



MINI INSURANCE.

WE'VE GOT YOU COVERED.
NOW AND DOWN THE ROAD.





STAY ASSURED IN EVERY DRIVE.



MINI MOTOR VEHICLE INSURANCE.

Unlike most other drivers, MINI drivers actually drive their MINIs - a lot. We have a range of products tailored specifically for your much loved MINI, to protect your MINI against the unfortunate instance of an accident. So if you do have any bumps along the way, it's all good - because MINI Insurance products offer both security and value, while making it easy for you to protect yourself, your passengers, and of course, your MINI.

When you truly love your MINI, you want to protect it in the best way. MINI Motor Vehicle Insurance is as well put together as your MINI and just as reliable. It offers enhanced protection with substantial benefits developed exclusively for your MINI.



BENEFITS AT A GLANCE.

WHAT IS COVERED.

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.

Cover Amount

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.

Period of Cover

Cover available for 12 or 24 Months for Market Value and 12 Months for an Agreed Value Policy.

Excess.

An Excess applies to each claimable loss, as shown on your Policy Schedule.

KEY BENEFITS INCLUDED.

Genuine Parts.

Genuine manufacturer's parts will be used for repairs on vehicles 10 years old or less.

Repair Choice.

You can choose your repairers.

Keys and Locks.

Cover for vehicle keys and locks that are damaged, lost or stolen.

Temporary Cover.

Temporary cover for 7 days when a replacement vehicle is purchased.

Legal Liability.

Legal liability is covered up to \$10,000,000 for damage to Third Party property.

Incorrect Refuelling

Cover for removing incorrect fuel and any damage incurred as a result.

Additional Benefits.

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)

Glass Excess Waiver.

No excess to replace or repair windscreens, windows, the sunroof, headlights or taillights.

Loan Car Due to Loss.

Covers the cost of hiring a car when your vehicle is being repaired, not drivable or stolen and not recovered. Cover options are available.

Roadside Assistance.

Access to services provided by New Zealand Roadside Assistance (NZRA).

Trailer Cover.

Cover for sudden accidental loss of a trailer (trailer type exclusions apply).

Zero Depreciation.

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

Private or Business Cover.

Cover for either Private Use, or Private and Business Use.

Agreed or Market Cover.

Set your cover amount at Market Value or at a value that is Agreed with Provident Insurance.

Exclude under 25s.

A premium discount is given when drivers under 25 years of age are excluded.

Voluntary Excess Increase.

A premium discount is given if you voluntarily agree to pay an additional excess.

For full policy terms and conditions including cover limits, exclusions and excesses, please refer to the Policy Document.

KEEP YOUR MINI MAGNIFICENT.



MINI TYRE AND RIM INSURANCE.

As the only point of contact between your MINI and the road, your tyres and rims are susceptible to various hazards on the road. Even the most careful MINI drivers can damage their tyres or rims. We have tyre cover that aims to keep you on the road to good times, all the time.

If your tyres or rims are damaged either accidentally or by a malicious act, MINI Tyre and Rim Insurance can help towards the unexpected cost of repair or replacement, regardless of your annual mileage. MINI Tyre Insurance provides for unexpected cost of repair or replacement of your MINI's tyres, in the event of a puncture, blowout or damage beyond repair by road hazards such as kerbs, potholes or debris. It also provides cover for damage beyond repair to wheel rims as a result of the same hazards, where the wheel rim becomes unroadworthy or fails to seal.

Plus all repairs are completed by MINI certified technicians, using genuine MINI parts wherever possible. You can rest assured that your MINI will look and perform the way it was meant to.

With two cover levels to choose from, you're sure to find the cover level that works for you and your MINI.

Ultimate Cover.

Tyre Damage	Up to \$400 claim limit per tyre and up to \$800 claim limit per policy year
Wheel Rim Damage	Up to \$800 claim limit per policy year
Cover Term	3 Years

Prestige Cover.

Tyre Damage	Up to \$800 claim limit per tyre and up to \$1,600 claim limit per policy year
Wheel Rim Damage	Up to \$1,200 claim limit per policy year
Cover Term	3 Years

YOU WILL ALSO HAVE ACCESS TO THE FOLLOWING BENEFITS.

Overnight Accommodation.

If you are over 100kms from home and cannot travel due to tyre or rim damage, overnight accommodation costs are covered up to \$200.

Flat Tyre Repair/ Replacement.

Up to two call outs for flat tyre repair or replacement, by an Authorised MINI Repair Facility.

Vehicle Towing.

Cover available should you need to tow your MINI to the nearest Authorised MINI Repair Facility.

Free Tyre and Rim Inspection.

Free annual tyre and wheel rim safety inspection, by an Authorised MINI Repair Facility.

For full policy terms and conditions including cover limits, exclusions and excesses, please refer to the Policy Document.

MINI GUARANTEED ASSET PROTECTION INSURANCE.

THE SIMPLE, FLEXIBLE WAY TO BRIDGE THE GAP.

No driver wants to think about losing their MINI, and while we can't always stop the unthinkable from happening, we can help you get back on the road. If your MINI is stolen and not recovered or written off in an accident, MINI Guaranteed Asset Protection Insurance helps cover the difference between your insurance pay-out and the amount owing on your finance agreement.

You also receive the added protection for your credit rating. Depending on the level of cover, 'Special Benefits' are also available to you, which will include an additional cash benefit to compensate for costs arising from replacing your vehicle.

GAP Cover Limit	Special Benefits
Up to \$5,000	Nil
Up to \$10,000	\$3,000
Up to \$20,000	\$5,000
Up to \$30,000	\$7,000

For full policy terms and conditions including cover limits, exclusions and excesses, please refer to the Policy Document.

MINI CREDITCARE INSURANCE.

INDULGE IN THE BEST LIFE HAS TO OFFER.

We don't just offer cover for your car, but have options that provide peace of mind for other areas of your life. You can plan ahead with MINI CreditCare Insurance which will keep you protected if you experience a financial loss due to accident, illness, income distribution (including redundancy), death or bankruptcy and will cover your credit payments while you are unable to do so.

For full policy terms and conditions including cover limits, exclusions and excesses, please refer to the Policy Document.

Choose from the three cover types, to best suit your needs.

Cover Option 1.

Covers some or all of your loan repayments in the event of your Death, Hospitalisation, or Bankruptcy.

Cover Option 2.

Covers some or all of your loan repayments in the event of your Death, Accident, Illness, Hospitalisation, or Bankruptcy.

Cover Option 3.

Covers some or all of your loan repayments in the event of your Death, Accident, Illness, Hospitalisation, Bankruptcy, or Income Disruption.





MINI MECHANICAL BREAKDOWN INSURANCE.

DRIVING THRILLS GUARANTEED.

Every minute behind the wheel of a MINI is memorable. However, while you are making memories age and mileage may result in mechanical damage to your beloved car.

Fortunately, MINI Mechanical Breakdown Insurance will ensure that mechanical problems that may arise over your vehicle's lifespan are kept to a minimum.

EXPERIENCE PEACE OF MIND WITH THE FOLLOWING BENEFITS.

Flexible Cover Options.

Choose from either Ultimate Cover with a \$5,000 limit per claim or Prestige Cover with a \$10,000 limit per claim.

Unlimited Claims.

No restriction on the number of claims over the cover period, up to the claim limit per individual claim.

MINI Service Expertise and Genuine MINI Parts.

Whenever possible, your MINI will be repaired by qualified service specialists at an Authorised MINI Garage, using genuine MINI parts.

ENHANCED SERVICE IN CASE OF A BREAKDOWN.

24x7 Roadside Assistance.

Receive expert advice wherever you need us, 24 hours a day with up to 6 call-outs per policy year.

Towing Facility.

We can arrange to tow your MINI to the nearest Authorised Repair Facility or place of safety or repair.

Roadside Repair.

In case of a breakdown, we will help with minor breakdown related repairs, where possible and safe to do so.

Mobilisation Services.

We will provide assistance in case of a flat tyre, discharged battery or faulty battery replacement.

MINI Standards.

Extended servicing intervals in accordance with MINI service standards.

Vehicle Towing.

Cover available should you need to tow your MINI to the nearest Authorised MINI Repair Facility.

Accommodation, Car Rental, Return Home costs.

Up to \$1,000 for accommodation/ rental car hire/ return to home and vehicle collection/ repatriation costs, if your vehicle breaks down more than 120kms away from home and your vehicle is unusable for at least 24 hours.

Key Lock Out / Loss.

Pickup and delivery of the spare key to the spot where your MINI is located, can be arranged.

Fuel Assistance.

We will arrange delivery of up to 10 litres of fuel if your MINI has run out or assistance if incorrectly fueled.

Accident Coordination & Towing.

If your MINI is involved in an accident we can relay messages to notify loved ones and arrange accident towing.

Contact to your MINI Garage now to discuss further, or refer over for cover and premium options.

provident  insurance



MINI Insurance products are provided by
Provident Insurance Corporation Limited.

Claims

Provident Insurance is committed to offering the finest claims and customer service support suited for you as a MINI driver. Should you need to lodge a claim request, you can reach us at

Tel: 0800 269 467

Email: claims@providentinsurance.co.nz

Underwritten by Provident Insurance Corporation.

MINI Insurance is underwritten by Provident Insurance Corporation Limited. The company has a Financial Strength Rating of B as provided by rating agency AM Best. The rating scale is: A++, A+ Superior. A, A- Excellent. B++, B+ Good. B, B- Fair. C++, C+ Marginal. C, C- Weak. D Poor. E Under Regulatory Supervision. F In Liquidation. S Suspended. Ratings from A to C also may be enhanced with a “++” double plus, “+” plus or “-” minus to indicate whether credit quality is near the top or bottom of a category.

Important Information.

The information in this brochure is intended to provide a general summary of the product offering. For full terms and conditions, including cover limits, exclusions and excesses payable, please refer to the Policy Document available with your BMW Dealer. Acceptance of cover by Provident Insurance is subject to an application process, including underwriting.