


# COMPREHENSIVE MOTOR VEHICLE INSURANCE

AUTOPROTECT  
COMPREHENSIVE VEHICLE INSURANCE

## Summary of Cover

<ul style="list-style-type: none"> <li>▪ <b>Extensive Cover</b></li> </ul>	We have compared and added a number of policy benefits to give you the best cover possible in this policy
<ul style="list-style-type: none"> <li>▪ <b>Available 24 hours a day, 7 days a week</b></li> </ul>	Personally answered 0800 phone number
<ul style="list-style-type: none"> <li>▪ <b>AA Roadservice Cover</b></li> </ul>	Flat Tyre/Damaged Wheel, Flat Battery, Locked Out, Lost Keys, Out of Fuel, Breakdown Towing (mechanical or electrical)
<ul style="list-style-type: none"> <li>▪ <b>FREE Accident Management Service</b></li> </ul>	 <p>Crash Management gives PROTECTA customers quality 24 hour, 7 days a week nationwide service including free pick-up and delivery, free late-model courtesy cars and emergency accident roadside assistance if required</p>
<ul style="list-style-type: none"> <li>▪ <b>Easy Claims Process</b></li> </ul>	Experienced people that make the process as fast and easy as possible for you
<ul style="list-style-type: none"> <li>▪ <b>Benefits</b></li> </ul>	<ul style="list-style-type: none"> <li>✓ Windscreen Cover</li> <li>✓ Accidental Death Cover</li> <li>✓ Keys and Locks</li> <li>✓ Completion of Journey Costs</li> <li>✓ No Blame Bonus</li> <li>✓ Excess Protection</li> <li>✓ Trailer Cover</li> <li>✓ Automatic Uninsured Motor Extension</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Shortfall Option</b> including Replacement Premium Benefit</li> </ul>	Paying the difference between your insurance payout and the finance settlement figure
<ul style="list-style-type: none"> <li>▪ <b>New For Old Replacement Vehicle</b></li> </ul>	If you have purchased a "New" vehicle we will replace it with another new vehicle within the timeframe stated on your policy
<ul style="list-style-type: none"> <li>▪ <b>Liability Cover</b></li> </ul>	<ul style="list-style-type: none"> <li>▪ Legal Liability cover for \$10 Million for Third Party Damage</li> <li>▪ \$1 Million for Third Party Injury</li> </ul>
<ul style="list-style-type: none"> <li>▪ <b>Discount Options</b></li> </ul>	<ul style="list-style-type: none"> <li>▪ No Claim Bonus</li> <li>▪ Named Driver</li> <li>▪ Restricted Driver</li> <li>▪ Voluntary Excess Options</li> </ul>

This document is a Summary of Cover only and does not form part of the Insurance Contract. Limits apply to some items; please refer to the Insurance Contract for terms and conditions.

Insurance products underwritten by Allianz Australia Insurance Limited, Administered by PROTECTA Insurance NZ Ltd



## Cover Includes

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

<b>Flat Tyre or Damaged Wheel</b>	The AA will change a damaged tyre/wheel with the nominated vehicle's
<b>Flat Battery</b>	The AA will provide a battery boost and any other practical assistance to start the vehicle. For example: If the vehicle requires a new battery the AA will arrange a new battery at the expense of the driver
<b>Locked Out</b>	The AA will assist you to access the vehicle where keys have been accidentally locked inside the vehicle
<b>Out of fuel</b>	The AA will provide free delivery of \$20 worth of liquid fuel. Cost of the fuel will be at the expense of the driver
<b>Lost Keys</b>	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
<b>Breakdown (mechanical or electrical)</b>	The AA will attempt to provide emergency repairs at the roadside. If the AA are not able to mobilise the vehicle or it requires parts the AA will tow it to the nearest authorised PROTECTA Insurance repairer. If you want the vehicle to be towed to another authorised repairer then you may be required to pay the towing charges
<b>Exclusions</b>	<ul style="list-style-type: none"> <li>▪ Unattended vehicles</li> <li>▪ Unauthorised repairs</li> <li>▪ Vehicles damaged as a result of an accident</li> <li>▪ Natural disaster areas where the vehicle can not be reached</li> <li>▪ Where special equipment is required</li> <li>▪ Vehicles that are not on legal constructed roads i.e. Public Legal Roads</li> <li>▪ Vehicles with a gross weight exceeding 3,500kg</li> <li>▪ Vehicles that are not roadworthy or are operated in a unsafe or illegal manner</li> <li>▪ Vehicles that do not have a current Registration or a Warrant of Fitness</li> <li>▪ Breakdowns that are covered by other insurance policies</li> </ul>