



CREDIT UNION INSURANCE

Comprehensive Vehicle Policy

“covering you cooperatively”



CONTENTS

Thanks for choosing Credit Union Insurance to insure your vehicle. This document contains all the important information you need to know about your Comprehensive Car Policy. It lets you know what's covered, and what's not, so be sure to read it carefully and keep it in a safe place.

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For Claims, call us on our freephone: **0800 369 258**

INFORMATION ABOUT YOUR POLICY

WHAT YOUR INSURANCE POLICY CONSISTS OF

Your policy consists of:

1. the information **you** provided in the proposal, and
2. this policy wording, including the **schedule**

YOU CAN CHANGE YOUR MIND IN THE FIRST 14 DAYS

Please read the policy carefully. If **you** are not satisfied with the policy, **you** can change **your** mind and cancel it, but **you** must tell **us** within 14 days of the date it started.

We will cancel it retrospectively and refund in full any premium that **you** have paid. **You** cannot claim under it.

WHAT YOU NEED TO TELL US

Your policy is based on the information **you** supplied to **us** as part of **your** duty of disclosure.

That duty requires **you** to tell **us** about any circumstance that would influence a prudent insurer's decision whether to accept **your** proposal, and if so, on what terms. **You** also have this duty every time **your** policy renews, and when **you** make any change to it.

If **you** do not comply with **your** duty of disclosure, **you** will have no insurance cover at all.

KEEPING US INFORMED

While this policy continues **you** must immediately tell **us**:

1. if any of the **principal drivers** of **your vehicle** change,
2. of any change to **your vehicle** that substantially increases its **market value**,
3. if **your vehicle** will be used for business purposes,
4. if there has been a material change in circumstances since the policy started,
5. if **you** sell the **vehicle** or **your** interest in the **vehicle** ceases,
6. of any change of **your** residential address.

THE DRIVER OF YOUR VEHICLE AND ITS USE

THE DRIVER OF YOUR VEHICLE

The cover under this policy applies if **your vehicle** is **used** by:

1. **you, or**
2. any person with **your** consent.

UNDER 25 OPTION

Unless this option has been taken and is shown in the **schedule**, this policy does not provide any cover if **your vehicle** is **used** by a driver who is aged 24 years or under, unless the driver is:

1. a person in the motor trade repairing or servicing **your vehicle, or**
2. a person providing a "Dial a Driver" service or similar service for **you, or**
3. a person providing a valet parking service for **you**.

UNDER 21 OPTION

Unless this option has been taken and is shown in the **schedule**, this policy does not provide any cover if **your vehicle** is **used** by a driver who is aged 21 years or under, unless the driver is:

1. a person in the motor trade repairing or servicing **your vehicle, or**
2. a person providing a "Dial a Driver" service or similar service for **you, or**
3. a person providing a valet parking service for **you**.

USE OF YOUR VEHICLE

What is covered

This policy provides cover when the **vehicle** is being **used**:

1. for private, social, domestic or pleasure purposes (including community work), or
2. in connection with a business, occupation or profession, provided the person **using** the **vehicle** is not **using** it in their capacity as a:
 - a) courier driver,
 - b) delivery person, or
 - c) taxi driver.

What is not covered

You are not covered when **your vehicle** is being **used**:

1. to carry, deliver, haul or tow any goods, machinery, plant or samples in connection with any business, trade or profession other than farming, **or**
2. to carry fare-paying passengers (except when car pooling or car sharing) or for hire, **or**
3. to prepare or practice for or take part in any race, rally, pace-making or drag race, **or**
4. on any race track.

SECTION 1 - VEHICLE COVER

WHAT WE PAY

If your vehicle can be repaired:

If **your vehicle** is economic to repair in **our** opinion, **we** can choose one of the following options to settle **your** claim:

1. pay the reasonable cost to repair **your vehicle** to substantially the same condition it was in before the **loss** occurred, **or**
2. pay **you** in cash the amount equal to that reasonable cost, as estimated by **our** assessor.

The most **we** will pay is the **cover amount** shown in the **schedule**.

If your vehicle is uneconomic to repair:

If **your vehicle** is **uneconomic to repair**, **we** will pay **you** the lesser of:

1. the **market value** of **your vehicle**, and
2. the **cover amount** shown in the **schedule**.

If **your vehicle** is **uneconomic to repair**, at **your** option **we** will replace it with a new one, if:

- a) the **loss** happened within 12 months of **you** buying the **vehicle** new, and
- b) the same model and specification is available in New Zealand, and
- c) the **cover amount** is sufficient.

If the **schedule** shows a specific limit for any part of **your vehicle** then this is the most **we** pay.

When **we** settle **your** claim as a total loss this policy ends, and **we** keep any premium already paid. **We** become the owner of **your vehicle**.

ACCESSORIES

The most **we** will pay in total for all **accessories** is \$1,500, unless a different amount is shown in the **schedule**.

WHAT WE DON'T PAY

We will not pay for the following:

1. The cost to repair or replace any part that was not damaged.
2. The cost to airfreight parts to New Zealand from overseas.

Unavailable parts

If any part needed to repair **your vehicle** is not available from stock in New Zealand, then the most **we** will pay is the price most recently published in New Zealand by the manufacturer, plus the estimated reasonable cost of fitting.

WINDSCREEN AND WINDOWS

WINDSCREEN COVER

If **your** claim is only for **accidental loss** to windscreens, windows or the sun-roof of **your vehicle**, **you** will not have to pay an **excess**, and **you** will not lose **your** no-claim discount.

ADDITIONAL COSTS COVER

If **we** have agreed to pay a claim for **loss** covered by this policy, **we** will pay the following additional costs. These costs are paid in addition to the **cover amount**.

ACCIDENTAL DEATH BENEFIT

We will pay \$5,000 to **your** legal representative, if:

1. **you** die as a direct result of a **loss** covered by this policy whilst driving the **vehicle**, and
2. **your** death occurs within 90 days of that **loss**.

The most that **we** will pay in total during the **insurance year** is \$5,000. If more than one person is entitled to this benefit **we** share the \$5,000 equally between them.

Your death benefit cover is underwritten by the NZACU Business Services Division Trust.

KEYS AND LOCKS

If any of the keys to **your vehicle** are:

1. Lost or stolen, **or**,
2. Believed on reasonable grounds to have been duplicated **your** permission during the **period of cover we**, will pay the reasonable cost to:
 - replace keys, locks and barrels, **and**
 - replace coded keypads and coded alarms.

The most **we** will pay in total during the **insurance year** is \$300. No **excess** applies.

MANSLAUGHTER DEFENCE COSTS

We will pay **your** reasonable costs of legal representation to defend any charge of manslaughter or driving causing death brought against **you** as a result of the **loss** covered under this policy.

The most **we** will pay in total during the **insurance year** is \$2,500. No **excess** applies.

ROAD CLEARING COSTS

We will pay the reasonable costs **you** incur to remove debris from any road or parking area that arises as a result of a **loss** covered by this policy.

TOWING COSTS

If **your vehicle** is not driveable because of a **loss** covered by this policy, **we** will pay the reasonable cost of removing it and towing it to the nearest secure place.

TRANSPORT HOME

If **your vehicle** is not driveable because of a **loss** covered by this policy, **we** will pay the reasonable cost to:

1. transport **you, your partner, your family** and other passengers home, and
2. return **your vehicle** to **your** normal place of residence within New Zealand.

TRAILER COVER

Your trailer is covered for sudden **accidental loss** that happens during the **period of cover** in New Zealand, including whilst in transit between places in New Zealand.

The terms of this Trailer Cover are identical to the terms of cover for **your vehicle**, except for WHAT WE PAY immediately below.

WHAT WE PAY

We will pay the lesser of:

1. the cost to repair **your trailer** to substantially the same condition it was in before the **loss**, and
2. the **market value** of **your trailer**.

The most **we** will pay in total during the **insurance year** is \$750. An **excess** of \$100 applies to this Trailer Cover.

ROADSIDE ASSISTANCE OPTION

If this option is taken and shown in the **schedule**, this policy provides 24/7 nationwide access to the following services provided by **NZRA**:

- Battery jumpstart/replacement.
- “Locked in key” recovery or spare key delivery.
- Flat tyre – fitting the spare wheel.
- Emergency fuel delivery (petrol or diesel only).
- Minor emergency repairs.
- Towing to the nearest repairer up to \$100. Excludes vehicles longer than 5.5m and light commercial vehicles greater than 3.5 tonnes.
- Technical advice over the phone.
- Location/map assistance if **you** are lost.

This option covers the labour cost up to \$100 (including GST) for **NZRA** to send out a service agent to attend **your vehicle**. Cover excludes any labour or parts required to repair **your vehicle**; the supply of fuel to refill **your vehicle**; a locksmith; or the cost of a replacement battery. These will be at **your** expense. Payment by way of credit card or eftpos will be required for additional costs after the service is complete. A maximum of 3 callouts per **vehicle** per **insurance year** applies.

Note that there is a stand down period of 48 hours before cover commences. This 48 hour period starts from the time at which **NZRA** receives information relating to **you** from **us**.

Important note:

The Roadside Assistance services will be provided to **you** by **NZRA** directly. Our obligations under this policy are limited to making arrangements for **NZRA** to provide these services. **We** have no responsibility for the manner in which the services are performed by **NZRA**.

SECTION 2 - LEGAL LIABILITY COVER

WHAT WE COVER

We will cover **your** legal liability and **your** reasonable legal defence costs arising from:

1. **accidental loss** to other people’s property (including loss of use), or
2. **accidental bodily injury** to any person,

occurring during the **period of cover**, caused in connection with **your use** of the **vehicle** and/or **trailer** in New Zealand, including transit between places in New Zealand.

We will cover the legal liability and reasonable legal defence costs of any other person arising from their **use of your vehicle**, provided:

1. **you** had given **your** permission for that other person's use, and
2. the other person’s liability is not covered by any other insurance.

The other person's cover is on the same terms as **your** cover.

Your employer’s liability

We will also cover **your** employer's vicarious legal liability and reasonable legal defence costs arising from **you**, or any other employee who has **your** permission, using the **vehicle** for the business of **your** employer, provided:

1. the vicarious liability is not covered by any other insurance, and
2. the **use** of the **vehicle** at the time meets all the conditions of this policy.

The employer's cover is on the same terms as **your** cover.

General Average and Salvage Charges

If **your vehicle** is transported by sea between places in New Zealand during the **period of cover**, **we** will cover **your** liability for **your** share of any General Average and Salvage Charges payable in accordance with the contract of carriage.

WHAT WE PAY

Loss to other people's property

The most **we** will pay in total during the **insurance year** for **loss** to other people's property is \$5,000,000. This includes legal defence costs. **You** will not have to pay an **excess**.

Bodily injury

The most **we** will pay in total during the **insurance year** for **bodily injury** to any person is \$1,000,000. This includes legal defence costs. **You** will not have to pay an **excess**.

Settlement of any claim

At any time after **we** accept a claim under this Section 2 **we** have the option to pay the maximum amount available under Section 2, or any lesser amount for which the claim can be settled, and this payment together with legal defence costs incurred to that date will meet all **our** obligations under Section 2.

MAKING A CLAIM

YOUR EXCESS

If **you** make a claim for **loss** to **your vehicle** **we** do not insure the amount of the **excess**. **You** must pay this yourself.

The **excess** applies to each **loss** or series of **losses** caused by the same event.

EXCESS PROTECTION

We will refund **your excess** if an identifiable driver of another vehicle causes a **loss** that is covered by this policy, provided:

1. **you** give **us** enough information to establish that the driver of the other vehicle was completely at fault, and
2. **you** give **us** the registration number of the other vehicle and information **we** require to identify the driver (including name and address), and
3. **you** provide **us** with reasonable assistance to recover **your** claim from the driver of the other vehicle, or from the owner.

YOUR NO-CLAIM DISCOUNT

We will review this policy at the end of each **insurance year**. If you have made no claim during that **insurance year**, **we** will discount **our** standard premium at the next renewal. The **schedule** shows the amount of the discount.

If **you** make a claim during the **insurance year**, **we** may reduce the discount at the next review.

If **you** make two or more claims during the **insurance year**, **we** will remove the discount at the next review.

Your no claims discount will not be affected by a claim under the Roadside Assistance Option.

YOUR ONGOING OBLIGATIONS ONCE WE HAVE ACCEPTED A CLAIM

Once **we** have accepted a claim under this policy, **you** must:

1. Immediately tell **us** if any lost or stolen property which was part of the claim is found or recovered, and hand it over to **us** if **we** request it. **We** will keep any property **we** have paid a claim for, including any proceeds if it is sold.
2. Immediately tell **us** if any person is ordered to make reparation to **you** for any part of the **loss** for which **you** have claimed, and reimburse the reparation to **us** as soon as **you** receive it.

COMPLAINTS PROCEDURE

SHOULD YOU HAVE A PROBLEM

We are committed to providing **you** with excellent products and customer service.

We will always do **our** very best to get things right and provide **you** with the level of service that **you** expect from **us**. If **you** have any reason to complain, **we** will do everything possible to resolve the matter as quickly as possible.

We have a three step process in place to ensure that **your** concerns are dealt with in a fair, prompt and professional manner.

Here's what you can do:

1. Talk to the person you have been dealing with from Credit Union Insurance

They will do their best to resolve the matter, should **we** have made a mistake, or clarify the situation if there has been a misunderstanding.

2. Talk to the Manager or Team Leader of the department you are dealing with

If the situation has not been resolved and **you** wish to take the matter further, **you** can contact the Manager of the department, who will personally investigate **your** complaint and update **you** on their findings.

3. Refer the matter to our Chief Executive

If **you** are not satisfied with the result of step 2, **you** can write to **our** Chief Executive, providing a full explanation of **your** concerns.

We will acknowledge **your** complaint within three working days of receiving it and will make sure it is fully investigated. The Chief Executive will review the situation and will write to **you** within 10 working days of receiving **your** complaint confirming the outcome of **our** investigation.

Write to: **Credit Union Insurance Limited**
 PO Box 1056,
 Napier, New Zealand

POLICY EXCLUSIONS

SECTION 1: These exclusions apply to Section 1 of the policy only.

CONFISCATION

You are not covered under this policy for any **loss** connected with the confiscation or destruction by the order of government or by any person or body legally authorised to seize, confiscate or destroy **your vehicle**.

MECHANICAL OR ELECTRICAL BREAKDOWN

You are not covered under this policy for mechanical **loss**, electrical **loss**, or electronic **loss** to the **vehicle** however it is caused.

However, **we** will not apply this exclusion where that **loss** results:

1. in or from a fire, **or**
2. from a collision with the **vehicle**, or from the overturning of the **vehicle**, or from the **vehicle's** immersion in water, or from a flood, or from the intentional damage, theft or conversion of the **vehicle**, **or**
3. from earthquake, volcanic eruption, hydrothermal activity or tsunamis.

Also, this exclusion does not apply to the Roadside Assistance Option.

TYRE DAMAGE

You are not covered under this policy for any **loss** to tyres caused by punctures, cuts, splits or bursts or the application of the brakes.

However, this exclusion does not apply if the tyre damage arises in connection with:

- a) a **loss** for which a claim is payable under this policy,
- b) intentional damage, **or**
- c) the Roadside Assistance option

WEAR, TEAR, DEPRECIATION AND LOSS OF

You are not covered under this policy for:

1. **loss** of use, **or**
2. depreciation, **or**
3. wear and tear or rust of the **vehicle**

SECTION 2: These exclusions apply to Section 2 of the policy only.

WHAT IS NOT COVERED UNDER SECTION 2

We do not cover any legal liability or defence costs:

1. for **loss** to property which **you** own, or which is in **your** possession or control;
2. for **loss** to property being carried by, or in, **your vehicle**. This does not apply to a vehicle **your vehicle** is towing without reward because it is not fit to drive;
3. for **bodily injury** to **you** or the driver, or to any person who lives with **you** or the driver;
4. for **bodily injury** to any person who is a passenger in **your vehicle**, or for loss to any property that any passenger in **your vehicle** owns or has possession or control of;
5. that exists only because you have agreed to it;
6. for any fine, or any punitive, exemplary or aggravated damages;
7. arising from legal proceedings brought in any court outside New Zealand.
8. in connection with any seepage, pollution or contamination (including the cost of removing, nullifying or cleaning up), unless the seepage, pollution or contamination happens during the period of cover and is caused by a sudden **accidental** event that happens during the **period of cover**.

SECTIONS 1 AND 2: These exclusions apply to all parts of the policy.

ALCOHOL, DRUGS AND INTOXICATING SUBSTANCES

You are not covered under this policy while the **vehicle** is being **used** by anyone who:

1. has a breath/alcohol or blood/alcohol concentration that exceeds the legal limit, **or**
2. is under the influence of any other intoxicating substance or any drug to such an extent that they are incapable of having proper control of the vehicle, **or**
3. refuses to meet the legal obligation after an accident to undergo a breath or blood test, or fails to stop, or remain at the place of the accident.

This does not apply if the **vehicle** is stolen or illegally converted and **you** lodge a compliant with the Police.

LOSS OF ELECTRONIC DATA

You are not covered under this policy for loss of **electronic data** and any liability or defence costs arising from this, directly or indirectly caused by, or in connection with a **computer virus**. This includes loss of use, reduction in functionality or any other associated loss or expense in connection with the **electronic data**.

MODIFIED VEHICLE

You are not covered under this policy if the **vehicle** has been **modified**, unless the details of all of the **modifications** have been given to **us** beforehand and **we** have agreed in writing to continue cover.

NUCLEAR AND WAR RISKS

You are not covered under this policy for **loss**, liability or defence costs connected in any way with:

1. any operations employing the process of nuclear fission or fusion, or handling of radioactive material. This includes, but is not limited to:
 - a) the use of nuclear reactors such as atomic piles, particle accelerators or generators or similar devices, **or**
 - b) the use, handling or transportation of any radioactive material, **or**
 - c) the use, handling or transportation of any weapon or explosive device employing nuclear fission or fusion, **or**
2. war, invasion, act of foreign enemy, hostilities or war like operations (whether war is declared or not), civil war, mutiny,

3. rebellion, revolution, or
civil commotion assuming the proportions of or amounting to an uprising, insurrection, military or usurped power.

TERRORISM

You are not covered under this policy for any **loss**, liability or defence costs directly or indirectly caused by, resulting from or in connection with:

1. an **act of terrorism**, regardless of any other cause or event contributing to the **loss**, liability or defence costs, or
2. any action taken to control, prevent, suppress or do anything else in relation to an **act of terrorism**.

UNLICENSED DRIVERS

You are not covered under this policy if the driver of any **vehicle**:

1. does not comply with all of the conditions of their driver licence, **or**
2. is not legally allowed to drive in New Zealand.

This does not apply if the **vehicle** is stolen or illegally converted and **you** lodge a compliant with the Police.

UNSAFE OR UN-ROADWORTHY VEHICLE

You are not covered under this policy if the **vehicle** is being **used** in an unsafe or un-roadworthy condition, and:

1. that condition of the **vehicle** contributed to the **loss** or liability, and
2. the driver was aware, or should have been aware of that condition.

ROADSIDE ASSISTANCE OPTION

In addition to the exclusions that apply to Section 1 generally, or, to all parts of the policy, **you** are not covered under this policy for Roadside Assistance benefits where:

1. **You** are covered under the policy for **accidental loss** in respect of the same event that would otherwise give rise to the claim for the Roadside Assistance benefit.
2. **Your vehicle** has undergone unauthorised modifications (including without limitation any replacements, removals, or additions) which are not approved by the manufacturer.
3. **Your vehicle** has been modified for racing, trials or rallying or any accident or any claim for service has arisen in respect of such races, trials, rallies or participation in such activities
4. **Your vehicle** has been driven outside its legal description of use.
5. **Your vehicle** is not well maintained or does not have a current Warrant of Fitness or Certificate of Fitness.
6. **Your vehicle** is carrying more passengers or towing a greater weight than that for which it was designed as stated in the manufacturer's specifications.
7. There is improper, unauthorised, reckless or negligent operation or misuse of **your vehicle**.
8. **Your** request results from an accident, being a collision or impact with another vehicle or object or attempted break in or theft of **your vehicle**.
9. **Your vehicle** is not in a roadworthy condition or has not been regularly serviced in accordance with the Manufacturer's instructions.
10. There is loss or damage directly or indirectly in consequence of war, invasion, act of God, act of foreign enemies, hostilities whether war be declared or not, civil war, rebellion, insurrection, terrorism, military and usurped power, riot, or civil commotion or sabotage.
11. There is mechanical breakdown due to driver related damage or misuse of **your vehicle**.
12. There is loss or damage resulting from unauthorised repairs or from faulty workmanship.
13. There is mechanical breakdown caused by the fitting of accessories to **your vehicle** which are not genuine or are not from the original manufacturer and which are not approved by the manufacturer.
14. **Your vehicle** is not duly registered or does not comply with relevant provisions, laws and regulations for road worthiness and use.

15. There is loss or damage resulting from the influence of intoxicating substances or drugs which exceed the limits prescribed by law.
16. **Your vehicle** is left unattended.
17. **Your vehicle** is located off a public road.
18. **Your vehicle** is not accessible by a two-wheel drive recovery vehicle.
19. The provision of services requested is outside New Zealand.
20. A subsequent call out is required after the initial failure for the same related event.

Neither **we**, nor **NZRA**, will be held responsible for any damage or theft of objects and accessories that are left in or outside **your vehicle**.

NZRA will not attempt forced entry of a vehicle unless instructed to by **you**. Neither **we**, nor **NZRA** will be held liable for any damage to the vehicle if **NZRA** are asked by **you** to attempt a break in.

NZRA reserves the right to amend or withdraw services where use is excessive due to lack of regular preventative maintenance, non-compliance to rectify any recurring failures or numerous call-outs due to owner/driver error.

POLICY CONDITIONS AND YOUR OBLIGATIONS

COMPLYING WITH THIS POLICY

We will not pay any claim under this policy unless the person claiming has complied with all the terms of the policy.

TAKING REASONABLE CARE

We will not pay any claim under this policy unless the person claiming has taken reasonable care at all times to avoid **loss** or liability covered by the policy.

TELLING THE TRUTH

All statements made in connection with this policy must be true and correct. This includes any statement made by any person in support of a claim.

FRAUD

This policy is void if **you** or anyone else claiming under this policy, takes any action or makes any statement in connection with this policy that is dishonest or fraudulent in any way.

CHANGES IN CIRCUMSTANCES

You must immediately tell **us** if, after the start of this policy, there are any **modifications** to the **vehicle**, or there is any material increase or alteration in the risks **we** cover under it.

OTHER INSURANCE

You must tell **us** as soon as **you** know about any other policy that covers **your vehicle**.

If there is another policy that applies, **we** will not pay anything under this policy until that other policy is exhausted.

CANCELLATION

You can cancel this policy by giving notice to **us**. **We** will return any unused premium that **you** have paid on a pro rata basis.

We can cancel this policy by giving notice to **you** - this cancellation may relate to the policy as a whole or just to the Roadside Assistance Option. **We** will give at least 14 days notice before **we** do this. The 14 day period starts on the day **we** deliver or post the notice. We will return any unused premium **you** have paid on a pro rata basis.

If **we** pay a total loss this policy ends at the payment date and no premium is refunded.

There is no refund of the Roadside Assistance Fee available for the Roadside Assistance Option if you cancel your policy.

However, if you cancel your policy partway through an **insurance year**, your Roadside Assistance benefit will continue until what would have been your next policy anniversary date. During this period, should you wish, you may transfer the Roadside Assistance Option to another vehicle if **we** and **NZRA** accept the suitability of the replacement vehicle.

DISPUTES

The law of New Zealand applies to this policy, and only the New Zealand Courts may determine any dispute about it.

GOODS AND SERVICES TAX

Amounts referred to in this policy include any GST that may apply.

JOINT INSURANCE

If more than one person or entity is insured under this policy, they are jointly insured.

We may choose to pay any claim in full to the person who is named first in the **schedule**, and this will meet all **our** obligations under this policy for that claim.

NOTICES ABOUT THIS INSURANCE

All notices given about this policy must be in writing.

Any notice **you** give to **us** must be delivered in person, or posted or emailed to our Head Office.

Any notice **we** give to **you** will be delivered in person, or posted or emailed to the last known address that **we** have for **you**, or to **your** agent or representative if **you** have one.

PARTIES WITH A FINANCIAL INTEREST OVER YOUR VEHICLE

If **we** are advised in writing of any financial interest or security over any property covered by this policy **we** may choose to pay part or all of any claim to the holder of that security, but limited to the amount of its loss.

This payment will go towards meeting **our** obligations under this policy to **you**.

PERIOD OF COVER / PREMIUM PAYMENT BY INSTALMENTS

If **you** agree to pay the annual premium weekly, fortnightly or monthly then:

1. **you** must use a Deduction Authority which **we** approve; and
2. this policy is for the period shown on the **schedule**, starting on the "From" date and ending on the "To" date. After this it will be continuously renewed for a further week, fortnight or month (as agreed) when **you** pay each instalment of premium due as provided by the Deduction Authority.

Irrespective of whether **you** chose to pay the premium by instalments, the Roadside Assistance Fee is payable in full annually in advance on each policy anniversary, and will be automatically renewed with **your** policy unless **you** inform **us** in writing not to renew the Roadside Assistance Option. The Deduction Authority will include deduction for both premium instalments and the annual Roadside Assistance Fee payable under this policy.

DEFINITIONS

Wherever the following words, or any derivatives of them, are used in **bold** in this policy, this is what they mean:

accessory	any part of your vehicle that was not supplied or fitted by the original manufacturer of the vehicle , and is not strictly necessary for it to function as a vehicle , including any: <ul style="list-style-type: none">- car seat covers, child car seats, or floor mats, and- portable telephone that connects to a power source within the vehicle, and- audio equipment, radio or any other entertainment and communication equipment that is permanently affixed to the vehicle.
accidental	means an unexpected and unintended by you .
act of terrorism	an act by any person or group(s) that includes (but is not limited to) the use of force or violence and/or the threat of force or violence, whether they are acting alone or on behalf of or in connection with any organisation(s) or government(s). By its nature or context, this act is done for, or in connection with, political, religious, ideological, ethnic or similar purposes or reasons, including the intention to influence any government and/or to make the public, or any section of the public, afraid.
bodily injury	bodily injury to, any person, including sickness, disease, disability, shock, fright, mental anguish, mental injury or death.

computer virus	a set of corrupting, harmful or otherwise unauthorised instructions or code, including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, which propagate themselves through a computer system or network of whatsoever nature. This includes but is not limited to Trojan Horses, worms and Time or Logic Bombs.
cover amount	the Cover Amount shown in the schedule .
electronic data	facts, concepts and information converted to a form usable for communications interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment. It includes programs, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.
excess	the amount shown in the schedule .
family	any member of your family who lives with you .
insurance year	if you pay the premium annually, the period of cover , but if you pay the premium by instalments, each period of 12 months after the date you first purchased this policy.
loss	physical loss or physical damage (not including a loss covered by the Roadside Assistance Option)
market value	the reasonable cost to purchase a vehicle on the retail market which is the same year, make, model and specification as your vehicle , has done the same mileage, and is in the same general condition. It includes the value of any fitted equipment which is insured.
modification	any change to the vehicle that is different to the manufacturer's original specifications or recommendations.
NZRA	New Zealand Roadside Assistance Limited
partner	your husband or wife or person who you are living with in the nature of a marriage.
period of cover	the period of time shown in the schedule .
principal drivers	the Principal Drivers named in the schedule .
Roadside Assistance Fee	Is the fee payable to us for the Roadside Assistance Option. This fee is payable in advance in full for the insurance year (or the part thereof remaining if purchased during an insurance year). The fee is non-refundable if this policy is cancelled by you during an insurance year .
schedule	the most recent Schedule to this policy issued by us .
trailer	any domestic general use trailer that you own or that is in your care, and its not covered by any other insurance. It does not include a boat trailer, camper trailer, caravan or horse float.
uneconomic to repair	a total loss because: <ul style="list-style-type: none"> - the vehicle is uneconomic or unsafe to repair in our opinion, or - it has been stolen and not recovered.
use	includes any driving, parking or storing of the vehicle
vehicle	the car shown in the schedule , which you own, lease or are buying under a finance agreement. This includes: <ol style="list-style-type: none"> 1. equipment supplied and fitted by the manufacturer; 2. fitted air conditioning, bull bar, towing or child restraint equipment; 3. any accessory; 4. tools and breakdown equipment supplied by the manufacturer which would normally stay with the car when sold, up to a maximum of \$500 in total.
we	Credit Union Insurance Limited, except for the Accidental Death Benefit, where it means NZACU Business Services Division Trust.
you	the 'Insured' shown in the schedule .