



## Key Benefits & Exclusions – Motor Vehicle Insurance

### What is Covered

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This Policy provides cover for accidental loss or damage to the Vehicle during the period of cover, anywhere in New Zealand, including whilst in transit between places in New Zealand.

<b>Cover Amount:</b>	The maximum amount payable is either the Market Value of your vehicle or the Agreed Value amount. Your chosen option of cover is shown on your Policy Schedule
<b>Period of Cover:</b>	Cover available for 12 or 24 Months for Market Value and 12 Months for Agreed Value Policy
<b>Excess:</b>	An Excess applies to each claimable loss, as shown on your Policy Schedule
<b>Use of Vehicle:</b>	Your vehicle is covered for Private Use. Cover for Business Use is included if shown on your Policy Schedule

### Key Benefits Included

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<b>Genuine Parts:</b>	Genuine manufacturer's parts will be used for repairs on vehicles 10 years old or less.
<b>Repair Choice:</b>	You can choose your repairers.
<b>Keys and Locks:</b>	Cover for vehicle keys and locks that are damaged, lost or stolen.
<b>Temporary Cover:</b>	Temporary cover for 7 days when a replacement vehicle is purchased.
<b>Legal Liability:</b>	Legal liability is covered up to \$10,000,000 for damage to Third Party property.
<b>Incorrect Refuelling:</b>	Cover for removing incorrect fuel and any damage incurred as a result.
<b>Additional Benefits:</b>	Glass, Accidental Death and Disability, Transport and Accommodation.

### Optional Benefits *(The following benefits are optional and must be shown on your most recent policy schedule in order to apply)*

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<b>Glass Excess Waiver:</b>	No excess to replace or repair windscreens, windows, the sunroof, headlights or taillights.
<b>Loan Car Due to Loss:</b>	Covers the cost of hiring a car when your vehicle is being repaired, not drivable or stolen and not recovered. Cover options are available.
<b>Roadside Assistance:</b>	Access to services provided by New Zealand Roadside Assistance (NZRA).
<b>Trailer Cover:</b>	Cover for sudden accidental loss of a trailer <i>(trailer type exclusions apply)</i> .
<b>Zero Depreciation:</b>	The agreed cover amount will not depreciate for a period of 36 months from policy commencement. Only from franchised dealers on Brand New and limited Demo vehicles.

### Other Options

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<b>Agreed or Market Cover:</b>	Set your cover amount at Market Value or at a value that is Agreed with Provident Insurance.
<b>Exclude under 25s:</b>	A premium discount is given when drivers under 25 years of age are excluded.
<b>Voluntary Excess Increase:</b>	A premium discount is given if you voluntarily agree to pay an additional excess.

### Key Exclusions

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- Vehicles used as a rental, courier/goods delivery, driver instruction/tuition or for fare paying passengers i.e. taxi/uber.
- Vehicles used in preparing to, or taking part in any race, rally, pace-making or drag racing, or on any racetrack.
- Vehicles being used by anyone who exceeds the legal breath or blood alcohol limit or is under the influence of any other intoxicating substance or drug that makes them incapable of having control of the vehicle or refuses to meet the legal obligation after an accident to undergo a breath or blood test, fails to stop, and/or remain at the place of an accident.
- If the driver does not comply with their driver licence conditions or are not legally allowed to drive in New Zealand.
- If the vehicle is being used in an unsafe or unroadworthy condition.
- If the driver of the vehicle is not taking reasonable care or being reckless.
- Other exclusions apply, including but not limited to, wear and tear, tyre only damage, mechanical and electrical breakdown, consequential loss.

**NB:** Some exclusions do not apply if the vehicle is stolen or illegally converted and you lodge a complaint with the Police

**The purchase of this policy is optional and if purchased comes with a 14-day cooling off period. This document is a Summary of Cover only, refer to the Policy Booklet and Policy Schedule for the cover limits, full terms, conditions and exclusions.**