



AUTOPROTECT
COMPREHENSIVE MOTOR ASSISTANCE



AutoProtect Comprehensive Motor Vehicle Insurance

- **AA Roadservice Cover**, 24 hours a day, 7 days a week
- **No Blame Bonus** - no excess and No Claim Bonus not affected if you are involved in an accident that is not your fault
- **New For Old** if a NZ new vehicle is a total loss within 12 months of original registration
- Replace your **Keys and Locks** where your keys and/or combinations have been stolen or illegally duplicated, up to \$500 (\$100 excess applies)
- Legal Liability covered for **\$10 Million** for Third Party Damage
- **\$1 Million** for Third Party Injury
- Acknowledges the **No Claim Bonus** status of the Insured Driver
- Your **Trailer** is automatically included in your policy, free of Excess
- Great extras under Full Cover, including **Medical** and **Legal** expenses; **Completion of Journey** costs and **Salvage Costs**
- **Caravan Third Party cover** to include damage caused by your Caravan when being towed by the insured vehicle
- No excess for **Windscreen Breakages**
- If you or your spouse die within 90 days, as a result of Injury arising directly from an accident to Your Vehicle, you are entitled to a \$5,000 **Death Benefit**
- **Automatic Uninsured Motor Extension** for impact damage to your vehicle, caused by an at fault uninsured third party driver, to a maximum of \$3,000 for Third Party plans
- Underwritten by **Allianz NZ Ltd**, one of the worlds largest Underwriters

includes



*Summary of Terms and Conditions only.
This list does not form part of the policy wording.*





AA Roadservice Cover



- **24/7 AA Roadservice Cover** should your vehicle suffer one of the failures listed below and not be able to be driven
- Just telephone **0800 HELP TO U (0800 435 7868)** and advise you are a PROTECTA Insurance **AA Roadservice Cover** customer and quote your Policy or Registration Number.
- A maximum of **3 free callouts** for any 12 month period of insurance.
- **Cover includes:**
 - **Flat Tyre or Damaged Wheel** - The AA will change a damaged tyre/wheel with the nominated vehicle's serviceable spare. Where the spare is not serviceable the AA will arrange towing of the vehicle to the nearest facility at the expense of the driver.
 - **Flat Battery** - The AA will provide a battery boost and any other practical assistance to start the vehicle. If the vehicle requires a new battery the AA will arrange a new battery at the expense of the driver.
 - **Locked out** - The AA will assist you to access the vehicle where keys have been accidentally locked inside the vehicle.
 - **Out of fuel** - The AA will provide free delivery of \$20 worth of liquid fuel. Cost of the fuel will be at the expense of the driver.
 - **Lost Keys** - The AA will arrange a locksmith to help get the driver back in the vehicle. Any replacement keys provided will be at the expense of the driver.
 - **Breakdown (mechanical or electrical)** - The AA will attempt to provide emergency repairs at the roadside. If the AA are not able to mobilize the vehicle or it requires parts the AA will tow it to the nearest authorized PROTECTA Insurance repairer. If you want the vehicle to be towed to another authorized repairer then you may be required to pay the towing charges.

Exclusions:

- Unattended vehicles
- Unauthorized repairs
- Vehicles damaged as a result of an accident
- Natural disaster areas where the vehicle can not be reached
- Where special equipment is required
- Vehicles that are not on legal constructed roads i.e. Public Legal Roads
- Vehicles with a gross weight exceeding 3,500 kg
- Vehicles that are not roadworthy or are operated in an unsafe or illegal manner
- Vehicles that do not have current Registration or a Warrant of Fitness
- Breakdowns that are covered by other insurance policies

