motorcover
provident insurance

MECHANICAL BREAKDOWN INSURANCE

CLASSIC COVER ▲ PINNACLE COVER

This Policy is provided to you by
Provident Insurance Corporation Limited,
Takapuna Beach Centre, Level 1, 61 Hurstmere Rd,
Takapuna, Auckland 0622, New Zealand

Email: info@providentinsurance.co.nz

Phone: 0800 676 864

www.providentinsurance.co.nz

The Consumer Guarantees Act

The Consumer Guarantees Act 1993 sets minimum standard guarantees for goods/products and services bought for personal use. It provides that products sold to consumers come with a guarantee of "acceptable quality", which means that the products must:

- be fit for their purpose (do all the normal things that people would expect them to do);
- be durable for as long as most people would expect them to last;
- be free from minor and major faults;
- and do what You the consumer has been told they do.

If You as a consumer have a **serious** problem with a product, You have the choice between a refund, replacement, repair, or compensation from the business that sold You the product, as long as You comply with certain requirements.

If You have a problem with a product that is **not serious**, the business that sold You the product can choose to refund, repair or replace it with products of identical type, as long as You comply with certain requirements.

If the business that sold You the product chooses to refund, repair or replace the goods, it must be done in a reasonable time, otherwise You can ask for a refund.

If You would like more information on Your rights and remedies under the Consumer Guarantees Act, please refer to the Commerce Commission's website: www.comcom.govt.nz

This Policy is designed to help You by paying the reasonable costs of unexpected mechanical breakdown, and to get You and Your Vehicle back on the road as quickly as possible. This Policy does not affect or limit Your rights under the Consumer Guarantees Act, but provides cover over and above the Act's guarantees. In summary, subject to the terms of the Policy, cover includes (but is not limited to):

- Sudden and unforeseen mechanical breakdown of covered components.
- The policy gives You the peace of mind of knowing exactly how long the cover applies, what benefits You are entitled to, and how to make Your claim to ensure it can be settled promptly.
- If Your Vehicle breaks down or suffers a fault, help is just a phone call away (24 hours a day, 7 days a week) to assess the problem and help You get back on the road quickly with the least inconvenience.
- No matter where You may break down, Our nationwide network of specialist service and repair agents will be there to assist You, including towing Your Vehicle to the nearest repair facility if it cannot be driven and the cause of Your breakdown is covered.
- Roadside Assistance benefits (including flat tyre, flat battery, lost keys, and out of fuel assistance,) 24 hours a day, 7 days a week, if You have purchased this benefit as part of Your Policy. Further details on this benefit can be found later in this Policy Booklet.
- Generous allowances for accommodation, car hire/transport costs or vehicle repatriation if You breakdown more than 120 km away from Your usual address.

Thank You

Thank you for choosing Provident Insurance for Your insurance needs following Your recent vehicle purchase. Provident Insurance is proudly Kiwi owned and operated, with a commitment to excellent customer service.

We pride ourselves on the quality of Our products and while it is Our intention to provide You with the best possible level of customer service, should We fall short on Our commitment, please contact Us as soon as possible so that We can assist You.

Important Information

It's really important that You read and understand this Policy Booklet. Some of the words used in this Policy Booklet have a special meaning. A list of these words is provided in the "Definitions" section on page 13 of this Policy Booklet.

This Policy comes with a 'cooling off period' of 21 days where You can change Your mind, ask for a cancellation and receive a full refund, provided You have not already made a claim against this Policy.

False or Misleading Information

In providing You with this insurance policy, We have relied on the information You have provided to Us. You have a legal duty to tell Us about any information that may be material to this insurance policy.

If You know about but don't inform Us about something that could be relevant to Us providing You with this insurance, or You provide Us with information that is not correct or incomplete, We reserve the right to alter the terms and premium.

Depending on the significance of the misinformation, this could result in Your Policy being terminated, or avoided from inception which would mean it was as if the Policy never existed and no claim could be made.

If You are unsure, give Us a call and We can help You out.

Our Contact Details

You can contact Our friendly team by calling Us between the hours of **8.00am and 5.00pm Monday to Friday.**

If calling from Auckland, phone **(09) 484 0078** or outside Auckland on **0800 676 864**

Alternatively You can email Us at info@providentinsurance.co.nz

Our postal address is PO Box 33 743, Takapuna, Auckland 0740

Our physical address is Takapuna Beach Centre, Level 1, 61 Hurstmere Road, Takapuna, Auckland 0622

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Introduction

Your Mechanical Breakdown Insurance Policy consists of Your most recent Registration Certificate, this Policy Booklet, the details You provided when You applied for this insurance, and any changes We agree with You in writing.

This Booklet contains the details of Your Mechanical Breakdown Insurance Policy. How Your mechanical breakdown insurance works, what is covered and for how long, what is not covered, Your responsibilities and how to make a claim.

Please feel free to call us if You have any questions regarding this Policy.We offer two types of mechanical breakdown insurance cover:

Classic Cover: Entry level cover providing traditional mechanical breakdown features.

Pinnacle Cover: A more superior cover with additional benefits and more generous claim terms.

Your Registration Certificate will show the type of cover selected and the details and policy terms specific to Your Vehicle.

Can I Change my Mind and Cancel?

You can cancel this Policy **within 21 days** after the date on which You purchased the Policy. This is referred to as a 'cooling off period'.

If You decide to cancel this Policy , You can let Us know in writing by email or post, or in person by visiting Our office. If You cancel the Policy within the "cooling off period" We will provide You with a full refund of the premium You have paid, provided You have not made a claim under Your Policy.

Cancellations outside of the 'cooling off period' will not generate a refund, unless We have failed to comply with Our disclosure requirements relating to extended warranty agreements under the Fair Trading Act 1986.

What is Covered?

Once You have paid the premium amount due, this Policy covers Your Vehicle for the Period of Cover as shown on the Registration Certificate on the following terms, subject to the exclusions and other terms of this Policy.

Mechanical Breakdown

This Policy covers Your Vehicle for the reasonable costs of the repair or the replacement of components of Your Vehicle required as a result of it suffering a sudden and unforeseen mechanical or electrical breakdown in New Zealand.

Special Allowances and Emergency Breakdown Assistance

Special Allowances apply if Your Vehicle breaks down more than 120 kms away from the address set out in Your Registration Certificate and the repair takes more than 24 hours. As long as the cause of breakdown is covered under this Policy, We will repay You Your reasonable costs for any one of the following options:

- hiring a rental car or taking another form of transport; or
- accommodation costs for You and Your passengers; or
- costs of collecting Your Vehicle following completion of the repairs.

Emergency Breakdown Assistance

As long as the cause of breakdown is covered under this Policy and the Vehicle is unable to be driven to an Authorised Repair Facility, We will reimburse You for the cost of towing Your Vehicle to the nearest Authorised Repair Facility up to a maximum amount of $200.

An Authorised Repair Facility is a repair facility authorised by Provident Insurance to carry out repairs on Your Vehicle.

Amounts payable under the Special Allowances and Emergency Breakdown Assistance benefits are included within the claim limit shown on Your Registration Certificate. To claim repayment, You will need to provide Us with invoices and proof of payment of those amounts.

The most We will repay for each unrelated claim under the combined special allowance and emergency breakdown assistance benefits is $500 if You have selected Classic Cover or $1,000 if You have selected Pinnacle Cover.

Your Vehicle must be Regularly Serviced to Remain Covered

It is important that You regularly service Your Vehicle at Your cost. You are not covered under this Policy unless Your Vehicle has been serviced by a Provident Authorised Service Facility:

- For petrol vehicles, You must service Your Vehicle every 15,000 kms or as per manufacturer's recommendations; or
- For diesel vehicles, You must service Your vehicle every 10,000 kms or as per manufacturer's recommendations.

Each service should include at least the following checks and processes, along with other reasonable checks and processes recommended by the Provident Authorised Service Facility:

- Change engine oil and filter.
- Check cambelt and replace if necessary.
- Check spark plugs and replace if necessary.
- Check cooling system fluid level, inhibitor concentration, condition of radiator and hoses.
- Check brakes and replace fluids if necessary.

- Check steering and suspension.
- Check automatic transmission operation and replace fluids if required.
- Check engine tuning.
- Check turbo oil feed pipe and clean if required.

After each servicing of the Vehicle, You must ensure that You retain copies of servicing invoices issued by the Approved Service Facility.

This Policy does not cover the cost of servicing Your Vehicle.

We may reject any claim in the event that You are unable to produce copies of the Vehicle's service related invoices.

What is not Covered?

The following exclusions, which detail what We do not cover, apply to all sections of Your Policy other than the Roadside Assistance cover which has its own set of exclusions. These can be found on page 9 of this Booklet.

Excluded Vehicles

The following vehicles are not covered under this Policy:

- Any of the following vehicles: Aston Martin, Bentley, Caterham, Dodge Viper, Ferrari, Honda NSX, Hummer, Jensen, Lamborghini, Lotus, Maserati, Maybach, McLaren, Morgan, Nissan GTR R35, Rolls Royce, TVR, Rotary Vehicles, Electric Vehicles or any Performance Modified Vehicle.
- Rental vehicles, courier vehicles, goods delivery vehicles, driver instruction/tuition vehicles or vehicles used as taxis or otherwise for carrying fare paying passengers.
- Vehicles used at any time in racing competitions, time trials, rallies, off-road activities or any form of testing.
- Vehicles with a gross vehicle mass over 3,500 kgs.
- Vehicles situated outside of New Zealand.
- Emergency Vehicles.
- Motorcycles.
- Flood damaged vehicles (including vehicles that have been accidentally or intentionally immersed in water).

Excluded Components

The following components of Your Vehicle are not covered:

- Trim, paint, upholstery, heated seats, communication systems, entertainment systems, remote controls, GPS or any cosmetic items.

- Glass, batteries, tyres, exhaust, chassis, panels, manual clutch assembly and all associated components, flywheel, catalytic converters, diesel exhaust fluid systems (e.g. AdBlue system) DPF Filters , fuel tanks, bulbs (including LED, Xenon and HID), headlights (when damage is caused by or results from moisture, condensation, or water ingress or seal failure), keys, remotes, air bag, or electric, or pneumatic, adjustable suspension and all associated components, seating and seating mechanisms, brake pads, brake shoes, and brake linings.
- Cambelt repair or replacement, and any damage resulting from a defective cambelt where the defective cambelt was not previously replaced in accordance with the manufacturer's recommendations.
- If Classic Cover is shown on Your Registration Certificate the following additional components of Your Vehicle are not covered:- repairs to or replacement of the Vehicle's shock absorbers, mountings, SRS system (including but not limited to seatbelts, air bags and air bag componentry) consumable items including but not limited to, drive belts, glow plugs, fasteners, nuts, bolts, screws, spark plugs, oils, filters, fluids, wheel alignments.

Supplementary Covered Components

If Pinnacle Cover is shown on Your Registration Certificate, the following components of Your Vehicle are covered if they are factory fitted and shown as an additional benefit on Your Registration Certificate and the additional premium has been paid:

- Adjustable ride height, hydraulic, air and dampening suspension.
- Manual clutch assembly and all associated components, excluding wear and tear.

General Exclusions

This insurance does not cover:

- Routine maintenance or servicing including but not limited to:
- warrant of fitness checks,
    - maintenance and servicing that the manufacturer recommends carrying out at specified times or after a specified period of use, or
    - any other routine maintenance required whether there has been a mechanical or electrical breakdown of the Vehicle or not.
- Repairs or replacement of components required to vehicles that:
    - do not have a valid warrant of fitness at the time the claim is made, or
    - have not suffered a sudden or unforeseen mechanical or electrical breakdown at the time the claim is made, or
    - develop faults or fail due to being electrically overloaded due to incorrect use of welding, starting, or charging equipment, or
    - have not been serviced in accordance with the Servicing Requirements set out in this Policy.
- Any mechanical or electrical breakdown occurring while the Vehicle is being driven by anyone who does not have a valid licence to drive that type of Vehicle.

- Repairs or replacement of rubber or plastic components required as a result of gradual deterioration, superficial cracking or perishing and any consequential damage.
- Repairs or replacement of components that are non-original factory equipment such as but not limited to Alarms, Stereos or Reversing Cameras.
- The costs to freight parts to New Zealand from overseas.
- Any fault or defect directly or indirectly caused by, resulting from or in connection with any form of cyber activity, including software updates to Your Vehicle.
- Any fault or defect identified in a recall by the Vehicle's manufacturer.
- Any design fault or any fault arising from missing or lost items, defective workmanship, work practices, incorrect or sub-standard replacement componentry or repairs or any fault or defect existing at the time the Vehicle or this Policy was purchased, including any damage resulting from those faults or defects.
- Repairs or replacement of components carried out without Our prior authorisation.
- Repairs or replacement of components required as a result of wilful damage, or neglect or abuse of the Vehicle.
- Repairs or replacement of components required as a result of the failure to take reasonable care of the Vehicle, including following a mechanical or electrical breakdown.
- Repairs or replacement of components required as a result of the Vehicle being involved in an accident.
- Repairs or replacement of components required as a result of the use of incorrect fuel or fluids (including incorrect octane rated fuel or bio-fuel) outside of the manufacturer's recommendations.
- Repairs or replacement of components covered under any other Policy of insurance or warranty.
- Repairs or replacement of components required as a result of external or extraneous forces including, without limitation, contamination, water damage, fire, natural disaster, atmospheric conditions, rodent damage, stone strike, corrosion, de-lamination, rust or the perishing of any part of the Vehicle.
- Any consequential loss or damage.
- Repairs or replacement of components required as a result of damage caused by or resulting from the gradual accumulation, build-up, or deposit of carbon, carbon residue, soot, or other combustion by products within the mechanical components of the Vehicle.
- Diagnostic costs to determine the cause of the breakdown, including dismantling and reassembly, if the repairs or replacement of components required to fix the Vehicle are not covered under this Policy.

Ways this Policy will end

- On expiry of the Period of Cover (as noted on the Registration Certificate);
- If the Vehicle is written off as a total loss;
- If the ownership of the Vehicle is changed and this Policy is not transferred in accordance with the Transferability General Condition;
- If You cancel within the 21 day cooling-off period in accordance with Your rights under the Fair Trading Act 1986;
- If You fail to meet Your responsibilities set out in the "What are Your responsibilities" section below and We decide to cancel Your Policy; or
- We may cancel Your Policy at any time, for any reason, by giving you 14 days' notice to Your last known email or postal address that We hold. If We cancel Your Policy, We will refund Your premium for the remaining Period of Cover, calculated on a pro-rata basis. We will not refund any premium if You have made a claim under Your Policy, or make a claim, which we accept within the 14-day cancellation notice period.

What are my Responsibilities?

Your responsibilities to Us under this Policy are:

- You must tell Us all material information before purchasing or renewing this Policy. Material information is information which may affect Our decision on whether or not to accept Your application for insurance and on what terms. If You are unsure of what information You need to tell Us, ask Us by calling (09) 4840078, if calling from Auckland, or if outside of Auckland phone 0800 676 864 and We will help You.
- You must provide Us with full, truthful and accurate information at all times, including when applying for this insurance, when You make a claim under this Policy, and in response to any questions We may ask of You.
- You must tell Us of any material change in Your circumstances that may affect any aspect of this Policy. If You are unsure of whether You need to tell Us about a change, by calling (09) 4840078, if calling from Auckland, or if outside of Auckland phone 0800 676 864 and We will help You.
- You must pay Us the premium (as shown on Your Registration Certificate) by the specified date. This Policy is not valid unless the premium due to Us has been received by Us or anyone authorised by Us to receive the premium on Our behalf.

What happens if I don't meet my Responsibilities?

If You fail to meet any or all of Your responsibilities set out above, We may do one or more of the following things:

- Decline any claim You make.
- Recover from You some or all of an amount We have already paid under this Policy if the amount would not have been paid had You met Your responsibilities.
- Cancel Your Policy.
- Change Your Policy terms and charge You an additional premium amount calculated as the amount that would have been charged had You met Your responsibilities.
- Avoid Your Policy from inception (this means it is as if it never existed) and avoid any liabilitiesor claims (You may forfeit some or all of the premium You have paid to Us).

Roadside Assistance

This Policy entitles You to the following automotive breakdown services provided by New Zealand Roadside Assistance Ltd.

You are allowed up to 6 callouts per Policy year, which starts from the start date noted in Your Registration Certificate.

Roadside Assistance services can only be used for the Vehicle shown on the Registration Certificate when driven by You or by anyone authorised by You and legally permitted to drive that Vehicle.

The excess amount shown on the Registration Certificate does not apply to Roadside Assistance callouts.

Contact New Zealand Roadside Assistance on 0800 676 864. Their lines are open 24 hours a day, 7 days a week.

Roadside Assistance Definitions

For the purposes of the Roadside Assistance cover, all references to "we" and "our" refer to New Zealand Roadside Assistance Ltd who are an independent contractor and are not an agent of Provident Insurance Corporation Limited.

Automotive Breakdown Services:

- **Towing** – If Your Vehicle is unable to be driven due to a mechanical or electrical breakdown or cannot be driven safely and without causing consequential damage, we will arrange to tow the Vehicle to the nearest Authorised Repair Facility or, if not available, a place of safety.
- **On Tow Vehicles** – We can assist with recovering trailer units towed behind the registered Vehicle but the cost is at Your expense.
- **Minor Roadside Repairs** – We will carry out minor breakdown related repairs where it is possible and safe to do so at the roadside. Where this is not possible the Vehicle may require transportation to the nearest Authorised Repair Facility.
- **Flat Battery** – We will cover the cost of a jumpstart if You have a flat battery and the engine will not start. If a new battery or further diagnosis is required this will be at Your expense.

- **Lost Keys / Keys Locked in Vehicle** – In the event that You lock Your keys inside Your Vehicle we will arrange to retrieve the keys if possible to do so. Attempted key retrieval/lock out assistance is carried out at Your own risk and with no liability on NZ Roadside Assistance in the event of any resulting damage to Your Vehicle. If the keys are unable to be retrieved, or You have a lost or stolen key, we will arrange for the spare key to be delivered to You by taxi or a locksmith to attend at Your expense.
- **Flat Tyre** – If Your Vehicle has a flat tyre we will arrange for Your serviceable spare wheel to be fitted. If You have no spare or it is not roadworthy we will transport the Vehicle to the closest tyre repairer at Your cost.
- **Emergency Fuel** – We will arrange for the delivery of up to 10 litres of fuel or where government regulations require, transport Your Vehicle to the closest available refuelling station. The cost of the fuel will be at Your expense.
- **Incorrectly Fuelled Vehicles** – We will assist to arrange repairs or drain the fuel or tow to a mechanic to complete the job but the total costs will be at Your expense.
- **Travel Directions** – We will assist to help with directions or guidance to get You to Your planned destination.
- **Urgent Message Relay** – In the event of a breakdown or accident we can relay messages to family members, friends or business associates so as to notify them of any possible delays or issues.
- **Accident Coordination & Towing** – If Your Vehicle is involved in an accident we can arrange accident towing to one of our preferred accident repairers or a repairer of Your motor vehicle insurer's preference. The cost will be at Your expense unless You have insurance.
- **Parts and Service Locator** – We can advise the location of appropriate dealerships, service stations, repair workshops, tyre and windscreen suppliers and outlets anywhere in NZ.

Roadside Assistance does not cover:

- Vehicles that have been stolen or undergone illegal or unroadworthy modifications or used in an unsafe or illegal manner.
- Overloaded vehicles carrying in excess of their manufacturer's legal limits.
- Vehicles that are located or undertaking repairs at a repairer's garage or mechanical repair premises.
- Vehicles that have been damaged or involved in an accident and cannot be safely driven as a result.
- Vehicles being bogged or stuck or located off a public road that cannot be accessed by a two wheel drive recovery vehicle.
- Vehicles being used for hire and reward or in racing competitions, rallies, time trials or other forms of testing or off-road activities.
- Breakdowns covered by other insurance policies or roadside assistance schemes.
- Breakdowns for unattended vehicles.
- Any event where it is dangerous to perform the required repair or the service people would be put in danger or involved in an illegal situation.
- Any vehicle listed as an Excluded Vehicle.

Can I transfer this Policy to Someone Else?

If You transfer ownership of the Vehicle, this Policy may (at the sole discretion of Provident Insurance) be transferred to the new owner of the Vehicle, provided that:

1. You are the first owner insured under the Policy; and
2. There have been no claims lodged against the Policy; and
3. There are no faults in existence that may give rise to a claim under the Policy; and
4. The Vehicle is not being sold through a Registered Motor Vehicle Trader; and
5. The transfer request is made to Provident Insurance within 5 days of the transfer of ownership.

Note – The premium paid for this Policy is non-refundable.

Making a Claim

Claim Limits

We will not pay more than the claim limit shown in Your Registration Certificate for each unrelated claim less the excess. The claim limit includes any amounts that may be able to be claimed as a repayment of Special Allowances.

There is no limit on the number of times You can claim during the Period of Cover.

Excess

The excess is the amount of any claim that You're responsible for. The excess applies to each unrelated claim and the amount to be paid by You is shown in Your Registration Certificate.

GST

All amounts referred to in this Policy are inclusive of any GST that may apply.

How do I make a Claim?

To make a claim You must follow each step of the following process:

1. Phone Us on (09) 4840078, if calling from Auckland, or if outside of Auckland phone 0800 676 864 as soon as possible after You become aware of the fault with Your Vehicle and tell Us the details of the problem. We will give You the name of the nearest Authorised Repair Facility and determine the best way to get Your Vehicle there.
2. Deliver Your Vehicle or allow Your Vehicle to be towed to the Authorised Repair Facility.
3. Give the repairer this Policy Booklet and ask the repairer to phone Us and give Us:
   - Your details (name and Policy number),
   - Your Vehicle's details (make and model, registration number, current odometer), and
   - the problem with Your Vehicle.

If the cause of the fault is not known, You must authorise the repairer to diagnose the cause, including dismantling Your Vehicle where necessary. Once the cause of the fault becomes known, We will authorise the repairs or replacement of components covered by this Policy.

If the repair or replacement work is not covered under this Policy, You must pay the costs of diagnosing the fault, including any dismantling and reassembly costs.

If We approve Your claim, once the costs have been agreed, We will issue an authorisation number to the repairer.

You must instruct the repairer to send the repair invoice to Us along with the authorisation number and copies of all outwork invoices once the repairer has completed the repair work. The amount of Your excess must be shown as a deduction against the total amount invoiced.

Important Notices

If You do not follow the instructions on how to make a claim We reserve the right to decline Your claim.

We may require You to provide certain documentation including copies of all service invoices.

We may at Our discretion:

- Supply parts to Your repairer directly or have parts repaired by a specialist repairer.
- Have the repairs carried out using new, used or refurbished parts.

What if I wish to make a Complaint

If You have a complaint about any aspect of this Policy or the service We have provided You, please follow these steps:

1. First, please contact one of Our customer representatives on (09) 4840078, if calling from Auckland, or if outside of Auckland phone 0800 676 864.
2. If Our customer representative cannot resolve the matter, You may make a formal written complaint by post or email to Our internal Complaints Handling Service:

   Attention: Internal Complaints Handling Service
   Provident Insurance Corporation Limited
   PO Box 33 743
   Takapuna
   AUCKLAND 0740
   Email: info@providentinsurance.co.nz

If You are dissatisfied with the outcome reached by Our Internal Complaints Handling Service, You may take Your complaint to the Insurance and Financial Services Ombudsman (IFSO).

The IFSO Scheme is a free and independent complaints resolution service which deals with certain types of complaints about personal insurance and other financial services.

If the IFSO has the ability to consider Your complaint and makes a decision, We are bound by that decision. If You are unhappy with the IFSO's decision, You can take Your complaint to another dispute resolution forum, such as the courts.

For further details about how Our Complaints Resolution Process works please refer to Our website.

Fair Insurance Code

As a member of the Insurance Council of New Zealand, We must comply with the Fair Insurance Code, which sets service standards for insurance companies.

We have certain responsibilities to You, such as acting fairly and openly in all Our dealings with You, and giving You clear information when You make a claim.

You can request a copy of the Fair Insurance Code from Us at any time.

Your Personal Information

We know that how We collect, use, disclose and protect Your information is important to You, and We value Your trust. That's why protecting Your information and being clear about what We do with it is a vital part of Our relationship with You. We collect personal information We need from You during Your interactions with Us and from others with Your consent in providing You with this Policy, in order to:

- Evaluate Your application for insurance under this Policy;
- Set Your premium and excess;
- Assess and process claims You make; and
- Provide You with information on Our other related products and services, or for other purposes if permitted by law.

We are the intended recipients of Your personal information and will hold this information (Provident Insurance Corporation Limited, PO Box 33 743, Takapuna, Auckland 0740).

We are required to collect Your personal information under Your legal duty (as a person seeking insurance) to tell Us (as an insurer) material facts relevant to the insurance You seek. It is up to You to supply Us with this information.

However, if You choose not to provide all or any part of the information We request from You, Your application for insurance under this Policy may be denied, or Your claims may not be paid out.

We may provide Your personal information to third parties to the extent necessary to provide the benefits available to You under the Policy, including, but not limited to: NZ Roadside Assistance, Authorised Repair Facilities, the dealer who sold You the Vehicle, any Financier of the Vehicle, other insurers of the Vehicle, Our legal advisers, Our agents and assessors, and other similar entities. We may also share Your information with third parties if required by law.

We generally record inbound and outbound telephone calls for operational and training purposes.

We take reasonable steps to ensure Your Personal Information is safe. You can contact Us about the information We hold about You, to request a copy, and correct or delete under certain circumstances the information We hold about You.

Financial Strength Rating

Provident Insurance Corporation Limited's financial strength rating is set out in Your Registration Certificate.

Definitions

Certain words used in this Policy have a special meaning as follows:

I, You and Your

We mean the persons identified as Insured Name(s) on the Registration Certificate.

We, Our and Us

We mean Provident Insurance Corporation Limited, except in relation to the Roadside Assistance cover.

Authorised Repair Facility

A repair facility authorised by Provident Insurance Corporation Limited to carry out repairs on Your Vehicle.

Excluded Vehicle

Any vehicle falling within the descriptions set out in the Excluded Vehicle exclusion clause set out on page 4.

Performance Modified Vehicle

Any vehicle that has been subject to modification that enhances the Vehicle's performance from the standard manufacturer's specification.

Period of Cover

The period between the start date and the end date set out in Your Registration Certificate, during which the cover under this Policy is provided to You, unless cancelled by You or Us at an earlier date in accordance with the terms of this Policy.

Servicing Requirements

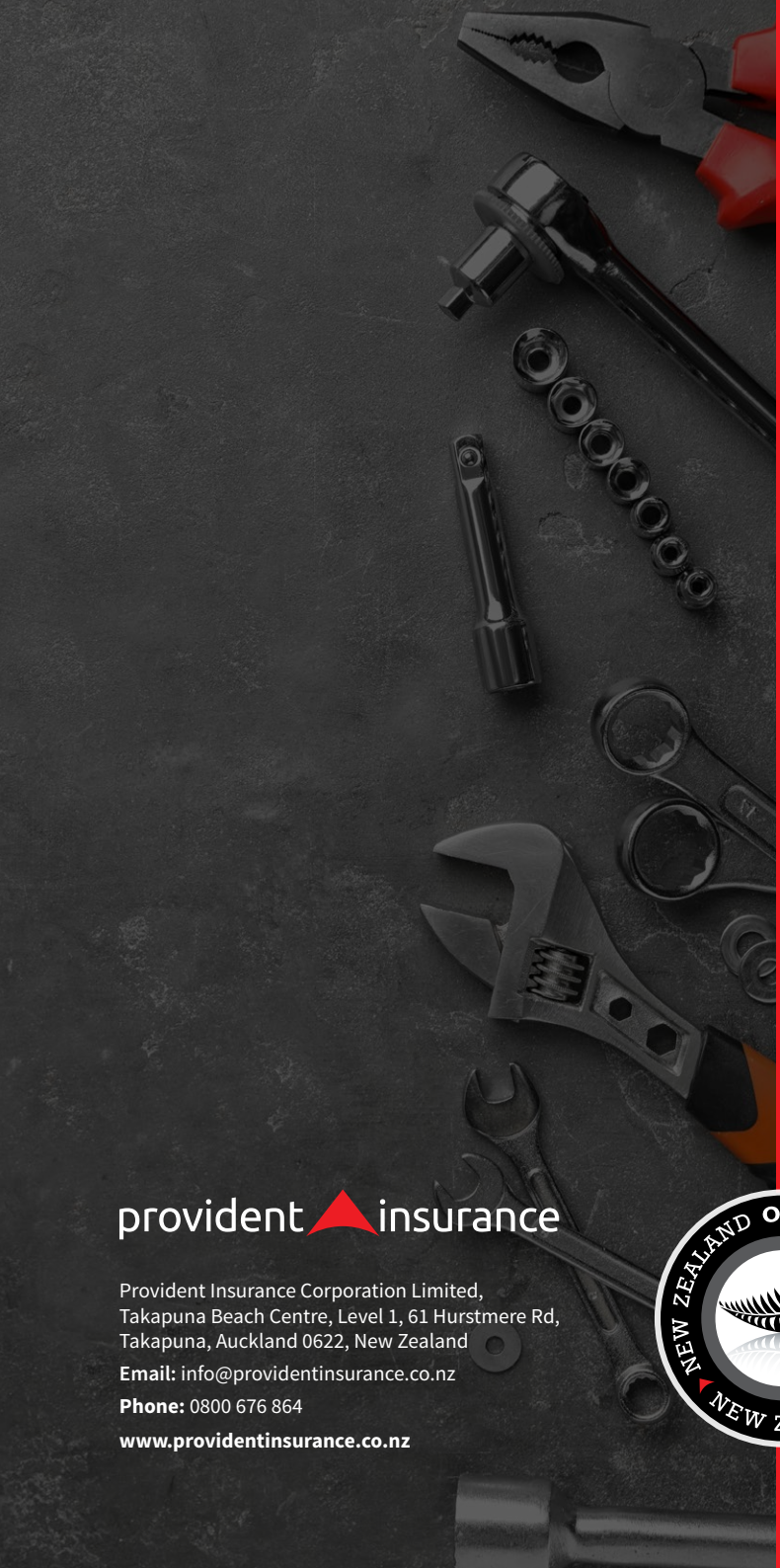
The minimum requirements to have Your Vehicle serviced as set out in the Servicing Requirements section set out on page 3 of this Policy Booklet.

Special Allowances

The benefits provided to You as listed in the special allowances section of Your Cover set out on page 3 of this Policy Booklet.

Notes

Notes



provident insurance

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