

Mechanical Breakdown Insurance - Summary of Key Benefits & Exclusions

This policy provides 2 classes of cover, **Pinnacle Cover** and **Classic Cover**. Within each class are levels of cover determined by the make/model, age and mileage of your vehicle. The purchase of this policy is optional and key benefits/exclusions are as follows:-

	Pinnacle Cover	Limit/claim	Classic Cover	Limit/claim
Qualifying Vehicles Standard Vehicles	- up to 12yrs/150,000kms	Unlimited	- up to 16yrs/250,000kms	\$5,000 up to 150,000kms \$3,000 up to 200,000kms \$2,000 up to 250,000kms
Turbo/Diesel Vehicles	- up to 10yrs/150,000kms	\$8,000	- up to 16yrs/225,000kms	\$5,000 up to 150,000kms \$4,000 up to 200,000kms \$3,000 up to 225,000kms
European Vehicles	- up to 10yrs/125,000kms	\$8,000	- up to 14yrs/175,000kms	\$5,000 up to 125,000kms \$4,000 up to 150,000kms \$3,000 up to 175,000kms
Luxury Vehicles	- up to 8yrs/80,000kms	\$8,000	- up to 12yrs/150,000kms	\$5,000
Note re Claim Limits	The amount of your claim limit is determined by the mileage shown on your vehicles odometer at the date of purchase and is stated on your Registration Certificate.			
Term(s) of cover	Standard Vehicles – Cover applies for 12, 24 or 36 month terms Turbo/ Diesel Euro/ Vehicles – Cover applies for 12, 24 or 36 month terms Luxury Vehicles – Cover applies for 12 and 24 month terms			
Excess	An excess applies to each and every unrelated claim. The amount of your excess is shown on your Registration Certificate.			
Special Allowances	Pinnacle Cover - Up to \$1,000 per claim for rental car hire, accommodation or vehicle repatriation in the event your vehicle breaks down more than 120kms from your home and the time taken to repair your vehicle exceeds 24 hours. Classic Cover – Up to \$500 per claim for the above.			
Exclusions	A list of Excluded Vehicles, vehicle use and components are stated on page 3 of the Policy Booklet. A list of General Exclusions are stated on page 4 of the Policy Booklet.			
Roadside Assistance	If you have selected the Roadside Assistance option NZRA will provide Roadside Assistance 7 days a week/24 hours per day. The benefits of this cover are shown on pages 6-8 of the Policy Booklet.			
General Conditions	Vehicle Servicing - A condition of this policy is that your vehicle is serviced in accordance with the Servicing Requirements stated on page 9 of the Policy Booklet. Claims Procedure – In the event of a claim please follow the Claims Procedure stated on page 14 of the Policy Booklet.			