



Key Benefits & Exclusions – Mechanical Breakdown Insurance

What is Covered

This Policy covers 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.

Prestige Cover or **Ultimate Cover** are available with cover determined by the make/model, age and kilometres of your vehicle at the time the policy is purchased (the cover type you have chosen will be shown on your **Registration Certificate**).

The policy can only be transferred under certain circumstances, at a cost to the policy holder, as approved by Provident Insurance.

For the full terms and conditions that relate to this policy, please refer to the Policy Booklet.

Key Benefits (please refer to the Policy Booklet for full details)

Claim Limits (your chosen cover type and vehicle type will be shown on your Registration Certificate):

	Prestige Cover	Ultimate Cover
Category A & B Vehicles:	Up to 12 years old or 150,000 kms have <ul style="list-style-type: none"> No claim limit 	Up to 12 years old or 150,000 kms have a: <ul style="list-style-type: none"> \$5,000 claim limit
Category C, D, E & F Vehicles:	Up to 10 years old or 150,000 kms have a: <ul style="list-style-type: none"> \$10,000 claim limit 	Up to 10 years old or 150,000 kms have a: <ul style="list-style-type: none"> \$5,000 claim limit
Category G Vehicles:	Up to 8 years old or 80,000 kms have a: <ul style="list-style-type: none"> \$10,000 claim limit 	Up to 8 years old or 80,000 kms have a: <ul style="list-style-type: none"> \$5,000 claim limit

NB: The claim limits noted above are determined by the age and odometer reading of the vehicle at the date the policy is purchased.

Period of Cover: Cover available for 12, 24, or 36 month terms (36 months not available for Luxury Vehicles).

Excess: An excess applies to each and every unrelated claim and is shown on your Registration Certificate.

Special Benefits: Cover for either rental car hire, or accommodation, or vehicle repatriation in the event your vehicle breaks down more than 120kms from your home and the time taken to repair your vehicle exceeds 24 hours (limited to \$1,000 for Prestige Cover and limited to \$500 for Ultimate Cover and inclusive of the Emergency Breakdown benefit).

Emergency Breakdown: If 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 your towing costs up to a maximum amount of \$200.

Roadside Assistance: Roadside Assistance 7 days a week 24 hours a day is provided by NZRA.

Key Exclusions (please refer to the "What is not Covered" section of the Policy Booklet for the full list of exclusions)

- Certain vehicle types, vehicle components and vehicle usage are not covered under either cover types.
- Other general exclusions apply, as noted in the Policy Booklet.
- Faults and conditions pre-existing at the time the policy is purchased.

General Conditions (please refer to the Policy Booklet for full details)

- Your vehicle must be serviced in accordance with the servicing requirements stated in the Policy Booklet and is a condition of this policy for both cover types and all vehicle types.
- In the event of a claim, please follow the procedure stated in the "Making a Claim" section of the Policy Booklet.

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 for the full terms & conditions.