JANSSEN
INSURANCE

DRIVING PEACE OF MIND FOR OVER 25 YEARS



MBI Mechanical Breakdown Insurance With ROADSIDE

WoF / CoF A vtnz OPTION WITH YOUR POLICY

Unlimited callouts NZRA NZ Roadside Assistance Ltd 24 hours a day. 365 days a year INCLUDED WITH YOUR POLICY

Mechanical Breakdown Insurance (MBI)

Welcome to Janssen Insurance. Thank you for choosing us to provide your Mechanical Breakdown Insurance (MBI).

This policy book provides the policy wording for the following Janssen Insurance MBI products:

EliteCover With ROADSIDE

EliteCover+ With ROADSIDE

EcoCover With ROADSIDE

Get in Touch

Policy and claim enquiries:

Call us on:
0800 526 7736 (0800 JANSSEN)
Monday to Friday between 8am and 5pm

Email us at:
info@janssens.co.nz

Find out more at:
www.jansseninsurance.co.nz

Roadside Assist (24 hours/7 days a week):
0508 476 237 (0508 4 ROADSIDE)

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Cooling-Off Period

You may cancel this policy within 14 days of the purchase date if you are not satisfied with the **cover**. To cancel, you must notify your **selling agent**. If you cancel during the cooling-off period and you have not made a claim, we will refund the premium you have paid, less an administration fee to cover the cost of processing your cancellation. The amount of this fee is shown in your **policy certificate**.

Understanding Your MBI Policy

Mechanical Breakdown Insurance provides **cover** for the reasonable cost of repairing **sudden** and **unforeseen mechanical or electrical failures** to your vehicle during the **period of insurance**. It is not a maintenance warranty and does not **cover wear and tear**, **servicing**, or pre-existing faults.

The policy includes roadside assistance and customer care benefits, as outlined in this policy book.

This policy is only available when it is issued at the same time as the vehicle listed in your **policy certificate** is purchased from an **approved Janssen Insurance agent**, unless we agree otherwise in writing.

This document, together with your **policy certificate** (sent to you by email) and application form, forms your insurance contract. Together they set out your **cover**, benefits, **exclusions**, **excesses** and terms and conditions.

If you do not receive your **policy certificate** by email, please contact us as soon as possible.

The words 'you' or 'your' mean the person or persons named as 'insured person(s)' in your **policy certificate**. Only the policy owner(s) named in your **policy certificate** can cancel or alter your policy, unless they have provided us authority to deal with another person. The words 'we', 'us' or 'our' mean Janssen Insurance Limited.

Key Actions:

Read thoroughly: Familiarise yourself with your benefits, **cover** and **exclusions**.

Check details: Check all the details are correct on your **policy certificate** and notify us immediately of any errors or updates to ensure full **cover**.

Have questions? Contact us, we're here to help!

Defined Words

If a word is shown in **bold**, it has a special meaning. A list of these words and their meanings can be found in the definitions section of this policy.

Headings are a guide only. The headings help you find your way around this policy wording.

Your Responsibilities

You have a legal duty of disclosure, which means being honest with us about important details, when you:

- apply for insurance;
- request changes to your policy; and
- make a claim.

We use this information to decide:

- whether to issue your policy;
- the terms and conditions of your policy;
- the premium you'll pay;
- whether to update your policy; and
- whether your policy **covers** your claim.

This applies to all relevant details, even if we don't specifically ask for them, unless protected under the Criminal Records (Clean Slate) Act 2004. We need your full and accurate information to provide this insurance.

If you don't disclose key details, we may:

- change your policy terms or premium, or
- cancel your policy from the start.

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.

You, or any representative acting on your behalf, must not submit a claim that is false or fraudulent in any way. Additionally, you should refrain from providing any false or misleading statements regarding any claim.

If you or someone on your behalf provides a statement that is not true, accurate, or complete, we may take the following actions:

- partially or fully decline your claim;
- recover from you some or all of any amount we have paid if the amount would not have been paid had we been provided with the true, correct, and complete information;
- change the terms of your policy, including, if necessary, charging you an additional premium amount. This extra premium will be calculated based on the amount that would have been charged if we had been provided with the true, correct, and complete information; and/or
- void your policy from the beginning of the **period of insurance**.

What You're Covered For

If your vehicle suffers a **sudden** and **unforeseen mechanical or electrical breakdown** during the **period of insurance**, we will pay the reasonable cost to repair the **covered mechanical components** for the vehicle listed in your **policy certificate**, provided the vehicle is in New Zealand, your claim is accepted, you have complied with the terms and conditions of this policy, and the **premium** has been paid or agreed to be paid. This does not include cleaning, **sundries**, or other incidental costs, such as freight, tolls and serviceables.

Each accepted claim is subject to the claim limit shown on your **policy certificate**.

The total amount payable for all claims over the **period of insurance** will not exceed the lower of:

- the purchase price of the vehicle (shown on your **policy certificate**); or
- the **market value** of the vehicle at the start of the **period of insurance**.

The claim limit includes GST, repair costs, assessment costs, and any customer care benefits as well as the **excess** (paid by you).

Customer Care Package and Additional Benefits

These additional benefits apply when a claim is accepted under your policy, and we have **authorised** the repairer to begin repairs. The benefits available and the maximum amounts we will pay are shown on your **policy certificate**. Approved customer care benefits are **reimbursed**, and tax receipts need to be provided.

Customer Care Package

Car hire
In the event of a breakdown that occurs 150 km or more from your residence, we will **reimburse** you for the cost of a hire car, excluding the cost of petrol, insurance and kilometre charges up to the value stated on your **policy certificate**.

Towing
Any additional towing required for your vehicle repair, which is approved by us, up to the value stated on your **policy certificate**.

Hotel/Motel accommodation
In the event of a breakdown, we will pay for the cost of hotel or motel accommodation if the breakdown occurs 150 km or more from your residence up to the value stated on your **policy certificate**. This **cover** applies to you only and is limited to unforeseen accommodation costs. It does not **cover** other expenses such as food, drinks, or telephone calls.

Credit payments
If a breakdown results in repairs taking longer than 30 days from the date the repair is **authorised**, we will pay the cost of credit payments relating to the vehicle's finance (if applicable), up to the value stated on your **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:

Locked-in keys
If the keys are locked inside your vehicle, Roadside Assist can attempt to gain entry to recover the keys, where it is safe and reasonable to do so. This assistance is only available if requested and authorised by the registered vehicle owner.

Emergency fuel
If your vehicle runs out of fuel on the roadside, Roadside Assist can deliver up to 5 litres of petrol or diesel, or arrange for your vehicle to be transported to the nearest refuelling station, at our discretion.

Towing (excluding accident)
If your vehicle breaks down at the roadside (public roads only) and cannot be **mobilised** at the roadside, Roadside Assist will arrange for your vehicle to be transported to the nearest repairer or place of secure storage. You are responsible for any storage costs. If, at the time of the breakdown, your vehicle was towing a trailer or sidecar, Roadside Assist will arrange for the trailer or sidecar to be transported to the nearest place of safety.

Flat battery jump start
If your vehicle has a flat battery, Roadside Assist can arrange a jump start. If a replacement battery is required, this can be arranged at your cost.

Flat tyre assistance
If your vehicle has a flat tyre, Roadside Assist can change the spare tyre, inflate the tyre where possible, and/or arrange for your vehicle to be transported to the nearest repairer.

Phone support
Roadside Assist can provide advice and support over the phone.

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.**

Optional Cover - VTNZ Warrant of Fitness (WoF) or Certificate of Fitness (CoF A) Benefit

The following optional benefit may be available if you pay an additional premium. Your **policy certificate** states if you have chosen this optional benefit.

The Cover
Your policy includes a yearly **Warrant of Fitness** (**WoF**) inspection during the **Period of Insurance**. If your vehicle is a light passenger service vehicle for example, a taxi or Uber vehicle, your policy instead includes a yearly **Certificate of Fitness A** (**CoF A**) inspection during the **period of insurance**.

The inspection must be completed by **VTNZ** (**Vehicle Testing New Zealand**) at an authorised **VTNZ** branch.

What the WoF or CoF A Benefit Covers

We will pay the cost of one **VTNZ WoF** or **CoF A** inspection for your insured vehicle, provided that:

- the vehicle is covered under this policy at the time of inspection; and
- the inspection is booked and carried out at an authorised **VTNZ** branch; and
- the inspection is for the same vehicle shown on your **Policy Certificate**.

This benefit applies yearly per **period of insurance** and does not accumulate or carry forward.

What the WoF or CoF A Benefit Does Not Cover

We will not pay for:

- The cost of any repairs, adjustments, parts, or labour required for the vehicle to pass the **WoF** or **CoF A**, unless the cost relates to a **sudden and unforeseen mechanical or electrical breakdown** that is covered under this policy and your claim has been accepted by us.
- Any re-inspection fees charged by **VTNZ** if the vehicle initially fails its inspection.
- Any inspection completed by a provider other than **VTNZ**.
- Any inspection carried out before your policy start date or after your **period of insurance** ends.

How to Use the WoF or CoF A Benefit

You will receive an email approximately 14 days before your **WoF** or **CoF A** due date containing a voucher code that can be redeemed at any authorised **VTNZ** branch for your **WoF** or **CoF A** inspection.

If you do not receive your voucher code, please contact us before your existing **WoF** or **CoF A** expires so we can confirm your eligibility and provide your code. Please note the voucher code expires after two months if it is not used.

Important Information about the WoF or CoF A Benefit

- The **WoF** or **CoF A** benefit does not include any additional services or add-ons provided by **VTNZ**.
- If your policy is cancelled before the **WoF** or **CoF A** inspection is used, a refund for the unused benefit will be given.
- If your policy is paid by instalments and your **premium payments** stop or fall into arrears, the **WoF** or **CoF A** voucher becomes invalid and cannot be used or redeemed.
- This benefit is available only while your policy remains active and in good standing.
- This benefit does not replace, extend, or alter any statutory or regulatory vehicle inspection obligations under New Zealand law.
- Janssen Insurance is not responsible for the outcome of the **WoF** or **CoF A** inspection or for any costs required to rectify a failed inspection.

What You're Not Covered For:

1. Any costs of **routine maintenance and servicing**, including but not limited to parts replaced during **routine maintenance** and **tuning** (including **WoF** and **CoF A** repairs) due to normal **wear and tear**.
2. Any repair by another insurer.
3. Any **mechanical breakdown** where the cause is the result of:
   - a manufacturing **defect**;
   - incorrect fuel use, oil, **lubricant**, coolant or any other **fluid** outside your vehicle manufacturer's recommendations;
   - **corrosion**, rust, rot, oxidation, perishing or **contamination** of any kind;
   - **owner negligence** or **abuse**, or not following your vehicle manufacturer's operating, **servicing** and safety instructions;
   - accident or **impact damage**; or
   - insects, rodents, frost, water, fire, atmospheric conditions and other external forces.
4. **Consequential damage** of any kind arising from **mechanical breakdown**
5. Any vehicle:
   - used in rally competitions, motor sport events, or street racing; or
   - modified from the **manufacturer's original specifications**.
6. Any **defect** or fault, that results in **mechanical breakdown**, which was pre-existing at purchase date.
7. Any breakdown where the vehicle does not have a valid **Warrant of Fitness** or **Certificate of Fitness A** (**WoF** or **CoF A**) and registration when you make a claim.
8. Any faults, **damage**, costs, or **consequential loss** arising from **errors**, **viruses**, **omissions** or **defects** in any application or systems software, including computer scanning and diagnostics, **coding**, programming, or software updates. This exclusion also includes the cost of **calibration** or **recalibration** of cameras, sensors, driver assistance systems, or related electronic systems, regardless of the reason calibration is required.
9. Any previously **faulty repair** or **defective workmanship** and/or part(s).
10. Batteries, other than the **cover** provided for the **Electric Drive Battery**.
11. **Electric Drive Battery** replacement due to **reduced life-cycle**. The **Electric Drive Battery** is only covered for **sudden** and **unforeseen failure**.
12. Any **damage** related to the incorrect charging procedure or the charging of the **Electric Drive Battery** when the manufacturer's recommended procedure is not followed.
13. Any of the following components:
    - 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;
    - exhaust systems;
    - tyres;
    - seat belts;
    - **chassis**, panel, paint work, glass, trim, bulbs, **upholstery**, or any cosmetic item;
    - keys, remotes; or
    - any component that is outside the vehicle **manufacturer's original specifications** or was not factory fitted by the vehicle manufacturer.
14. **Fluid**, **lubricant loss**, or **oil consumption** that does not directly result in immediate **consequential damage** to the **fundamental operations** of the vehicle.
15. Repairs commenced or completed without Janssen Insurance **authorisation**.
16. We do not **cover** breakdown, **loss** or **damage** caused by:
    - earthquake, volcanic activity, tsunami or other natural disaster;
    - war, terrorism, riot or civil disturbance; or
    - nuclear **contamination** or radiation.

Servicing Requirements

⚠ IMPORTANT:

Cover under this policy is subject to your vehicle being serviced in accordance with the requirements below.

Service Intervals

Regardless of the **servicing** requirements of your vehicle's manufacturer, you must have your vehicle serviced at the following intervals:

- The first **service** must be completed within 15,000 km of the purchase date.
- After that, the vehicle must be serviced every 15,000 km from the date or odometer reading of the last **service**.

Service Records

You must keep all **servicing** records, including invoices and receipts. The odometer reading at the time of each **service** must be documented on those records.

Where Servicing Must Be Done

All **servicing** must be carried out by an **authorised service facility**.

Cost of Servicing

The cost of **servicing and routine maintenance** is not covered by this policy.

Service Checks

As part of each **service**, the following must be checked, serviced, replaced or attended to as required:

- Change engine oil and oil filter.
- Check all **fluid** levels and **fluid** condition, and replace **fluids** if required.
- Inspect the automatic **transmission** and **service** if required.
- Inspect and pressure test the cooling system, including hoses and coolant additive.
- Inspect the hybrid battery intake filter for debris, lint and dust and test battery cooling fan operation. Please include on **service** record.

Making a Claim

If your vehicle suffers a **Mechanical Breakdown**, and you would like to make a claim, you must follow the steps below.

What You Must Do:

1. Contact Janssen Insurance 0800 526 7736 (0800 JANSSEN) as soon as possible.
2. Assist us with your claim in any way we request.
3. Take your policy documents (**policy certificate** and policy book) with you when you take the vehicle for repair.
4. Tell the repairer to contact Janssen Insurance, 0800 526 7736 (0800 JANSSEN), before any repairs begin. We must **authorise** the claim before repair work starts.
5. You are responsible for **diagnostic costs**, including fault finding and computer scanning.
6. Provide proof of **servicing** if requested.

   We may require copies of **service** invoices before approving your claim. If these are not provided, your claim will be delayed until we receive and accept them. We have the right to make any reasonable enquiries in relation to your claim.

What the Repairer Must Do:

Before starting any repairs, the repairer must contact our Claims Department on **0800 526 7736 (0800 JANSSEN)** and provide:

- Your policy number.
- Vehicle registration number.
- Current odometer reading.
- Your contact number.
- Details of the fault or breakdown**.**
- The address where the vehicle can be inspected.

If your policy is current and the **mechanical breakdown** is covered, we will issue the repairer with a **Claim Authority / Order Number**.

The contract for repairs is between you and the **authorised repairer**.

Important Repair Conditions:

- We are not liable for any repairs started without prior authorisation.
- We may choose to move your vehicle to another repairer if required.
- We may choose to use new, **recycled**, **aftermarket**, or **reconditioned parts** suitable for your vehicle's age and condition at the time of breakdown.
- You may be required to authorise the dismantling of your vehicle, as this may be required to determine if there is a valid claim. Where this is the case, we or the **authorised repairer** will request your authority prior to commencing the work.
- Repairs must be completed within 60 days of the claim being approved and the **order number** being issued, unless otherwise agreed.

Excess

Your policy includes an **excess** for each and every **separate mechanical breakdown failure** you claim. This **excess** is shown on your **policy certificate**.

If more than one **separate mechanical breakdown failure** is claimed at the same time, an **excess** may apply to each separate failure.

You must pay the **excess** to the **authorised repairer** before you collect your vehicle.

Policy Conditions

To be eligible to make a claim you must comply with all the terms of your policy. If you or someone on your behalf breaches your policy, then we may:

- Decline your claim in part or whole; and/or
- cancel your policy.

Cancellation of your policy

Policy cancellation by you: you can cancel this policy at any time by notifying your **selling agent** in writing, after which they will contact us to arrange the cancellation.

Policy cancellation by us: we may cancel this policy at any time by giving you 14 days' written notice, sent to your postal or email address listed on your **policy certificate**.

Premium Refunds

We will not refund any premium if:

- you have made a claim under this policy; and/or
- you have breached your responsibilities or any conditions of this policy.

Valid cancellations and any applicable premium refunds, outside of the cooling-off period, are calculated on a **flat-line**/**pro-rata** basis from the unused portion of the premium based on the amount charged by the retailer (retail price). This calculation is outlined here:

Pro-rata Refund = (R/T) x U - A

R = Retail price
T = Total term in days of the Policy
U = Unused days remaining on the Policy
A = Admin fee may apply

All refunds will be processed through the agent from whom you purchased the insurance, and may incur a processing fee, as outlined in your **policy certificate**.

Premium payment by instalments

Your policy is issued for the **period of insurance** shown on your **policy certificate**. Premiums are calculated for that full **period of insurance**.

If we agree that you may pay your premium by instalments (**direct debit**), your policy remains subject to payment of the full premium. **Cover** will only continue while your instalment payments are up to date.

If an instalment payment is overdue, we may refuse a claim, cancel your policy for non-payment, deduct any outstanding premium from the claim payment, or require you to pay any outstanding premium before we accept or continue with a claim.

Policy Transfer

This policy may be transferred once if the vehicle is sold privately.

To apply for a transfer, you must email your request to info@janssens.co.nz within 14 days of the sale of the vehicle and provide all **servicing** invoices showing that the **servicing** requirements of this policy have been met.

Any transfer is subject to our approval. We may decline a transfer if the **servicing** requirements have not been met or if a claim has been made under the policy.

The policy can only be transferred one time.

No premium refund is available once the policy has been transferred.

Amounts

All amounts stated in your policy are in New Zealand dollars and include Goods and Services Tax (GST).

Period of Cover

You are covered if an insured event happens during your **period of insurance**. Your **period of insurance** is shown on your **policy certificate**. It begins on the start date and ends on the earliest of the following:

- your vehicle is sold, unless it is a private sale and we have agreed to a one-time transfer of the policy;
- your vehicle is disposed of;
- your vehicle is written off as a total loss;
- your total claim payments equal or exceed the lower of the purchase price of your vehicle, or the **market value** of your vehicle at the start of the **period of insurance**, as shown on your **policy certificate**;
- you or we cancel the policy, in which case **cover** ends at 4pm on the cancellation date; or
- the policy reaches the insurance end date shown on your **policy certificate**, in which case **cover** ends at 4pm on that date.

Deliberate Acts

You must not cause or facilitate any **damage** through any **reckless**, deliberate or wilful act, nor knowingly allow or permit anyone else to cause **damage** or liability in this way.

Governing Law

The laws of New Zealand govern your policy. Any legal proceedings concerning your policy must be initiated and adjudicated in New Zealand.

Privacy Act

To assess your eligibility for the insurance you are applying for, we, and/or our Agent acting on our behalf, will collect personal information from you during our interactions—whether in person, by phone, or through other channels. This includes your contact details, billing information, answers to disclosure questions in your application, and other information related to your risk profile.

Providing this information is optional. However, if you choose not to provide any requested details, we may be unable to assess your application, and your policy may be declined or void. If your disclosure is incomplete or incorrect, **cover** may not apply if you make a claim.

Your personal information may be shared with our Agent and Quest Insurance Group for the purpose of assessing your application and arranging **cover**. We may also share your information with third parties where required by law, or where you have authorised us to do so. With your consent, we and our Agent may also use your personal information to contact you with marketing offers, including by phone, text, or email.
You have the right under the Privacy Act 2020 to access and request correction of your personal information at any time by contacting us at privacy@janssens.co.nz. For more information, please see our full privacy policy available at www.janssseninsurance.co.nz.

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+	Superior	C+	Marginal
A	Excellent	C	Weak
B+	Good	D	Poor
B	Fair		

Ratings from 'A+' to 'C' may be modified by the addition of either a second plus sign (+) or a minus sign (-) 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

No Financial Advice

Janssen Insurance does not hold a licence to provide financial advice. Our representatives can provide general information about our insurance products, including their features, benefits, and risks, to help you understand the options available. This information does not take into account your personal financial situation, needs, or goals, and should not be relied on as financial advice. If you are unsure whether a product is right for you, we recommend that you seek advice from a licensed independent financial adviser before making a decision.

If You Have A Concern

We are committed to providing you with a great customer experience. If you feel that we have let you down, please bring this to our attention by contacting us at complaints@janssens.co.nz.

Where possible, we will try to resolve your concerns straight away. If we are unable to resolve your complaint to your satisfaction, we will escalate the matter to our complaint's **resolution** panel for further review. If your complaint still cannot be resolved, we will notify you in writing and advise you that you can choose to refer the matter to the Insurance and Financial Services Ombudsman Scheme (IFSO).

Definitions

Abuse

Intentionally using a vehicle in a manner not intended by the Manufacturer (beyond its factory design specifications) resulting in **damage** (that was caused by misuse) e.g. off-roading, racing, and neglect or failure to maintain the vehicle.

Aftermarket parts

Any non-OEM (Original Equipment Manufacturer) derived parts. We will only fit automotive aftermarket (A/M) parts that are guaranteed to be 'fit-for-purpose'.

Approved Janssen Insurance Agent

A motor vehicle dealer, finance provider, or other agent approved by us to arrange this policy.

Authorise/Authorised

Permission given by us for repair work to proceed, once the claim is accepted.

Authorised repairer

A qualified and properly equipped vehicle repairer approved to commence repair work once the claim is **authorised** (approved to proceed).

Authorised Service Facility

Means a qualified and properly equipped vehicle repairer or suitably qualified service centre permitted to carry out **servicing** and repairs.

Bogged in

Where the vehicle is stuck in mud or similar material.

Calibration / recalibration

The testing, checking, setting, resetting, adjustment, programming or alignment of any vehicle system, sensor, camera, radar, control module, software or electronic system, including any Advanced Driver Assistance System (ADAS), to the vehicle manufacturer's specifications.

Certificate of Fitness (CoF A)

Means the official New Zealand safety inspection confirming that a light passenger service vehicle meets the legal safety standards for road use, carried out by an authorised inspecting organisation such as **VTNZ**.

Chassis

The base frame of a motor vehicle.

Claim Authority / Order Number

The approval issued by us to the authorised repairer confirming that an accepted claim, or part of a claim, may proceed. We are not liable for repairs started before a **Claim Authority/ Order Number** has been issued, unless we agree otherwise.

Coding

Computer language.

Consequential damage/loss

Consequential loss or **damage** is any **loss** that arises not directly due to the original **mechanical breakdown** (but because of an action that follows the breakdown)

Contamination

The process of making vehicle parts dirty or being **damaged** by incorrect or dangerous substances that are not appropriate for use where they have been introduced.

Corrosion

The deterioration of a material, usually a metal, that results from a chemical or electrochemical reaction with its environment.

Cover

The insurance protection provided by this policy, subject to its terms, conditions, limits and exclusions.

Damage

Physical harm, loss, deterioration, or change in condition

Defect/Defective

Deficiency in design and/or material of an item, causing malfunction.

Defective workmanship

Previous repair work that is not to an acceptable standard.

Diagnosis/diagnostic costs

Examination of the vehicle state and symptoms to identify the cause and confirm if the damage is **sudden** or **unforeseen**, and therefore within policy **cover**. Also, to assess what repair is required.

Direct debit

A regular payment that's approved by you but set up and controlled by the business you are paying.

Electric Drive Battery

Means the vehicle's original, factory-installed rechargeable battery, whether lithium-ion or nickel-metal hydride, that supplies power to the electric motor or motors used to drive the vehicle. It does not include any starter battery, auxiliary battery, or other secondary battery.

Errors

This is a software or computer fault.

Excess

The amount you must pay for each accepted claim, or for each separate **mechanical breakdown failure**, as shown on your **policy certificate**. The excess is paid by you to the **authorised repairer**.

Exclusions

Events, losses, costs, damage, faults, breakdowns, circumstances, or vehicle uses that are not covered by this policy.

Faulty repair

Previous repair work that is not to an acceptable standard as determined by us.

Flat-line

Or Flat-rate – meaning a constant cost or amount/rate that remains the same.

Fluid

Miscellaneous liquids which are used in the operation of the vehicle.

Fundamental operations

The vehicle can be operated safely and carry out the normal operations for which it was intended, unless there is an existing maintenance or known issue that prevents this.

Impact damage

Loss of, or visible physical destruction, or damage caused to the vehicle.

Lubricant

Oil or other **fluid** that is used to reduce friction and wear to moving mechanical parts.

Manufacturer's original specifications

The standard vehicle parts and setup as they have left the production factory.

Market value

The reasonable retail value of the vehicle at the time it was purchased and this policy was issued, based on a vehicle of the same make, model, year, odometer reading, specification and condition. Market value may be determined by us or by an independent vehicle valuer accepted by us.

Mechanical Breakdown

A **sudden** and **unforeseen mechanical or electrical failure** of the vehicle. It does not include normal or expected **wear and tear**, **servicing**, maintenance, or pre-existing faults.

Mechanical Components

Means a physical part of the vehicle designed to perform a mechanical function and forming part of a covered system of the vehicle.

Mobilised

This means to be able to move under its own power and on its own wheels.

Oil consumption

Either burning or leaking oil, requiring the oil to be replaced to avoid causing the vehicle unnecessary wear of moving parts.

Omissions

Damages caused by mistakes in computer products or services.

Owner Negligence

Failure to **safeguard** or take proper care of the vehicle. Using a vehicle in a manner not intended by the Manufacturer.

Period of Insurance

The period of time your policy is active. It starts on the insurance start date shown on your **policy certificate** and ends on the earliest date that **cover** ends under this policy, as set out in the Period of Cover section.

Periodic replacement

Anticipated or regular part replacements to be performed at set time intervals, or when necessary.

Policy certificate

Means the latest **policy certificate** we've provided to you, including any updates, changes, or endorsements we've sent you in writing.

Premium payment

A charge or subscription fee that an individual must pay for insurance **coverage**. Cancellation due to non-payment may mean an insurance claim can be declined.

Pro rata

The total premium cost of the **cover** period is divided equally by the number of days covered to establish a daily cost, and then this daily cost is multiplied by the days of **cover** remaining to result in a total for the remaining cost.

Rallies

A long-distance race for motor vehicles over public roads or rough terrain, typically in several stages.

Reckless

Unjustified risk-taking.

Reconditioned parts

Re-furbished or repaired parts/assemblies that carry a guarantee.

Recycled Parts

Dismantled parts from used or damaged vehicles for spare parts. These are not new parts. Janssen Insurance will only fit automotive **recycled parts** that are guaranteed to be 'fit-for-purpose'.

Reduced Life-Cycle

Means the normal and gradual decline in the condition, performance, battery capacity, driving range, or charging ability of an **electric drive battery** or electric drive component over time. This includes deterioration caused by age, use, charging patterns, or operating conditions, and is not a **sudden** or **unforeseen** breakdown.

Reimburse

The insurance company will pay you back the cost amount you have already paid, subject to policy conditions.

Resolution

Commitment to solving a problem or finding a way to improve a difficult situation, reviewing all the information and providing a final conclusion or outcome to the policyholder.

Routine maintenance servicing

Regular maintenance, **servicing**, inspections, adjustments and replacement of parts required to keep the vehicle in good working order, including work recommended by the vehicle manufacturer.

Safeguard

A measure taken to protect something.

Selling agent

The approved Janssen Insurance agent who arranged this policy for you.

Service / Servicing

Routine maintenance carried out by an **authorised service facility**, including the checks and work required under the **Servicing** Requirements section of this policy.

Separate mechanical breakdown failure

A separate sudden and **unforeseen mechanical or electrical failure**. If more than one **separate mechanical breakdown failure** is claimed at the same time, each failure may be treated separately and a separate **excess** may apply.

Sudden

Instant and not the normal result of **wear and tear**.

Sundries

Incidental repairer or claim-related costs that are not covered by this policy, such as freight, tolls and serviceables.

Suspension components

A set of mechanical connections, springs, and dampers that connect the wheels to the **chassis**. Their main purpose is to produce smooth, comfortable movement within the vehicle by reducing bumps and jerks caused by inconsistencies in the road surface.

Transmission Service

A **transmission service** is a regular part of routine car maintenance, just like an oil change. The primary aspect of a **transmission service** is flushing out the old transmission **fluid** and replacing it with new **fluid**. The transmission is what moves the driving power from the engine to the wheels.

Tuning

Re-setting to factory specifications during **servicing**.

Unforeseen (mechanical or electrical) failure.

Not caused by normally expected **wear and tear** of the vehicle over time.

Upholstery

Soft, padded textile covering that is used for vehicle seating and surrounds.

Vehicle Testing New Zealand (VTNZ)

Means the authorised vehicle inspection organisation approved by the New Zealand Transport Agency (NZTA) to carry out **Warrant of Fitness (WoF)** and **Certificate of Fitness A (CoF A)** inspections and issue the corresponding certificates at its authorised branches.

Viruses

A piece of computer code that is capable of copying itself and typically has a harmful effect, such as damaging the system or destroying data.

Warrant of Fitness (WoF)

Means the official New Zealand safety inspection confirming that a light vehicle meets the legal safety standards for road use, carried out by an authorised inspecting organisation such as **VTNZ**.

Wear and tear

The gradual deterioration of parts caused by age, use, mileage, corrosion, abrasion, or normal operation of the vehicle. **Wear and tear** is not a **sudden** and **unforeseen mechanical breakdown**.

Our Janssen Insurance family of products:

EliteCover With ROADSIDE

EliteCover+ With ROADSIDE

ELITE EcoCover With ROADSIDE

GAP Guaranteed Asset Protection

LPI Lifestyle Protection Insurance

CCI Credit Contract Insurance

CVI Comprehensive Vehicle Insurance With ROADSIDE

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

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