

# MOTOR

## Vehicle Policy



Mike Pero

0800 50 20 20

**Money back guarantee**

If you are not completely satisfied with this Motor Vehicle Policy, simply return it to Mike Pero Insurances within 30 days of the commencement date. Your entire premium will be refunded if no claims have been made and we will both regard this policy as never commencing.

# Welcome to Mike Pero Insurances Motor Vehicle Policy

Renewing your policy
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**Congratulations** on choosing to insure your vehicle with Mike Pero Insurances. As a valued client it is our aim to provide you with efficient service and prompt claim settlement.

This booklet contains important information on the details and benefits of your Mike Pero Insurances Motor Vehicle Insurance Policy so we recommend that you read it carefully. Your Certificate of Insurance containing details particular to your policy is inside the front cover. When you have finished reading this booklet, store it in a safe place with your other important documents.

If you have any questions about this policy or any aspect of Mike Pero Insurances, please call Mike Pero Insurances on 0800 50 20 20.



# Renewing your policy

## Annual policies

Before your policy expires we will invite you to renew it. Before renewing, it is very important that you check all the information on the renewal invitation to confirm that your insurance details are still correct.

The invitation to renew your policy assumes that there has been no change in the circumstances of your insurance in the past year. If your circumstances have changed, you must inform us of any such changes and any other matters that may affect your policy.

## Monthly policies

Monthly policies do not have an annual renewal date. Monthly policies expire every month on the same day that you took out your policy. To maintain cover on your asset you need to make sure that you continue to make monthly premium payments otherwise you will be without cover. You should review your cover once a year to make sure that it still meets your requirements and to do this you should telephone Mike Pero Insurances toll free on 0800 50 20 20.

It is important that you notify Mike Pero Insurances toll free on 0800 50 20 20 any time that there has been a change in the circumstances of your insurance. If your circumstances have changed, you must inform us of any such changes and any other matters that may affect your policy.

## Changing your policy

From time to time you may want to alter your policy, perhaps to change your address or increase the amount of cover. If so, you will need to contact Mike Pero Insurances. Once the changes have been made Mike Pero Insurances will confirm them by sending you a replacement Certificate of Insurance showing the updated details of your policy.

## If you need to make a claim

If you want to make a claim under your policy, see the section "What to do after an accident".

## Changing your vehicle

If you change your vehicle during the time you are covered by this policy, the policy will automatically apply to your new vehicle as long as:

1. You provide Mike Pero Insurances with details of your new vehicle and, if required, complete any written proposal or application form within 30 days of purchasing it.
2. You pay Mike Pero Insurances any extra premium that may be required for the new vehicle.

# General information

<b>Renewing your policy</b>
Annual policies
Monthly policies
Changing your policy
If you need to make a claim
Changing your vehicle
<b>General information</b>
Our agreement
The proposal
The policy
Privacy Act and the Insurance Claims Register

## Our agreement

In return for you paying or agreeing to pay the premium, we will provide the insurance cover described in this policy for the period stated in the Certificate of Insurance on the terms and conditions set out in this booklet.

## The proposal

The proposal which you have completed, along with all other statements made by you or anyone acting on your behalf, are the basis of this contract and shall be considered as incorporated into it. In all cases we treat information provided to us in support of your application for this insurance as provided by you. You must tell us about any facts that might affect our decision to accept your proposal or that might affect the premium charged or excess amounts.

## The policy

The terms and conditions of this booklet and the Certificate of Insurance together form your Mike Pero Insurances Motor Vehicle Insurance Policy.

The policy, Certificate of Insurance and Variations to Cover (if any) are to be read together and any word or expression which has been given a specific meaning shall have the same meaning wherever it appears. See the "Definitions" section for details.

## Privacy Act and the Insurance Claims Register (ICR)

The ICR is a database of insurance claims to which participant insurers have access. The purpose of the ICR is to prevent insurance fraud. The ICR is operated by Insurance Claims Register Limited (ICR Ltd), P O Box 474, Wellington.

This policy is issued to you on the condition that you authorise us to place details of any claims made against this policy on the database of ICR Ltd, where they will be retained and be available for other insurance companies to inspect. You also authorise us to obtain from ICR Ltd personal information about you that is (in our view) relevant to this policy or any claim made against it. You have certain rights of access to and correction of this information, subject to the provisions of the Privacy Act 1993.

# Definitions

When any of these words appear in this document this is what they mean:

## **You, your, the insured**

The person(s), company, firm or other entity named in the Certificate of Insurance. If more than one, this policy insures all those named jointly.

## **Accidental damage**

The sudden physical loss, damage or destruction of the vehicle which is unintended and unexpected by you.

## **Certificate of insurance**

The latest Certificate you received from us setting out the vehicle(s) you have insured, a description how they are used by you, as well as the important details of your cover and your policy number.

## **Excess**

The first amount of any claim which you must pay. The amount will be specified in the Certificate of Insurance.

## **Excess (inexperienced drivers)**

You must pay the additional amount specified in the Certificate of Insurance if the person driving your vehicle at the time of the accident, is over 21 years of age, but under 25, or if over 25 years, has not held a New Zealand driving license for two or more years.

## **Excess (young drivers)**

You must pay the additional amount specified in the Certificate of Insurance if the person driving your vehicle at the time of the accident is under 21 years of age.

## **Market value**

The reasonable retail value of your vehicle immediately prior to the loss or damage. An independent motor vehicle valuer will assist in establishing this value if necessary.

## **Named driver warranty**

If an accident occurs while your vehicle is being driven by any person other than you or your legal or de facto partner you must pay an additional excess of \$500 as well as any other excesses which apply.

## **Vehicle**

The motor vehicle, caravan or trailer (registered for use on public roads) specified in the Certificate of Insurance including spare parts, attached equipment and accessories (including any built in telephone) and tools which were factory fitted or supplied with the vehicle.

## **Voluntary excess**

You must pay the amount specified in the Certificate of Insurance for each claim you make, in addition to any other excesses which apply.

## **We, us, our, company**

Vero Insurance New Zealand Limited.

Definitions
You, your, the insured
Accidental damage
Certificate of insurance
Excess
Excess (inexperienced drivers)
Excess (young drivers)

Market value
Named driver warranty
Vehicle
Voluntary excess
We, us, our, company
Description for use of vehicle
Where description of use on the schedule is not shown as "Private":
However there is no cover if your vehicle is being used:
Where description of use on the schedule is shown as "Business":

### Description for use of vehicle

Your vehicle (car or private van, not truck) must only be used as described in your Certificate of Insurance.

The different categories are explained below:

#### Where description of use on the schedule is shown as "Private":

Your vehicle is covered for social, domestic, pleasure, religious or welfare purposes as well as for transport to and from your place of work.

#### However there is no cover if your vehicle is being used for Business purposes:

In connection with any kind of motor trade or for business purposes by commissioned agents, sales or service persons, or for any form of selling or collecting, insurance assessing or representatives, real estate agents, driving instruction for reward, carriage of goods or samples for business (including couriers) or hire and transport of fare-paying passengers.

#### Where description of use on the schedule is shown as "Business":

Your vehicle is covered for Business purposes as well as Private purposes as described above. (Does not include taxi, trucks, rental vehicles etc).



# What to do after an accident

## 1. Do obtain details of other parties

You should exchange names and addresses with other persons involved, obtain names of their insurers, details of other vehicles and if possible, the names and addresses of witnesses.

You must inform the Police if your vehicle has been stolen, converted or maliciously damaged.

## 2. Do communicate with Mike Pero Insurances as soon as possible

You must provide full details in writing as soon as possible after any accident or event which may become the subject of a claim under this policy, including completion of our claim form.

Any communication from other parties must be sent to us immediately. Any notice of impending prosecution or details of any inquest or official enquiry must be advised to us without delay.

We want to help you get your vehicle back on the road as quickly as possible and we also want to protect your rights. By contacting Mike Pero Insurances straight away we can do both.

## 3. Do not admit liability

Unless we agree in writing, no person covered under this policy shall make any admission of guilt or promise or offer of payment in connection with any claim.

Not only is this a policy requirement, it is good sense as statements you make under stress may be regretted later.

## 4. Do not authorise repairs

Do not authorise repairs to your vehicle which are the subject of a claim under this policy without our prior consent.

## 5. Do not leave your damaged vehicle unattended

If it is absolutely necessary for your vehicle to be left unattended following an accident, remove all valuables and loose items and make it as secure as possible. Otherwise, make sure it is towed to the nearest safe place.

## 6. Do not incur any costs

Do not incur any costs, including legal costs otherwise covered by Section 2 - "Legal Liability", without our written permission.

### Please note:

This policy contains other conditions which you must observe. They appear in Section 6 - "General Conditions".





## Damage to your vehicle

<b>What to do after an accident</b>
Do obtain details of other parties
Do communicate with Mike Pero Insurances as soon as possible
Do not admit liability
Do not authorise repairs
Do not leave your damaged vehicle unattended
Do not incur any costs
<b>Damage to your vehicle</b>
You are covered for
Other interested parties
Imported parts

### You are covered for

Accidental damage to your vehicle unless it is not covered by this policy.

We can choose to settle your claim in any of the following ways:

1. Repairing, reinstating or replacing your vehicle (or its parts) to at least the condition it was in before the loss or damage.
2. Paying either the market value of your vehicle or the sum you insured it for, whichever is less.
3. Paying you an amount that covers the reasonable cost of repairing your vehicle.

If your vehicle is classified as for "Private use" in the Certificate of Insurance and it is damaged beyond repair within one year of its original registration from new, you can choose to:

- a) Replace it with a new vehicle of the same make, model or series including similar accessories, tools and spare parts subject to local availability or,
  - b) Take money equal to the market value of your vehicle.
4. We will not pay more than \$1,000 in total for loss or damage to accessories unless such equipment is the manufacturer's standard fitting for the vehicle model, unless a higher amount is shown in the schedule.

### Other interested parties

If we settle your claim with a cash payment and any "other interested party" (a finance company for example) named in the Certificate of Insurance has an interest in your vehicle, we will first pay them up to their interest in your vehicle and then pay any balance to you.

### Imported parts

If any parts or accessories needed for repairs to your vehicle are unavailable from stock in New Zealand we will not pay more than:

- a) The manufacturers latest list price or the price of the parts closest New Zealand equivalent;

OR

- b) The actual cost of having a new part made in New Zealand whichever is less.

We will not pay for:

- a) Freight or associated charges incurred in obtaining parts or accessories from overseas.
- b) Any costs incurred due to the inability of any repairer to match existing paint.
- c) The replacement of any trim, moulding or of any part that has not sustained accidental damage or is not currently available in New Zealand through the vehicle manufacturers franchise outlet.

# Special benefits

## Clearance of the accident site

We will pay for the reasonable costs of clearing an accident site if you are legally responsible for those costs.

## Contents of your vehicle

We will pay up to \$500 for loss of, or damage to, unattached vehicle accessories contained in your vehicle (maps, torches, tool kits, etc), which are not covered under any other insurance policy.

## Death by accident

If anyone covered by this policy dies as a result of injury following an accident to your private vehicle for which a claim is accepted, we will pay \$2,000 to your (or their) legal representative.

Death must occur within 90 days of the injury happening and our liability shall be limited during any one period of insurance to \$2,000.

## Excess application

In the event of a single loss, resulting in claims under your Mike Pero Insurances Home, Contents or Motor policies, only the highest excess will apply.

## Excess and no claims discount

In the event of an accident that is not your fault we will refund your excess(es) and you will not lose your no-claims discount providing we are satisfied that:

1. The driver of your vehicle was completely free from blame; and
2. We are solely responsible for deciding who is at fault for the accident; and
3. You give us the name and address of the driver of the other vehicle, as well as the registration number and description of the other vehicle and we are able to establish the identity of the other party.

## Hire of alternative vehicle (private use only)

If your private vehicle is stolen, and we accept your claim, we will pay for the reasonable cost of hiring a similar vehicle for up to 14 days or \$1,000, whichever is less, while your vehicle:

Is not recovered, or If recovered, is unusable because of the theft.

## Inter-Island travel

We will pay if your vehicle suffers accidental damage while aboard a New Zealand Inter-Island Ferry. We will also pay General Average and Salvage Charges if these are included in the contract of affreightment.

## Natural disasters

You are also covered for loss or damage caused by earthquake, volcanic eruption, natural landslide or hydrothermal activity.

## Removal and towing costs

If you have an accident we will pay for the reasonable cost of protection and removal of your damaged vehicle to the nearest repairer or place of safety or to any other place approved by us.

## Return home costs

If a claim is payable under Section 1—"Damage to your vehicle", we will pay your reasonable transport costs:

To return you and your family members to your home. For you or your representative to collect your vehicle following repair or recovery. (The maximum amount payable in any one period of cover will be \$500.)

Special benefits
Clearance of the accident site
Contents of your vehicle
Death by accident
Excess application
Excess and no claims discount
Hire of alternative vehicle
Inter-Island travel
Natural disasters
Removal and towing costs
Return home costs
Windscreen & window glass
Caravans and trailers

## Windscreen & window glass

If your claim is only for the cost of replacing your vehicle's windscreen, sunroof or window glass you will not have to pay any excess and you will not lose your no-claims discount.

## Caravans and trailers

If a caravan or a trailer is separately specified in the Certificate of Insurance the following items are also covered by the policy:

### a) Caravan contents

Provided that your caravan is not insured under any other policy, the sum insured specified in the Certificate of Insurance includes the fixtures, fittings, furniture, furnishings, awnings and other equipment normally contained in the caravan. The cover includes any erected awning provided the caravan is not left unattended for more than 36 hours. The maximum amount we will pay in the event of a loss is \$1,000 or the sum insured specified in the Certificate of Insurance for the caravan contents.

### b) Damage to trailers

If any trailer registered in your name and noted on the Certificate of Insurance is damaged or stolen, we will pay the market value of the trailer or \$1,000 whichever is less. The only excess that applies to this clause is \$100.

### c) Trailer contents

This Policy covers accidental damage to your private property which is being carried in the insured trailer resulting from fire, collision or overturning of the trailer provided that the property is not insured under any other policy. The maximum amount payable for any one item is \$500 and \$2,000 for all of the items. The policy excess applies.

# Legal liability

You are insured for amounts you legally have to pay as compensation including the costs of defending any civil proceedings and any costs awarded against you as a result of:

- a) Accidental damage to property in New Zealand which does not belong to you and for which you are not responsible;
- b) Physical injury or death of anyone other than you, your family members or employees, except as provided in the Special Benefit "Death by accident";

Because of an accident arising out of the use of your vehicle.

This cover also applies to any trailer or caravan covered by this policy:

- a) While it is being towed by your vehicle;
- b) During the loading or unloading of your vehicle or of the trailer or caravan.

## Legal liability special benefits

The policy gives you the following additional cover:

### Other people using your vehicle

We will cover any person who is using your vehicle with your permission provided that person is legally authorised to drive and holds a current New Zealand driving license which applies to your vehicle.

### You using another vehicle

We will cover you if you are using another car (so long as you do not own or lease it and it is not hired to you under any form of hire purchase agreement).

Provided that:

1. We would have covered you if you had been using your vehicle in the same circumstances.
2. Your vehicle is not being used at the same time.
3. No cover is provided for the car being driven. This Special Benefit does not apply if you are using a motorcycle, trailer or caravan.

## Limit of liability

Our total liability under Section 2 - "Legal Liability" shall be limited to \$2,000,000 (two million dollars) in respect of all claims arising out of any one accident or series of accidents arising out of any one event.

## Third party property damage only

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### Legal liability

Legal liability special benefits

Limit of liability

### Third party property damage

If you have Section 3 cover only:

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#### If you have Section 3 cover only:

1. Cover under this policy for accidental damage to your vehicle is limited to damage caused solely by the driver of another vehicle who is not insured for liability arising out of the accident. You will not have to pay any excess which would normally apply to this section. We will also pay the reasonable costs for towing your vehicle to the nearest safe place if it cannot be driven after it is damaged.

Provided that:

- a) You give us the name and address of the driver of the other vehicle, as well as the registration number and description of the other vehicle;
  - b) You make sure that the driver or the owner of the other vehicle is not entitled to indemnity for the damage to your vehicle under any other insurance policy;
  - c) The other vehicle was not owned or driven by you, your legal or de facto partner, anyone who normally lives with you, or any of your children or your partner's children;
  - d) You take all reasonable steps to recover the cost of the repairs from the driver of the other vehicle;
  - e) We are solely responsible for deciding who is at fault for the accident;
  - f) The maximum we will pay for any one accident is \$3,000.
2. You are also covered for Section 2 – "Legal Liability" however the excesses shown on the schedule apply to any claims under Section 2.

The terms, conditions and exclusions of this policy apply to Section 3.



# Third party fire and theft damage

## If you have Section 4 cover only:

1. Accidental damage to your vehicle is limited to:

- a) fire, lightning, explosion, theft or illegal conversion;
- or
- b) damage caused solely by the negligence of the driver of another vehicle who is not insured for liability arising out of the accident. You will not have to pay any excess that would normally apply to this section. We will also pay the reasonable costs for towing your vehicle to the nearest safe place if it can not be driven after it is damaged.

Provided that:

- a) You give us the name and address of the driver of the other vehicle, as well as the registration number and description of the other vehicle;
- b) You make sure that the driver or the owner of the other vehicle is not entitled to indemnity for the damage to your vehicle under any other insurance policy;

- c) The other vehicle was not owned or driven by you, your legal or de facto partner, anyone who normally lives with you, or any of your children or your partner's children;
  - d) You take all the reasonable steps to recover the cost of the repairs from the driver of the other vehicle;
  - e) We are solely responsible for deciding who is at fault for the accident;
  - f) the maximum we will pay for any one accident is \$3,000.
2. You are also covered for Section 2 – “Legal Liability” however the excesses shown on the schedule will apply to any claims under Section 2.

The terms conditions and exclusions of this policy apply to Section 4.



## What we don't cover

### Third party fire and theft damage

If you have Section 4 cover only

### What we don't cover

1. Your excess.
  2. Your vehicle being driven by you, or any person with your consent, who does not have a license to drive your vehicle, or who is driving in breach of any license conditions.
  3. You or the person driving your vehicle:
    - a) being under the influence of any intoxicating substance or drug;
    - b) having a proportion of alcohol in their blood which exceeds the legal limit;
    - c) having a proportion of alcohol in their breath which exceeds the legal limit;
    - d) failing to supply a blood or breath sample as required by law;
    - e) failing to stop or remain at the scene after an accident;
    - f) breaches the legal requirements relating to driving hours.
- This exclusion does not apply if you are claiming for the theft or conversion of your vehicle.
4. Damage, theft or conversion of your vehicle while it is left unattended unless:
    - a) It is in a securely locked building; or
    - b) It has been fully locked and secured and the keys removed.
  5. If your vehicle is being used in an unsafe or unroadworthy condition unless you could not have reasonably known about this condition.
  6. The deliberate or criminal action of anyone insured under this policy.
  7. Breakdown, failure or breakage of any part or component of:
    - a) Engine or transmission system;
    - b) Any electrical or electronic system;
    - c) Any other mechanically or hydraulically operated system;
    - d) Any loss due to inadequate or unsuitable cooling or lubrication;
    - e) Any loss which this causes to any of these systems.

Unless it is caused by:

    - \* Fire, collision, impact or overturning of your vehicle;
    - \* Malicious damage by any person other than any insured;

However you are covered for damage to other parts of your vehicle caused by the breakdown, failure or breakage.
  8. The malfunction (including inoperation) of any date or time device at the change of any date from one day to the next. However, you are covered for any subsequent damage not otherwise excluded, which results from a clause not otherwise excluded.
  9. Damage to tyres by sudden braking or by puncture, cuts or bursts. However we will cover such damage if it is caused by an accident which causes other damage to your vehicle which is covered by this policy.
  10. Damage to belts, chains and cables unless the damage is caused by an accident which causes other damage to your vehicle which is covered by this policy.

# What we don't cover continued

11. a) War, invasion, act of a foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war;  
b) Mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power;  
c) Acts of terrorism. Terrorism means the use of violence for political ends and includes any use of violence for the purpose of putting the public or any section of the public in fear;  
d) Nuclear fuel, waste or material, nuclear reaction, nuclear radiation or radioactive contamination.
12. Wear and tear, gradual deterioration, rust or corrosion.
13. Loss of use of your vehicle except as otherwise provided in this policy.
14. Depreciation or loss of value.
15. Theft of or from your vehicle after an accident if you do not take reasonable steps to protect it.
16. Damage or theft by anyone who hires your vehicle including any agreement for hire purchase or lease, or for whose debt your vehicle stands as security under any agreement you entered into.
17. Liability which you have accepted or assumed in a contract without our written authority unless that liability would have existed anyway.
18. Confiscation, commandeering or requisition by any lawfully constituted authority unless done to prevent loss or damage to your vehicle or to prevent the spread of fire or other damage covered by this policy.
19. If the loss or damage occurs or liability arises outside New Zealand.
20. If your vehicle is being used for, or being tested in preparation for, racing, pacemaking, reliability trials, speed tests, hill climbing tests, or any other form of motor sport.
21. Loss or damage recoverable under the Accident Insurance Act 1998 or any amendments to or Acts in substitution of it.





# General conditions

## What we don't cover continued...

General conditions
Correctness of statements
Fraudulent claims
Breach of policy conditions
Duty of disclosure/change of circumstances
Care of motor vehicle
Statutory compliance
Total loss
Market value
Modifications

### 1. Correctness of statements

The proposal, application or declaration form is the basis of this contract. All statements made by you or on your behalf either on the proposal form or otherwise in support of this policy or any claim must be complete and correct in all respects. If any claim under this policy is supported by any incorrect information or statement all benefits will be forfeited.

### 2. Fraudulent claims

If you make any fraudulent or exaggerated claim, or any incorrect declaration or statement in support of any claim, or if any loss or damage is caused wilfully by any insured, you will lose all benefits under this policy.

### 3. Breach of policy conditions

If any insured person breaches a policy condition, the policy will become invalid for every insured named on it. Any other person covered by this policy must observe the terms of it.

### 4. Duty of disclosure/change of circumstances

You must tell us everything that may be relevant to our decision to issue, renew or alter the policy and you must tell us any changes to any circumstances relevant to this policy as soon as you know about them.

### 5. Care of motor vehicle

You must take all reasonable steps to prevent loss or damage and maintain your vehicle in good repair and in a roadworthy condition and follow all manufacturer's recommendations to protect it from loss or damage.

### 6. Statutory compliance

You and anyone else using your vehicle shall comply with all statutory requirements (laws, by-laws and regulations) pertaining to the ownership, occupation and use of your vehicle.

### 7. Total loss

If we pay you for a total loss this policy will be cancelled from the date of the total loss and your premium will not be refunded.

### 8. Market value

If we settle a claim under this policy by paying the market value of your vehicle at the time of loss or damage, your vehicle will then become our property.

### 9. Modifications

You must tell us of any modifications which have been made to the manufacturer's standard specifications for your vehicle.

# General conditions continued

## 10. Cancelling the policy

You may cancel this policy at any time by notifying us in writing. We may cancel this policy at any time by giving you 14 days notice in writing to the address last notified to us. Cancellation will be effective on the 14th day after the date of the letter.

## 11. Cancelling the policy

If you cancel, we will be entitled to retain the premium for the period during which this policy has been in force, based on our cancellation rates. If we cancel, we will refund the premium for the unexpired period of the policy unless we have paid a total loss.

## 12. Other insurance

If you are entitled to make a claim under another policy for the same event, we will only pay our rateable proportion of the claim.

## 13. Recovery and defence rights

We have the right to recover any money paid by us under this policy from any person liable or responsible for damage or loss. We have full control over the conduct, defence or settlement of any claim and counter-claim and we have the right to take action in your name. You and any other person entitled to cover under this policy must give all information and co-operation we may require.

## 14. Legal representation

At our option, we may at our own cost, represent you or any person entitled to cover under this policy at any inquest or other official inquiry or any criminal proceeding arising out of any event which may be covered under this policy, provided that we shall not be obliged to do so.

## 15. Transfer of policy

This policy cannot be transferred without our written consent.

## 16. GST

Provided that Goods and Services Tax (GST) is recoverable by us, the sum insured is exclusive of GST. This means the most we will pay is the market value or sum insured, whichever is less, plus GST. All other limits, sub-limits and excesses are GST inclusive.

## 17. Joint insureds

Where this policy is issued in joint names, then this policy is a joint policy. This means that if one of you does or fails to do anything so that there is no cover, there will be no cover for any of you, not just the person responsible.

## 18. Jurisdiction

This policy is governed by New Zealand law and the New Zealand courts have exclusive jurisdiction over any legal proceedings about it.

## Help service emergency assistance

<b>General conditions continued</b>
Cancelling the policy
Cancelling the policy
Other insurance
Recovery and defence rights
Legal representation
Transfer of policy
GST
Joint insureds
Jurisdiction
<b>Help service emergency assistance</b>

If you are involved in an accident and need help, call us anytime for quick assistance on this number.

# 0800 800 786

With just one call you can sort out all the hassles which arise if you have an accident or disaster. Ringing Help costs you nothing. The advice is free, but you will have to pay if you ask for a tradesperson to call or for other services. Where the services are covered by your policy, you can claim back any bills paid, subject to the policy excess.



0800 50 20 20

Mike Pero

VSMPPH 04/14

UNDERWRITTEN BY  
**vero**   
consumer insurance specialists