



COMPREHENSIVE MOTOR VEHICLE INSURANCE

POLICY DOCUMENT





CALL US ON

0800 800 QUEST

0800 800 783

COMPREHENSIVE VEHICLE INSURANCE

Please read this section carefully as it contains Information about your comprehensive vehicle insurance.

In consideration of the premium paid and subject to the terms, conditions and exceptions set out below and attached, we will indemnify you or any person(s) specifically named within the Certificate of Insurance as a 'Named Driver', to the extent of this Policy for any insured event that occurs within New Zealand.

Thank you for choosing Quest Insurance
“Quality insurance you can rely on”

CONTENTS

Lossor Damage toYour Vehicle	2
Legal Liability, General Exceptions	2-3
Conditions	4-6
Important Notices	7
Optional Quest Benefits	8-10
Claims Procedure	11
Contact Details	12

LOSSOR DAMAGE TO YOUR VEHICLE

The Cover

Your vehicle described within the Certificate of Insurance is covered for any sudden, unforeseen and accidental physical loss or damage that occurs during the period of cover anywhere in New Zealand and subject to the terms and conditions of this Insurance Policy.

You must take all reasonable care to protect and secure your vehicle against any theft or damage. Your vehicle must always be maintained in a roadworthy condition.

Failure to do so could result in any claim made against this policy to be declined and/or your policy cancelled.

What we will pay

Where there is a loss or a total loss, we will at our option repair the vehicle or make a cash payment up to the vehicle's market value. If your vehicle is subject to a financial agreement, we may make payment for any total loss direct to the interested party. This will meet our obligations under this Policy.

We will also reimburse you up to \$150 (GST inclusive) for the reasonable cost of having your vehicle towed to the nearest approved repairer where necessary following a loss covered by this Policy. If the repair makes a major improvement to the pre-accident value of your vehicle, then you may be required to make a contribution towards the cost of repairs.

Description of Use

Cover only applies whilst your vehicle is being used for private purposes. Cover may also apply if the vehicle is being used as an Uber or Taxi if the insured has chosen this option of cover at the policy start date. Your vehicle is covered while it is being used for social, domestic and pleasure purposes.

Limits

The maximum amount payable will be the market value of the vehicle described in the Certificate of Insurance at the time of loss.

Exceptions to Section 1

There is no cover for:

1. loss of use, depreciation, wear and tear, corrosion, existing defects or damage.
2. mechanical, electrical or electronic breakdown, failure or breakage.
3. loss or damage to any electronic device caused by the failure of that device.
4. loss arising from failure of, or defect or fault in design or specification.

We will not pay:

1. for the cost of airfreighting parts or accessories from overseas or for the replacement of any part which has not been damaged.
2. more than \$1,000 (GST inclusive) for loss or damage to accessories installed outside of the manufacturer's standard fittings for the vehicle model.
3. for the inability of any repairer to match existing paint and we will only pay for there - painting of those areas that have been damaged.

LEGAL LIABILITY

The Cover

We will insure you against legal liability for damage to other peoples' property arising from an accident caused by your vehicle. We will also pay legal costs approved by us.

Limits

We will pay up to \$1,000,000.00 (GST inclusive), including costs, in respect of anyone accident or number of accidents arising out of one event.

Exceptions to Section 2

There is no cover:

1. for damage to property (including vehicles) in your or the driver's custody or control.
2. if you or any person to whom this section of the Policy applies is entitled to indemnity under any other Policy or fails to comply with the terms and conditions of this Policy.

GENERAL EXCEPTIONS

The following exceptions apply to all sections of the Policy, in addition to the specific exceptions noted in each section of the Policy.

There is no cover under any part of this Policy for any loss, damage or liability:

1. if your vehicle is being:
 - (a) used other than in accordance with the description of use; or
 - (b) used for hire or carrying of fare paying passengers unless the Uber/Taxi option is chosen by the insured at the start date of this policy.
 - (c) driven as part of motor racing or motor rallying of any kind, or being driven in preparation for any one of these activities, or being driven in a manner outside the manufacturer's recommendations; or
 - (d) used outside of New Zealand; or
 - (e) driven outside of the conditions of your license including but not limited to reckless use of the vehicle; or
 - (f) driven by a third party who has not been noted on the Policy as a 'named driver'.
2. If your vehicle is being used or driven by any person who:
 - (a) is under the influence of any intoxicating substance or drug; or
 - (b) has a proportion of alcohol in the blood which exceeds the legal limit; or
 - (c) fails to supply a blood or breath sample as required by law; or
 - (d) fails to stop, or remain at the scene following an accident, as required by law.

General Exception 2 shall not apply in respect of loss, which results from theft or conversion, as long as you lay a complaint and/or charges with the police.

3. Which attached by virtue of an agreement but which would not have attached in the absence of such agreement.
4. For fines, penalties and the defence costs associated with actions taken to defend fines and penalties.
5. If your vehicle is used in an unsafe or damaged condition unless you can prove that such condition did not cause or contribute to the loss or damage and you can prove you were unaware of the unsafe condition immediately prior to the accident.
6. For any consequence of:
 - (a) war, invasion, act of foreign enemy, hostilities (whether war be declared or not), acts of terrorism, civil war, rebellion, revolution, insurrection, military or usurped power; or
 - (b) confiscation or destruction by the order of Government or legally authorised entity; or
 - (c) radioactive material, contamination by radioactivity, nuclear weapons, ionising radiations or contamination by radioactivity from nuclear fuel of the combustion of waste from nuclear fuel; or
7. For any costs which can be recovered under the provisions of the Accident Insurance Act 1998 and its amendments.

CONDITIONS

Excess

An excess is payable by you for each individual loss, being the first amount of any claim made under this Insurance Policy. The level of this excess will be set out in the Certificate of Insurance that accompanies this Policy Wording.

Duty of Care

You or any Named Driver must take all reasonable steps to protect and secure your vehicle against any theft or damage. Your vehicle must always be maintained in a roadworthy condition, have a current Warrant of Fitness and current Registration at all times. Failure to do so could result in any claim made against this policy to be declined and/or your policy cancelled. You won't be covered if you are reckless or grossly irresponsible or grossly negligent.

Cancellation by you

You are entitled to cancel this Policy at any time by notifying us of this in writing. You will also require the financier's permission before you can cancel this Policy. This Policy ends at 4pm on the day we receive your notice or the date advised of the cancellation, whichever comes first.

You have three days after you receive this document to check that the Policy meets your needs. Within this period you may in writing tell us to cancel the Policy in which case the Policy will be cancelled and we will refund all premiums paid for the Policy to you and / or your financier.

If the Policy is cancelled after three days we will retain an amount from the premium to cover the time the Policy has been in force and their cancellation fees. We will refund the balance of the premium to you and / or your financier.

Further, we will not refund any premium if you have made any claim under this Policy.

Cancellation by us

We are entitled to cancel this Policy at any time by notifying you of our intention to do so. We will send the notice to your address stated in the proposal/loan agreement.

This Policy ends at 4pm on the 14th day after the date on that we send the notice.

Claims

On the happening of any loss or suspected loss, which may give rise to a claim under this Policy you must:

- (a) immediately tell us of any such loss or suspected loss by contacting us and by providing written details on our claim form;
- (b) take all reasonable steps to minimise the extent of loss;
- (c) obtain our consent before proceeding with repairs;
- (d) make your vehicle available for inspection by us;
- (e) provide all evidence and give all possible assistance that we may need, and
- (f) in the case of loss by theft, burglary or vandalism, advise the Police immediately.

You shall not without our written consent incur any expense or negotiate pay settle admit or repudiate any claim.

We shall be entitled at our expense and in your name to take any proceedings necessary to obtain relief from any other party and to take over and conduct the defence and settlement of any claim. You must provide all reasonable assistance and co-operation.

If your vehicle is subject to a financial agreement, we may make payment for any loss direct to the interested party. This will meet our obligations under this Policy.

Jurisdiction

The jurisdiction applying to this is the laws of New Zealand. Any proceedings relating to this Policy must be brought and heard in New Zealand.

Modifications

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

Subrogation

We may act in your name and on your behalf or recover from another party any loss under this policy. We will pay for this. You must give us any information or help we require where it is reasonable to do so.

Other Insurance

This Policy does not cover loss or liability where cover is already provided by other insurance. We will not contribute towards any claim under any other Policy.

Truths of Statements & Fraud

All statements made by you or on your behalf either on the application form or otherwise in support of this Policy or any claim must be correct in all respects. If any claim under this Policy is in any respect fraudulent all benefits will be forfeited.

Premium Payment

Your Comprehensive Vehicle Insurance policy is an annual contract for the period of cover as shown on your Certificate of Insurance and premiums are calculated on such a basis.

Where we have agreed to accept payment of premium by instalments,

1. the policy remains an annual contract, and the period of cover will only be valid if you maintain your instalment payments.
2. we reserve the right in the event of a claim being made to require immediate payment of the balance of any annual premium outstanding, and/or
3. we may refuse a claim if an instalment payment is overdue or cancel your policy due to non-payment of premium.
4. in the event of a total loss, we reserve the right to deduct any outstanding annual premiums from the final settlement amount.



IMPORTANT NOTICES

Disclosure of Information

Your Policy records a contract of insurance between you and us in relation to your vehicle. The insurance application form is deemed to be incorporated in and forms part of this Policy. In providing you with this insurance, we have relied on the information that you disclosed to us. We have also relied on you to disclose any other facts material to this insurance as required by law. If we discover that all facts material to this insurance have not been disclosed, we have the right to alter the terms and premium of this insurance or to avoid this insurance from its inception.

Protecting Your Privacy

This Policy collects personal information about you to evaluate the insurance you seek. We are the recipient and holder of the information at 6b Pacific Rise, Mt Wellington, Auckland. The collection of this information is required pursuant to the common law duty to disclose any material facts relevant to the insurance sought and is mandatory. The failure to provide this information may result in your claim being declined. You have the right of access to, and correction of this information subject to the provisions of the Privacy Act 2020. The information held will be held at our office. The information may be used for the purposes of marketing by us.

Disputes Resolution

Quest Insurance Group Limited is a member of the Insurance & Financial Services Ombudsman Scheme (IFSO Scheme). The IFSO is an approved dispute resolution scheme that is a free service for our customers. If we are unable to resolve your dispute, contact the IFSO scheme.

Website: www.ifso.nz | **Email:** info@ifso.nz | **Phone:** 0800 888 202

Insurer Financial Strength

Quest Insurance Group Limited's Financial Strength Rating from A.M. Best Company is B (fair) & Insurers Credit Rating is bb+ (Fair), with the outlook assigned to both ratings as 'Stable'.

	Financial Strength Rating
A++, A+	Superior
A, A-	Excellent
B++, B+	Good
B, B-	Fair
C++, C+	Marginal
C, C-	Weak
D	Poor
E	Under Regular Supervision
F	In Liquidation
S	Suspended

	Insurer Credit Rating
aaa	Exceptional
aa	Superior
a	Excellent
bbb	Good
bb	Fair
b	Marginal
ccc	Weak
cc	Very Weak
c	Poor

OPTIONAL QUEST BENEFITS

*Quest Roadside Assistance

*Roadside Assistance and Additional Benefits only apply if the option is selected by the insured at the start of the policy – please refer to your policy certificate

The vehicle nominated on the Schedule is eligible for the benefits of Quest Roadside Assistance as follows (as supplied by the New Zealand Automobile Association or NZAA):

- 24 Hours a Day
- 7 Days a Week
- 365 Days a year
- You may make up to three Quest Roadside Assistance callouts per year.

For assistance **phone Quest Roadside Assistance direct on 0800 229 059**. You will need to quote your policy number and vehicle registration number.

Mechanical Breakdown

In event of a mechanical or electrical breakdown, we will provide assistance to mobilise your vehicle. Call us any time, day or night and Quest Roadside Assistance will be on the way.

Towing

If your vehicle has a mechanical problem and cannot be mobilised at the time of the breakdown, we will arrange to tow the vehicle to the nearest approved repairer. Note that towing cost is limited to \$100.00. Any cost over and above this amount will be at the driver's expense.

Flat battery

If the vehicle battery is flat and your vehicle will not start, we will attempt to restart it for you. If a new battery is required, this can be supplied at your cost.

Lockout service

Locking the keys in the car is something that can happen to anyone. We will arrange to have someone come to you so you can be on your way again.

Lost keys

We will arrange a locksmith to help get you back into your vehicle. Any replacement keys will be at your cost.

Change of flat tyres

In the event of a flat tyre, we will change the tyre for you. If there is no spare or the spare is unusable, we will arrange towing to the nearest facility at your cost.

Out of fuel

If you run out of petrol or diesel then we will deliver to you up to \$30 worth of fuel to get you going again. The delivery is free however, you will be charged for the fuel itself. If we cannot get fuel to you then we will transport your vehicle to the nearest service station, but all transportation costs will be at your expense.

If you have accidentally filled up with the wrong fuel, then we can arrange for your vehicle to be transported to the nearest repairer or service station where arrangements can be made to get you going again. The transportation of your vehicle will be at your expense.

Quest Roadside Assist does not cover

- Transporting any cargo you may have in your vehicle
- Vehicles that have had unauthorised repairs attempted which may have damaged the vehicle
- The NZAA is not responsible for any subsequent repair costs
- The fitting of snow chains.

Quest Roadside Assist does not apply under the following circumstances

- Unattended vehicles or vehicles over 3500 kg gross laden weight
- Recovered stolen vehicles or vehicles that are not roadworthy or safe, or have been operated in an unsafe or illegal manner
- Vehicles which are not on public or formed roads, or which are trapped or bogged
- When the vehicle was being used for racing, pace making, speed testing, reliability trials and competitions or off road activities at the time of the breakdown
- Vehicles that will not operate as a result of a motor vehicle accident
- Any time when it would be dangerous or illegal for NZAA personnel or contractors to repair, load or transport the vehicle and/or its occupants
- Vehicles carrying loads beyond legal limits
- Vehicles at a repairer's premise or garage.

Additional Quest Roadside Assist entitlements

If the vehicle breaks down more than 100km from you home, in addition to the normal roadside assist cover, Quest also provides the following benefits to a maximum claim limit of \$500.

Accommodation

Where the nominated vehicle requires warranty repairs to be carried out and overnight accommodation is required, arrangements will be made for the driver and passengers up to a rate of \$120.00 per night (GST inclusive) for a maximum of three (3) nights. However, should the driver choose not to take accommodation entitlement, the hire period of the replacement vehicle can be extended

Rental vehicle

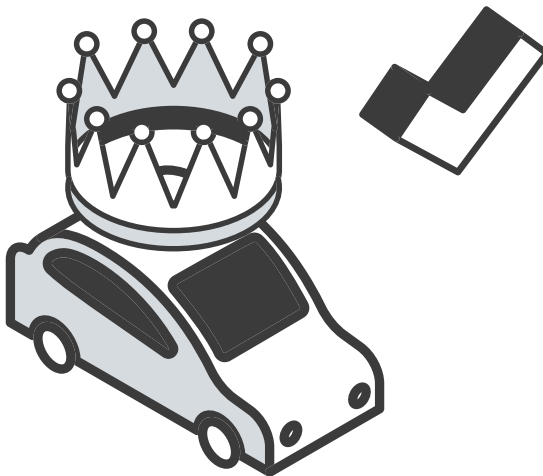
If the nominated vehicle cannot be repaired within the same day as the breakdown, we will provide a replacement vehicle of a similar size, where possible and subject to availability, for a maximum of three (3) days and at a rate of \$120.00 per day (GST Inclusive).

Alternative transport

Where the nominated vehicle breaks down more than 100km from your home and the vehicle cannot be repaired within the 48 Hours of the breakdown, and in the absence of a replacement vehicle, or if the driver so chooses, they can arrange the most comfortable and convenient means of transportation (i.e. bus, train or plane) to enable the driver of the nominated vehicle and any travel companions to continue their journey to a maximum of \$120.00 (GST Inclusive) per incident.

Other

A Taxi will be provided up to a cost of \$60.00 (GST Inclusive) for the driver and any travel companions so they can continue their journey.



CLAIMS PROCEDURE

On the happening of any loss or suspected loss, which may give rise to a claim under this Policy you must:

- (a) immediately tell us of any such loss or suspected loss by contacting us on 0800 800 783 and by providing written details on our claim form;
- (b) take all reasonable steps to minimise the extent of loss;
- (c) obtain our consent before proceeding with repairs;
- (d) make your vehicle available for inspection by us;
- (e) provide all evidence and give all possible assistance that we may need, and
- (f) in the case of loss by theft, burglary or vandalism, advise the Police immediately. You shall not without our written consent incur any expense or negotiate pay settle admit or repudiate any claim.

We shall be entitled at our expense and in your name to take any proceedings necessary to obtain relief from any other party and to take over and conduct the defence and settlement of any claim. You must provide all reasonable assistance and co-operation.

If your vehicle is subject to a financial agreement, we may make payment for any loss direct to the interested party. This will meet our obligations under this Policy.





CONTACT DETAILS



We may be contacted by telephone or e-mail as follows:

CLAIMS:

Phone: 0800 800 QUEST (0800 800 783)

Email: info@questinsurance.co.nz

OTHER ENQUIRIES:

Phone: 0800 QUEST1 (0800 783 781)

Email: enquires@questinsurance.co.nz

PHYSICAL ADDRESS:

6B Pacific Rise, Mt Wellington, Auckland 1060

POSTAL ADDRESS:

Private Bag 14923, Panmure, Auckland

WEB:

www.questinsurance.co.nz

QUEST INSURANCE FAMILY OF PRODUCTS



Mechanical Breakdown Insurance



Comprehensive Motor Vehicle Insurance



Mechanical Breakdown Insurance
EV And Hybrid Option Available
Uber And Taxi Cover Available



Guaranteed Asset Protection Insurance



Credit Contract Indemnity Insurance



Our Strength Comes From:

Knowing Our Customer's Needs, Understanding Them And Fulfilling Them



www.questinsurance.co.nz