



# Standard Motor Vehicle Insurance

## Summary of Cover

<b>Extensive Cover</b>	We have compared and added a number of policy benefits to give you one of the best covers available.
<b>Available 24hrs a day 7 days a week</b>	<b>Personally answered 0800 phone number</b>
<b>Roadside Assistance 24/7</b>	Flat Tyre/Damaged Wheel, Flat Battery, Locked Out, Lost Keys, Out of Fuel, and Breakdown Towing (mechanical or electrical)
<b>Accident Management Service</b>	Crash Management gives Protecta customers quality 24 hour, 7 days a week nationwide service including free pick-up and delivery, free courtesy cars and emergency accident roadside assistance if required
<b>Easy claims process</b>	Experienced people that make the process as fast and easy as possible for you
<b>Benefits</b>	<ul style="list-style-type: none"><li>• <b>12 months New for Old replacement vehicle</b></li><li>• <b>Pay Monthly - no extra fees or charges</b></li><li>• <b>Trailer Cover</b></li><li>• <b>Windscreen Cover</b></li><li>• <b>Accidental Death Cover \$5000</b></li><li>• <b>Keys and Locks</b></li><li>• <b>Completion of Journey Costs</b></li><li>• <b>No Blame Bonus and Excess Protection</b></li><li>• <b>Protected No Claim Bonus</b></li><li>• <b>Rental Vehicle Cover (optional)</b></li></ul>
<b>Liability Cover</b>	<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>
<b>Discount Options</b>	<ul style="list-style-type: none"><li>• <b>Named Driver</b></li><li>• <b>Restricted Driver</b></li><li>• <b>Voluntary Excess</b></li></ul>

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

This Insurance product is underwritten by Virginia Surety Company, Inc. and administered by Protecta Insurance New Zealand Limited.

