payment: Subject to common law principles, where the Premium payable in respect of any policy has not been received from relevant customer(s), or the premium payable in respect of any Policy has not been received by the underwriter, Quest Insurance Group Limited, within 30 days of the Policy commencing (including any variation or renewal), the underwriter, Quest Insurance Group Limited may cancel the policy. The underwriter, Quest Insurance Group Limited may itself claim from the relevant customer(s) any premium payable for the period from the commencement of the Policy to its cancellation.
13. Direct Debit Premium Payment: Your EliteCover 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:
  - i. The policy remains an annual contract, and the period of cover will only be valid if you maintain your instalment payments.
  - ii. 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.
  - iii. In the event of a total loss and/or paid to the limitation of the policy, we reserve the right to deduct any outstanding annual premiums from the final settlement amount.

The Policy Certificate will be affixed to this policy book and/or emailed to the owner if an email address has been supplied as confirmation of this policy being lodged with Janssen Insurance Limited. Notice of cancellation will be posted to the insured's last address given to Janssen Insurance Ltd. If the policy is cancelled for any of the reasons mentioned under the terms and conditions on pages 4 and 5, there will be no premium refunded. A refund of premium is only available if the insured vehicle is returned to the Vendor/Dealer within 14 days from the date of purchase, provided no claims have been made or lodged.

## **CLAIM ENTITLEMENT**

Janssen Insurance Limited will pay the reasonable cost to repair covered components during the period of insurance to the total value of the purchase price of the vehicle as stated in the policy document, or the market value of the vehicle at the start of the cover period, whichever is lower, less any excess.

## **NOTE**

The claim limits are inclusive of the following:

GST, Repairs, Assessments, Towing, Accommodation and Car Hire Costs.

An excess applies to each and every failure presented as a claim. The excess applied will be that shown on the Policy Certificate.

# 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:

**FREE Flat Battery /Jump Start:** If a battery replacement is required, this can be done in conjunction with your nearest Authorised Repairer network.

**FREE Lost/Locked Keys:** Unlock the vehicle or if appropriate transport the vehicle to the nearest place of repair.

**FREE Flat Tyre Assistance:** Assistance with changing a spare tyre, inflation and/or transportation of the vehicle to the nearest repairer.

**FREE Out of Fuel:** Delivery of 5 litres of petrol or diesel free of charge.

**FREE Towing (excluding Accident):** If the vehicle cannot be mobilised or accessed at the roadside (public roads only) Roadside Assistance will arrange for the vehicle to be transported to the nearest repairer or place of secure storage. Storage costs will be the responsibility of the caller. If at the time of the breakdown the vehicle was towing a trailer or sidecar, this will be transported to the nearest place of safety.

**FREE Accident, Theft and Vandalism Advice:** If the owner's vehicle has been immobilised due to an accident, theft or vandalism, Roadside Assistance will provide advice to the owner. Roadside Assistance can arrange accommodation, taxi, rentals etc., at the owner's expense.

**FREE Operator Assistance:** In the event of a breakdown, accident or medical emergency the operator can relay urgent messages to family, friends or business associates.

**FREE Travel Direction:** Should you become lost or require travel directions the operator can provide help and assistance on how to reach your planned destination.

The following exclusions apply to the Roadside Assistance benefit:

- Vehicles used in vehicle racing, rallies, speed or duration testing or any practice thereof.
- Situations where the vehicle is disabled by floods, snow affected roads, or is not accessible due to adverse conditions.
- Vehicles being bogged in off road conditions and not accessible by normal two or four-wheel drive recovery vehicles.
- Vehicles located off public roads (other than private residence), not accessible by normal two or four-wheel drive recovery vehicles.
- Any situation where you are not going to be with your vehicle when Roadside Assistance attends your call out.
- Vehicles not displaying a current vehicle registration certificate and warrant of fitness.

**\* Please refer to your policy certificate for full terms and conditions.**

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## 0508 4 ROADSIDE

0 5 0 8 4 7 6 2 3 7

# CUSTOMER CARE PACKAGE

Should the vehicle undergo insured repairs after authorisation by Janssen Insurance Limited, then the owner shall be entitled to the following:

## **1. Car Hire \$500**

In the event of a breakdown for repairs taking longer than 48 hours (excluding weekends and public holidays), we will reimburse you for the cost of a hire car, excluding the cost of petrol, insurance and kilometre charges and limited to \$500 for each claim. The 48 hours begins when Janssen Insurance Limited has accepted the claim and has authorised the repairer to begin repairs. This extension does not apply where the vehicle is an imported second hand vehicle and the delay is caused by a part or parts which are unavailable in New Zealand.

## **2. Towing \$500**

In the event of a breakdown, we will cover the cost of towing the insured vehicle from the point of breakdown to the nearest authorised repairer. The maximum payable under this extension is \$500 for each and every claim.

## **3. Hotel / Motel Accommodation \$500**

In the event of a breakdown of the vehicle we will pay for the cost of hotel/ motel accommodation if the breakdown occurs 100kms or more from your residence. This cover only applies in respect to you and relates purely to unforeseen accommodation costs and not to other costs such as food, drink or telephone calls.

## **4. Credit Payments \$500**

In the event of a breakdown taking longer than 30 days from the date of authorisation of the repair, we will pay the cost of credit payments in relation to the vehicle's finance (if applicable), to a maximum of \$500 for each claim.

## **5. Audio Cover**

Original factory equipment.

# SERVICING TERMS

The Insurance provided is subject to the owner complying with the following service requirements:

1. The first service must be completed within 12 months or 15,000 km (whichever occurs first) from the purchase date. Servicing thereafter is due every 12 months or 15,000 km (whichever occurs first) from the last service.
2. A full transmission service (including filter change) is required on all European vehicles upon reaching 80,000 km travelled and within 8 years from the date of manufacture (whichever occurs first). If 80,000 km or 8 years is reached between service intervals, the transmission service will then be required at the next service. If your vehicle has travelled more than 80,000 km or is older than 8 years at the time of purchase, you must complete the transmission service at the first service. As this is not a manufacturer's warranty, Janssen Insurance Limited service requirements may differ from the manufacturer.
3. The owner is solely responsible for retaining service information and upon request, these records and service tax invoices must be provided to Janssen Insurance Limited.
4. You must have your vehicle serviced at a recognised Service Facility.
5. ALL SERVICING COSTS ARE THE RESPONSIBILITY OF THE OWNER.

# SERVICE CHECKS

As part of the service the following must be checked, replaced and attended to as necessary:

1. Change engine oil and oil filter.
2. Check and replace air filter as required.
3. Check all fluid levels and fluid conditions.
4. Check and replace fuel filters as required.
5. Check and inspect fan and auxiliary belts.
6. Check automatic transmission (service if required).
7. Inspect CV boots for wear and damage.
8. Check and pressure test cooling system, including hoses and coolant additive.
9. Cam Belts must be visually inspected and conform to manufacturers age and mileage guidelines for replacement. Failure to complete this will invalidate this policy. Please document on invoice.
10. Transmission service for European vehicles must include an oil and filter change. Please refer to the Servicing Terms above, requirement number 2.

# POLICY TRANSFERS

This policy is transferable should the vehicle be sold privately. Transfer applications must be received via email to [info@janssens.co.nz](mailto:info@janssens.co.nz) within 14 days of the vehicle's sale. Acceptance is subject to the servicing terms and conditions of this policy being met and the policy being claims free. The Policy can be transferred one time only.



# THIS POLICY DOES NOT COVER:

1. Mechanical breakdown where the cause is the result of a manufacturing defect, incorrect fuel and oil use, corrosion or contamination of any kind, owner negligence or abuse, accident or impact damage, or consequential damage of any kind.
2. Any vehicle used in rally competitions, motor sport events, street racing, or if the vehicle has been modified from the manufacturers original specifications.
3. Any defect that results in mechanical breakdown, which was pre-existing at purchase date.
4. Any faults, damage, or consequential loss arising from errors, viruses, omissions or defects in any application or systems software, including computer scanning & diagnostics, coding or software updates.
5. Chassis, panel, paint work, accident damage, seat belts, glass, wing/rear view mirrors, bulbs, upholstery or any cosmetic item.
6. Any previously faulty repair or defective workmanship and/or part(s).
7. Parts replaced during routine maintenance and tuning (including WOF and COF repairs) due to normal wear.
8. Brake, clutch and suspension components repaired or replaced due to wear and tear - these components are directly affected by driving habits and normal use and require periodic replacement as a matter of normal vehicle use and maintenance.
9. Batteries, exhaust systems, tyres, seat belts, door keys and remotes.
10. Fluid or lubricant loss that does not directly result in immediate consequential damage to the fundamental operations of the vehicle.
11. Repairs commenced or completed without Janssen Insurance Limited authorisation.
12. Any loss or damage or legal liability whatsoever directly or indirectly caused by or arising from:
  - i. Ionising radiation or contamination by radioactivity from an irradiated nuclear fuel, accident damage from nuclear waste or from the combustion of nuclear fuel.
  - ii. Any occurrence consequent upon war and related risks, fire, earthquake, volcanic activity, tsunami or another seismic event.
  - iii. War, invasion, acts of a foreign enemy, terrorism or hostilities (whether war is declared or not), revolution, insurrection, military or usurped power or confiscation or nationalism or requisition or destruction or damage to property by or under the order of any government, public or local authority.

# IMPORTANT

In completing this insurance, you were asked a number of questions. You have a duty to tell us everything you know that is relevant to this insurance that a prudent insurer would want to take into account in deciding whether to accept your application and, if so, on what terms.

If you do not give us accurate and full information, we may decline a claim, cancel your insurance or treat the insurance as being invalid from the outset. If anything changes, you must also tell us.

All personal information is obtained in accordance with the Privacy Act and you are entitled to access and correct the personal information we hold about you.

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 collect and use your information on any policy on which you're named, for insurance-related and marketing purposes. We may disclose information to our suppliers, your financiers, and the insurance industry. 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.

## 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](http://www.ifso.nz), email: [info@ifso.nz](mailto: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](http://www.questinsurance.co.nz)

# CLAIMS PROCEDURE

In the event of a Mechanical Breakdown (defined as an actual failure of an insured component) as detailed in this Policy due to sudden and unforeseen circumstances covered by this Insurance Policy, the owner must adhere to the following procedure:

## OWNER:

1. **Contact Janssen Insurance Limited.** When you present your vehicle for repair ensure that you take this Insurance Policy with you and **request the repairer to contact Janssen Insurance Limited PRIOR** to any work being commenced on the vehicle.
2. This Insurance Policy does not cover the cost of diagnosing and computer scanning.
3. Prior to the acceptance of a claim, copies of all service tax invoices will be required. If service documentation is not provided, the claim will not proceed until such a time as we have received and accepted this information.
4. Ensure that your repairer complies with the procedure below:

## REPAIRER:

**Please follow carefully: Prior to commencing any work on the vehicle contact Janssen Insurance Limited Claims Department on Phone 0800 526 7736 (0800 JANSSEN) and provide:**

- A) Owner's policy number.
  - B) Registration number of vehicle.
  - C) Current odometer reading.
  - D) Owner's contact number.
  - E) Description of failure/faults.
  - F) Address at which the vehicle may be assessed.
1. Providing the Policy is valid and the repairs are of an insured nature, the Claims Department will issue the repairer with a Claims Form.
  2. There will be NO LIABILITY for payment where an Order Number has not been issued.
  3. Janssen Insurance Limited reserves the right to remove the vehicle to another repairer at Janssen Insurance Limited's absolute discretion.
  4. If repairs are not completed within 60 days from the date of issue of the Claims Form by Janssen Insurance Limited, then the claim relating to those repairs shall be deemed invalid.

## EXCESS

The excess as shown on the Policy Certificate is applicable to all claims. All limits are GST inclusive. An excess applies to each and every failure presented as a claim.

**PLEASE NOTE:** *The claims procedure will only commence once all documentation pertaining to that claim is received and accepted by Janssen Insurance Limited.*

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**0800 JANSSEN**  
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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](mailto:info@janssens.co.nz) Post address: PO BOX 14764, Panmure, Auckland 1741 Phone: 0800 526 7736

**Roadside Assist Phone: 0508 476 237**