

This Policy is provided to you by  
Provident Insurance Corporation Limited,  
Takapuna Beach Centre, Level 1, 61 Hurstmere Road,  
Takapuna, Auckland 0622, New Zealand.  
Email: [info@providentinsurance.co.nz](mailto:info@providentinsurance.co.nz)  
Phone: 0800 676 864



provident  insurance



# BMW & MINI

## TYRE & RIM INSURANCE

**BMW  
GROUP**  
Financial Services



## 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 14 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

Congratulations on choosing BMW and MINI Tyre and Rim Insurance for Your Vehicle.

Provident Insurance and BMW New Zealand are pleased to provide this protection plan to help protect You against the costs of unforeseen damage to Your Tyres and Wheel Rims that can occur during normal use of Your Vehicle.

Your Tyre and Rim 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 Tyre and Rim Insurance Policy. How Your tyre and rim insurance works, what is covered and for how long, what is not covered, Your responsibilities and how to make a claim.

Owning and driving a motor vehicle can be one of life's great pleasures, so it's important We look after them with protection policies designed to maintain our vehicles in a safe and pristine condition. BMW and MINI Tyre and Rim Insurance has been specifically developed with this in mind, to help take the trouble and the expense from damage to Your Tyres and Wheel Rims, and provide You with many years enjoyable motoring.

Please feel free to call Us if You have any questions regarding this Policy.

## Can I Change my Mind and Cancel?

You can cancel this Policy **within 14 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.

## 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.

This Policy is designed to cover the Reasonable Cost to repair or replace Tyres or Wheel Rims of the Vehicle, described in the Registration Certificate attached to this Policy Booklet, arising from accidental damage as a result of Driving Hazards that occur during normal use within New Zealand, subject to the terms, exclusions and limitations of the Policy.

## Your Cover

The Policy provides cover as follows:

- Repair or replacement of up to two Tyres per year If the Tyres are damaged beyond repair by accidental damage due to potholes, kerbs, nails, screws, glass, road debris or blowouts, provided the damaged Tyres were Roadworthy as allowed by law.
- Repair or replacement of one Wheel Rim per year that is cracked, warped or misshapen by accidental damage due to potholes, kerbs, nails, screws, glass, road debris or blowouts. We will only cover Wheel Rims that become unroadworthy or fail to seal.
- Unlimited puncture repairs. No excess will apply on puncture repairs.

The Policy applies to the Tyres and Wheel Rims fitted to the Vehicle at the time the Policy was purchased, including any Replacement Tyres and Wheel Rims and Run Flat Tyres that are accidentally damaged up to the maximum amount shown under Claim Limits.

## Additional Benefits

The following additional benefits are also provided as part of the BMW and MINI Tyre and Rim Insurance policy:

- Up to two call-outs for flat tyre repair or replacement by a BMW and MINI Authorised Repair Facility.
- Towing to the nearest BMW and MINI Authorised Repair Facility. A maximum towing allowance of \$100 will be paid.





- Overnight accommodation or vehicle rental allowance of up to \$200, if Your Vehicle Tyres or Wheel Rims are damaged as a result of the happening of an insured event, the damage is caused more than 100kms away from Your home (the address detailed on the Registration Certificate) and repair or replacement cannot be undertaken on that day.
- Special discount on all tyres, wheel rims and service purchased or performed by any BMW and MINI Authorised Repair Facility.
- Free annual tyre and wheel rim safety inspection from any BMW and MINI Authorised Repair Facility.

## What is not Covered

### Exclusions

#### Excluded Vehicles

The following vehicles are not covered under this Policy:

- Vehicles older than 5 years old or that have travelled in excess of 70,000kms at purchase.
- Vehicles that do not have a current registration.
- Any of the following vehicles: Aston Martin, Bentley, Caterham, Dodge Viper, Ferrari, Honda NSX, Hummer, Jensen, Lamborghini, Lotus, Maserati, Mazda RX8, Maybach, Morgan, Nissan GTR R35, Rolls Royce, TVR, emergency vehicles, motorcycles or Performance Modified Vehicles.
- Vehicles used for business or commercial purposes, including but not limited to rental vehicles, courier vehicles, goods delivery vehicles, driver instruction/tuition vehicles or vehicles used as taxis or otherwise for carrying fare paying passengers.
- Vehicles modified from the manufacturers original specifications and the modification or modifications cause or are associated with the Tyre and/or Wheel Rim damage.

## Tyre and Wheel Rims

Cover is not provided under the Policy, and We will not make a payment for:

- Damage to Tyres and/or Wheel Rims that occurs within thirty (30) days of the Date of Commencement.
- Depreciation or damage caused by wear, tear, rust or corrosion of Tyres and/or Wheel Rims due to natural ageing or lack of maintenance or care of the Vehicle.
- Damage to Retread, Space Saver or Temporary Tyres.
- Damage to Tyres and/or Wheel Rims that are unroadworthy.
- Damage to Tyres and/or Wheel Rims that have previously been repaired, other than puncture repairs.
- Damage to Tyres and/or Wheel Rims that are not the Tyres and/or Wheel Rims described in the Registration Certificate.
- Damage to Tyres and/or Wheel Rims that are outside the manufacturer's original tyre and rim specifications for the Vehicle.
- Damage to racing Tyres and/or Wheel Rims that have been made for racing.
- Tyre and/or Wheel Rim damage existing at the time this Policy was taken out and any resulting damage.
- Tyre and/or Wheel Rim damage to the Tyres or Wheel Rims caused by scratching, bruising (including side wall bubbles), perishing, dry rot, flat spot, failure to maintain the manufacturers recommended tyre pressure, fire, theft, misuse, neglect, wilful damage or natural disaster.
- Tyre and/or Wheel Rim damage as a result of motor vehicle accident or collision.
- Tyre and/or Wheel Rim damage caused by overloading the Vehicle in excess of the limits specified by the manufacturer.
- Tyre and/or Wheel Rim damage to any vehicle that has been used in any form of motorsport, racing competitions, rallies, time trials or any other forms of testing or off-road activities.
- Tyre and/or Wheel Rim damage to any vehicle caused by driving on any beach, four wheel drive track or off-road.
- Tyre and/or Wheel Rim damage caused whilst the Vehicle was being driven by an unlicensed or unauthorised driver, or a driver under the influence of alcohol, narcotics or drugs.
- Tyre and/or Wheel Rim repairs that are covered under any other form of warranty or insurance.
- Tyre and/or Wheel Rim repairs necessitated as a result of manufacturer recall or design fault, or damage arising from any such faults, faulty repair or defective workmanship.





- Consequential loss or damage to the Vehicle or other vehicles, property or persons.
- The amount of the excess. You must pay this excess to the repairer in respect of each and every unrelated claim.
- Vehicles with a gross vehicle mass of 3,000kgs or over.
- Vehicles situated outside of New Zealand.
- Tyre and/or Wheel Rim repairs commenced or carried out without Our prior approval.

## Policy Period and Commencement Date

This Policy covers Your Vehicle for a period up to three years from the Date of Commencement.

## Eligibility, Claim Limits and Excess

### Eligibility

To qualify for cover, Your Vehicle must:

1. Have Comprehensive Motor Vehicle Insurance cover.
2. Have a Gross Vehicle Mass (GVM) of less than 3,000kgs.
3. Be less than five years old and have travelled less than 70,000kms at the Date of Commencement of the Policy.
4. Have a current Warrant of Fitness and the Tyres and Wheel Rims to be in a legal and Roadworthy condition.

### Claim Limits

A claim limit as set out in Your Registration Certificate shall apply in respect of each and every unrelated repair.

Vehicle Class	Tyres	Wheel Rims
Ultimate	A maximum claim of \$400 per Tyre will be paid subject to an \$800 maximum in any one policy year.	\$800 maximum payable for all claims in any one policy year.
Prestige	A maximum claim of \$800 per Tyre will be paid subject to a \$1,600 maximum in any one policy year.	\$1,200 maximum payable for all claims in any one policy year.

## Excess

You must pay an excess for each and every unrelated claim as set out in Your Registration Certificate.

## GST

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

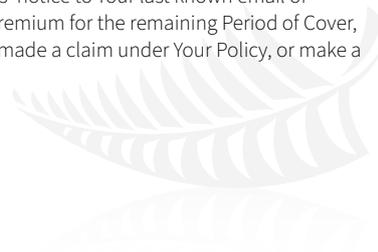
## General Conditions

### Can I Transfer this Policy to Someone Else?

This Policy is unique to the purchaser and the Vehicle stipulated on the Registration Certificate and is not transferable.

### 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 or You sell the Vehicle;
- If You cancel within the 14 day cooling-off period.
- If You cancel this Policy by giving notice to Us. We will return any unused premium that You have paid on a pro rata basis, after deduction of a \$75 administration fee, provided that You have not made a claim;
- On the date You cancel Your Comprehensive Motor Vehicle Insurance policy or it lapses, if it is within the Period of Cover.
- If You fail to meet Your responsibilities set out in “What are my 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-rate 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 take all necessary precaution to protect Your Vehicle against damage that may give rise to a claim under this Policy and comply with the manufacturers recommendations with respect to operating, maintenance, servicing and safety.
- 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 question 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, call Us on (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 do not 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; or
- Avoid Your Policy from inception (this means it is as if it never existed) and avoid any liabilities or claims (You may forfeit some or all of the premium You have paid to Us).



## Making a Claim

### How to make a claim?

- Phone Us on (09) 4840078, if calling from Auckland, or if outside Auckland phone 0800 676 864 as soon as possible and tell Us the details of the problem. We will give You the name of the nearest BMW and MINI Authorised Repair Facility and determine the best way to get Your Vehicle there.
- Deliver Your Vehicle or allow Your Vehicle to be towed to the BMW and MINI Authorised Repair Facility.
- Give the repairer this Policy Booklet and instruct 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.
- The Authorised Repairer will contact Our office to discuss the nature of the claim, the estimated cost of repairs and to seek authorisation to complete the repairs. If the repairer is not able to determine the cause of the fault it may be necessary for them to dismantle parts. In this case only You can authorise this work as the contract for repair is between Yourself and the repairer.
- 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.
- Repairs not authorised, or commenced without Our authorisation will not be covered.

## 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

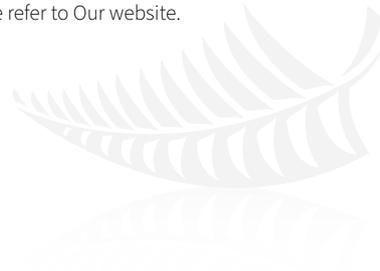
Email: [info@providentinsurance.co.nz](mailto:info@providentinsurance.co.nz)

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

Provident Insurance Corporation Limited is a member of the Insurance Council of New Zealand, therefore 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 cover 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 33743, 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 cover 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 Your application for cover 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: BMW New Zealand, 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

Where we refer to “You” and “Your”, We mean the persons identified as Insured Name(s) on the Registration Certificate. Where we refer to “We”, “Our” and “Us”, We mean Provident Insurance Corporation Limited.

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

### Authorised Repair Facility

A repair facility authorised by BMW New Zealand and Us to undertake repairs on Your Vehicle under the terms of this Policy.

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### Comprehensive Motor Vehicle Insurance

Motor Vehicle Insurance (commonly known as Comprehensive Motor Vehicle Insurance), which provides cover for accidental loss or damage to Your Vehicle (excluding insurance limited to cover for specific events only, such as fire and theft) plus cover for Your legal liability to third parties for damage to the property arising from the use of Your Vehicle.

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### Date of Commencement

The date cover commences under this Policy as stated on the Registration Certificate.

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### Driving Hazards

Potholes, kerbs, nails, screws, glass, other road debris or a blowout.

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### Excluded Vehicle

Any vehicle falling within the descriptions set out under Excluded Vehicles.

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### 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.

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### Performance Modified Vehicle

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

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### Policy

The contract of insurance contained in Your Registration Certificate, this Policy Booklet, its terms, exclusions and conditions as described in this booklet and the information You provided when You applied for this insurance, and any changes We may agree with You in writing.

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### Reasonable Cost

A cost acceptable to and approved by Us to settle the claim under this Policy.

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## Registration Certificate

The most recent version of the certificate forming part of this Policy provided to You at the time the Policy was purchased. It provides details unique to You, Your Policy and Your Vehicle, validating the cover You have under this Policy.

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## Replacement Tyres and Wheel Rims

The tyres and rims that replaced the original Tyres and Wheel Rims that were fitted to Your Vehicle at the time this Policy was purchased, and are the same configuration, make, model and rating as the original.

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## Retread

A previously-worn tyre which has been subject to a remanufacturing process in order to be fitted with a new tread.

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## Roadworthy

With respect to Your Vehicle, means fit for use on New Zealand public roads.

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## Run Flat Tyres

A tyre that is designed to resist the effects of deflation when punctured, enabling a vehicle to continue to be driven, usually at reduced speeds and for a limited distance.

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## Space Saver Wheel

Any non-standard wheel that is not intended to be used as a permanent wheel and is not of the same configuration, make, model or rating as the other Tyres and Wheel Rims fitted to Your Vehicle.

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## Temporary Tyre or Rim

Any tyre or rim (including a Space Saver Wheel) that was not a part of the set of Tyres or Wheel Rims that were fitted to Your Vehicle at the time this Policy was purchased, and that is not a replacement tyre or rim.

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## Tyre

Any tyre that was attached to Your Vehicle (excluding a space saver tyre) at the time this Policy was purchased.

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## Vehicle

The registered motor vehicle as detailed on the Registration Certificate.

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## Wheel Rim

The rim of the wheels on Your Vehicle, excluding any other part of the wheel assembly, such as the wheel hub, brakes, bearings or axle.

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**REGISTRATION CERTIFICATE TO BE AFFIXED HERE**



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insurance 

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