



MECHANICAL BREAKDOWN INSURANCE

POLICY DOCUMENT





CALL US ON

0800 800 QUEST

0800 800 783

MECHANICAL BREAKDOWN INSURANCE

Please read this section carefully as it contains important information about your Mechanical Breakdown Insurance Policy.

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

Quest Cover

Your vehicle is covered for the reasonable cost of repairs of the actual failed mechanical or electrical components due to a sudden and unforeseen happening which falls within the terms and conditions of this insurance contract. Payment shall include the reasonable cost to reinstate the vehicle to a condition no way inferior to that at policy inception.

The most we will pay for any one claim under this policy is the maximum claim entitlement as stated on your insurance policy schedule and the most we will pay for the total of all claims made within the policy period is limited to the current market value of your vehicle at the time a claim is lodged.

CONTENTS

Quest Roadside Assistance	2-3
Quest Customer Additional Benefits	4
Servicing Requirements, Excess	5
Exclusions	6-7
Transferring, Cancellations, Excluded Vehicles	8
Claim Limits and Conditions	9
Other Conditions	10
Important Duties and Information	11
Financial Strength Rating	12
Definitions	13
Vehicle Service Record	14
Claims Procedure	15
Contact Details	16

QUEST ROADSIDE ASSISTANCE 24HRS A DAY / 365 DAYS A YEAR

The vehicle nominated on the policy certificate is eligible to make up to three Quest Roadside Assistance callouts per year to a maximum value of \$100 per event. The benefits of Quest Roadside Assistance as follows **(as supplied by the New Zealand Automobile Association or NZAA)**

Flat Battery / Jump Start

If the vehicle battery is flat and your vehicle will not start, Roadside assistance will tow the vehicle to the nearest authorised place of repair or your home, whichever is closer.

Lost Keys / Lockout Service

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

Flat Tyre Service

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 tyre repairer, at your expense.

Towing (excluding Accident)

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.

For assistance phone Quest Roadside Assistance direct on 0800 229 059

You will need to quote your vehicle registration number. Call us any time, day or night and Quest Roadside Assistance will be on the way.

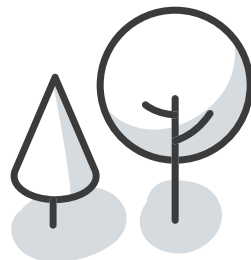
Out of fuel

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 apply under the following circumstances

- 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
- 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.



QUEST CUSTOMER ADDITIONAL BENEFITS

If the vehicle breaks down more than 100 km from you home, in addition to the normal roadside assist cover, Quest also provides the following benefits to a maximum claim limit of \$500. Should the vehicle undergo insured repairs after authorisation by Quest Insurance, then the owner shall be entitled to these additional benefits:

Quest Roadside Assist entitlements

If the vehicle breaks down more than 100 km 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 \$360

Where the nominated vehicle breaks down more than 100 km from your home and the vehicle cannot be repaired within the 48 Hours of the breakdown, arrangements can 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 \$360

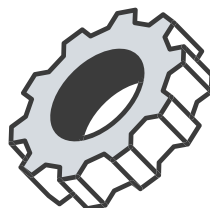
Where the nominated vehicle breaks down more than 100 km from your home and the nominated vehicle cannot be repaired within the 48 Hours of the breakdown, we will cover the cost of a rental vehicle of a similar size, where possible and subject to availability, for a maximum of three (3) days and at a rate of \$120.00 per day (GST Inclusive).

Alternative transport \$120

Where the nominated vehicle breaks down more than 100 km 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.



SERVICING REQUIREMENTS

All vehicles must be serviced by any AA Approved or MTA registered repairer every 10,000 kilometers or in accordance with the manufacturer's service schedule for the vehicle, or within 12 months, whichever occurs first. Each service should follow the manufacturer's recommendations, and include at least the following:

- Change engine oil and oil filter
- Check spark plugs and replace as necessary
- Check and pressure test cooling system, including all hoses and joints and replace if required
- Inspect cam belts, all drive belts and replace visually worn, cracked or frayed, or as required according to manufacturer's age and mileage guidelines for replacement.
- Check all fluid levels and top up if required
- Check air/fuel filters and replace if required
- Check turbo oil feed pipe (where applicable)
- Check Transmission Oil and change if needed or as per manufacturer recommendations.
- Check braking system (including all hoses and brake fluid condition) and replace, top up as required
- Check CV boots and replace as required
- Check steering and suspension
- Check air conditioning system

IMPORTANT NOTE: Failure to comply with these requirements will invalidate cover. Please ensure that you retain your service invoices, as these will be required in event of a claim.

EXCESS

The excess amount as shown on your Certificate of Insurance applies to each unrelated claim.

Unrelated claims are those repairs where one failed component has not directly caused the failure of another component therefore each repair is treated as a separate claim.

You must pay the excess to the repairer before you collect your vehicle.

EXCLUSIONS

The following events will not be covered under the policy:

Unauthorised repairs

Quest Insurance cannot pay for any work performed on your vehicle without our prior approval, contrary to the policies terms and conditions.

Accidental damage

Any accidental loss or damage to your vehicle.

Existing faults

Any fault existing at the time of policy commencement and any damage arising therefrom.

Consequential loss

Consequential loss of any kind, including but not limited to loss of use of your vehicle.

Fire, natural disasters, war and terrorism

Any occurrence consequent upon war or terrorism and related risks: Fire, Earthquake, Volcanism, Tsunami or other seismic events.

Failure to carry out service or maintenance

Any cost resulting from neglect or misuse of your vehicle, from failure to carry out maintenance or service in accordance with the requirements set out under "Servicing Requirements" in this Policy or caused by the use of the incorrect grade and/or the failure to maintain proper levels of any fluids or lubricants and any consequential damage.

Defective repair or workmanship

Any cost resulting from, or for rectifying defective or faulty repair or workmanship of your vehicle.

Fault in design

Any costs resulting from, or for rectifying any failure of, or defect of, or fault in the design or specifications of a component.

Guarantees, warranties, other insurance or legal rights

Any cost recoverable under any form of guarantee, warranty, other insurance or legal rights including the Consumer Guarantees Act and amendments.

Servicing or maintenance

Any cost incurred for routine servicing, maintenance or adjustment of your vehicle, such as (but not limited to) tuning your vehicle, wheel alignment and balancing, the cost of any antifreeze, filter, fluid, hydraulic fluid, lubricant, refrigerant gas.

Vehicle under warranty

The cost of repairing or replacing any component that fails during the manufacturer's warranty period as provided with your vehicle when new.

Working parts

The replacement of any part that has not actually failed.

Corrosion and deterioration

Costs associated with corrosion, rust, gradual wear, or deterioration of any part or component of your vehicle.

Body panels and other miscellaneous

Body panels, paintwork, trim, lights, glass, exhaust systems, brake friction materials, upholstery, seat belts, noise, tyres, bright work and cosmetic items and fuel tanks.

Electrical

Audio and audio-visual equipment including video and DVD units, monitors, screens, electronic game consoles, batteries, navigation and global positioning units, communication devices and systems, visual and audible parking & pedestrian warning systems, communication systems, aerials, alarms and central locking remotes and keys.

Cambelt

Costs resulting from the failure of the cambelt that was, at the time of the failure, overdue for replacement as recommended by the vehicle manufacturer.

Shock absorbers/air suspension struts

Shock absorbers/air suspension struts including all components relevant to their operation.

Clutch

Costs resulting from the wearing of a clutch pressure plate, or clutch plate lining or flywheel.

Drive assembly

Any cost of repairing or replacing rubber mountings, bushes or boots.

Fuel system

Any cost resulting from contamination of fuel, incorrect fuel or the consequent cost of cleaning the component.

Hybrid drive power

Hybrid vehicle batteries and fuel cells.

Modifications

Any cost that has contributed to or has arisen as a result of the vehicle being modified from the manufacturer's original specification.

Price of parts

More than the manufacturer's recommended retail price for any component.

Recalled parts

For any part subject to recall by the manufacturer for repair or replacement, your policy may not be valid.

TRANSFERRING

This policy is transferrable should the vehicle be sold privately provided the vehicle has been maintained and serviced in accordance with the requirements set out under the heading “Servicing Requirements” and provided the policy has remained free of any previous claims.

Transfer applications are to be received in writing with the new owners details and the vehicles odometer reading at the time of transfer. A transfer fee of \$75 (incl. GST) is payable upon acceptance of the transfer application.

CANCELLATIONS

If the insured vehicle is returned to the vendor/dealer or you are not completely happy with the cover provided by this policy and notify Quest insurance in writing within 14 days from the date of purchase, we will refund any premiums you have paid to us provided you have not made a claim under the policy.

This policy can be cancelled under the following circumstances and no refund will be given:

- If you fail to comply with any provision of this policy or if you or anyone on your behalf makes a dishonest claim under this policy or a dishonest statement in support of a claim under this policy
- Where the servicing requirements have not been met as listed within this policy wording
- Where the total paid in claims exceeds the purchase price of the vehicle.

If we void or cancel this policy under any of these circumstances, you will be notified in writing at your last known postal address and you will not be entitled to any refund of premium. Such cancellations shall be effective from 4pm on the 7th day after posting by us.

EXCLUDED VEHICLES

There is no cover for:

- Vehicles altered or modified in any way from the manufacturer’s standard specification
- Couriers, buses, rental vehicles or goods delivery vehicles
- Vehicles that do not have current Road User Charges, Warrant of Fitness or Registration
- Any vehicle with a Gross Vehicle Weight greater than 3,500 kilograms
- Any vehicle over: 20 years old at the inception of the policy
- Vehicles being driven as part of motor racing or motor rallying, or being driven in preparation for any one of these activities, or being driven outside of the manufacturer’s specification
- Any high performance vehicles such as but not limited to Aston Martin, BMW M Series, Daimler, Bentley, Dodge Viper, BMW V12, Ferrari, Honda NSX, Jaguar, Jensen, Lamborghini, Lotus, Maserati, Mazda Rotary, Mercedes AMG, Maybach, Volkswagen W8, Porsche, Rolls Royce, Range Rover, Land Rover, TVR, Morgan, or any other vehicle which we specify.

CLAIM LIMITS AND CONDITIONS

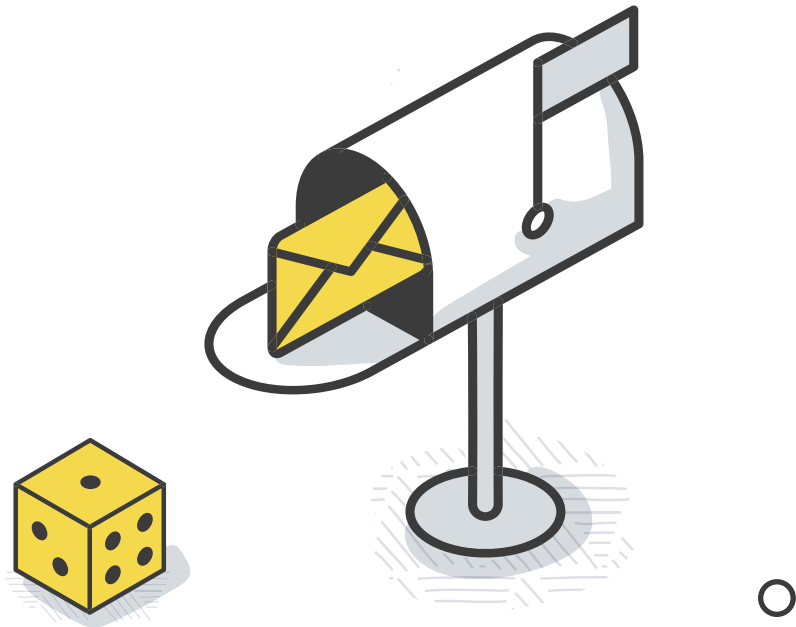
All covers and benefits are subject to Quest's prior approval. Your policy certificate shows the claim limit for any one breakdown.

Note: There is no limit to the number of claims that can be made during the policy period up to the point where the total of paid claims exceeds the original purchase price of the vehicle.

Claim Limits:

- All vehicles up to 150,000 kms \$5,000
- All vehicles up to 225,000 kms \$3,000
- All vehicles up to 300,000 kms \$2,000

The odometer reading outlined above is as at the policy start date/the commencement of cover.



OTHER CONDITIONS

Public legal roads

Service will only be provided to your vehicle if it's disabled on constructed roads or driveways that are legally and safely trafficable by conventional two-wheel drive vehicles or the towing/recovery vehicle (where required) as determined by Quest's service provider.

Vehicle rescue

Where your vehicle becomes disabled off legally designated or formed public roads (such as beaches, fields or creek beds), vehicle rescue may be arranged at the discretion of Quests service provider, and at the driver's expense.

Bogged vehicle recovery

Service will be provided to your vehicle if it is stranded on a public road and where no special equipment such as power winches or extended cables are required.

Special equipment

Should special equipment be necessary to effectively deliver service or where the Quest service provider has to return to their facility to obtain any special equipment, the additional cost involved will be charged to and paid by the driver.

Natural disasters

Quest and its service providers reserve the right to alter or to offer alternative assistance where a natural disaster places extraordinary demands on the provisions of service. Where your disabled vehicle cannot be reached (for example due to floods, slips or fire), Quest or its service provider will attempt to provide whatever alternative assistance is practical under the circumstances. Any such assistance will be at the discretion of Quest and its service provider and will not be unreasonably withheld. Quest will provide assistance on a best endeavors basis and offer to contact a towing contractor to attend the vehicle.

Unattended vehicles

Should your vehicle be found unattended, you will not receive service under any circumstances. The owner or the owner's authorised representative must wait with the vehicle until Quest's service provider arrives. Where your vehicle is found to be unattended, the roadside assistance job will be aborted. Any subsequent calls for service (deemed by Quest's service provider to be for the same incident) will be at the driver's expense.

IMPORTANT DUTIES AND INFORMATION

Reasonable care

You must take reasonable care at all times to avoid loss covered by this policy.

Other insurance

If any loss covered by this policy is also covered by any other policy, we will only pay over and above the amount payable under the other policy. We will not pay for any excess that applies to the other policy. You must tell us as soon as you are aware of any other such insurance.

Disputes

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

Subrogation

We may act in your name and on your behalf to 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.

Currency

Any amount shown in this policy is in New Zealand dollars.

Privacy Act 2020

The application collects personal information about you.

The information is collected to evaluate the insurance you seek.

The intended recipient of the information is Quest.

The information is being collected and held by Quest.

The collection of this information is required pursuant to the common law duty to disclose all material facts relevant to the insurance sought and is mandatory.

The failure to provide this information may result in your application for insurance being declined, or your insurance being void from the beginning.

You have rights of access to, and correction of this information subject to the provisions of the Privacy Act 2020.

The holder of the information may, but is not required to, communicate with you from time to time with regards to any renewal notice or any other product or service they may consider to be of benefit to you. If you do not wish to be informed of these ongoing benefits, please notify us.

FINANCIAL STRENGTH RATING

The Insurance (Prudential Supervision) Act 2010 requires all licensed insurers to have a current financial strength rating that is given by an approved rating agency. Quest Insurance Group Limited's has been given a B (Fair) Financial Strength Rating & Insurers Credit Rating of bb+ (Fair) by A.M. Best., 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



DEFINITIONS

The following words have special meanings in this booklet. Wherever they appear in bold, they have these meanings:

You, Your

The registered owner of the vehicle named in the policy.

We, Us, Quest

Quest Insurance Group Limited.

Breakdown

The sudden and unforeseen breaking, seizing, deformation, or burning out of any mechanical or electrical component while in use, the cause being a defect in the mechanical or electrical component, the result being a stoppage in the function of the mechanical or electrical component; and repair or replacement being necessary before the mechanical or electrical component can resume working.

Component

Means any mechanical or electrical item or part of your vehicle.

Vehicle

The vehicle stated on the Certificate of Insurance.

Current Market Value

The market value of the vehicle based on the condition and mileage at the time of any claim as determined by an approved vehicle valuation facility.

Disclosure of Information

Your policy records a contract of insurance between you and us in relation to your vehicle. The application 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 not all facts material to this insurance have been disclosed, we have the right to alter the terms and premium of this insurance or to avoid this insurance from its inception.

VEHICLE SERVICE RECORD

As per the policy conditions you must at your own expense, have your vehicle serviced by an approved repairer once every 10,000km or as per manufacturer's recommendations or at least every 12 months, whichever occurs first. If your vehicle is a diesel vehicle, it must also have an oil change one every 5,000km or as per manufacturer's recommendation.

You must also replace the cam belt if it is due for replacement according to the vehicle manufacturer's age and mileage recommendations. If this is not done, any consequent damage will not be covered.

The service must be carried out by a repairer/service center approved by NZAA or MTA

1ST SERVICE

Date: _____ Invoice No: _____
Make: _____ Model: _____
Rego: _____ Odometer Reading: _____

Service Centre Stamp

We confirm service requirements completed.

2ND SERVICE

Date: _____ Invoice No: _____
Make: _____ Model: _____
Rego: _____ Odometer Reading: _____

Service Centre Stamp

We confirm service requirements completed.

3RD SERVICE

Date: _____ Invoice No: _____
Make: _____ Model: _____
Rego: _____ Odometer Reading: _____

Service Centre Stamp

We confirm service requirements completed.

4TH SERVICE

Date: _____ Invoice No: _____
Make: _____ Model: _____
Rego: _____ Odometer Reading: _____

Service Centre Stamp

We confirm service requirements completed.

Claims: Ensure that the service Manager of the Approved Repairer (NZAA or MTA) contacts us on 0800 800 783 before commencing any repair work and supplies the following information - Your Policy number, Odometer reading when component failed, Cause of failure, Approximate cost of repairing or replacing the component, Vehicle's registration number and Service history.

No repairs should commence until authorised by Quest Insurance.



CLAIMS PROCEDURE

If your vehicle has a mechanical or electrical breakdown that may entitle you to make a claim under this policy you should:

- Contact the Quest Claims Team on 0800 QUEST (0800 800 783) to notify them of claim. Quest Claims will provide you with further information.
- If the vehicle can be driven safely without causing further damage, take it to the nearest approved repairer. Repairs must be carried out by an approved repair facility.
- If the vehicle cannot be driven, contact the Quest Road Service Team on 0800 229 059. The service is available 24 hours a day, 7 days a week. The team will attempt to diagnose and repair the breakdown at the roadside and, if necessary, will provide a tow. You may be required to pay costs incurred and then seek reimbursement under this policy.
- Hand this policy to the approved repairer and ask the service manager to contact Quest for permission to proceed.
- The repairer should provide the following:
 - Your policy number
 - Your vehicle's odometer reading at the time of the breakdown
 - Your vehicle's registration number
 - Your vehicle's service history
 - Initial diagnosis of the problem
 - Estimated cost of repair
 - If requested to provide Quest with copies of all service records.

Quest may need to arrange for an assessor to inspect the vehicle prior to approving a claim. Quest cannot pay for any work performed on your vehicle without our prior approval.

Advise Quest if there are any additional labour or parts required after the initial approval of the claim. Quest must approve the additional costs prior to them being incurred.

After the claim has been approved and the repair work finalised, submit the repair invoices with copies of any outwork and parts invoices to Quest. Quest will not pay more than the recommended retail prices for parts or outwork. Quest reserves the right to supply or repair any components for the repair.

Dismantling may be required to determine if there is a valid claim. Quest will reimburse the cost of dismantling if we approve your claim but only you can authorise the dismantling of your vehicle.





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



Quest
insurance

Our Strength Comes From:

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



www.questinsurance.co.nz