JANSSEN
INSURANCE

DRIVING PEACE OF MIND FOR OVER 25 YEARS

CVI Comprehensive Vehicle Insurance

With ROADSIDE

WoF / CoF A vtnz INCLUDED WITH YOUR POLICY

Unlimited callouts NZRA NZ Roadside Assistance Ltd 24 hours a day. 365 days a year. INCLUDED WITH YOUR POLICY

JANSSEN INSURANCE

DRIVING PEACE OF MIND FOR OVER 25 YEARS

Dear Motorist,

Congratulations on the purchase of your vehicle and welcome to the protection of Janssen Comprehensive Vehicle Insurance. This Policy has been written so that you can understand what is covered. Please read this Policy carefully and contact us if you have any queries.

If a word is shown in **bold**, it has a special meaning. A list of these words and their meanings as well as other important terms can be found in the glossary of terms section.

Headings are a guide only. The headings help you find your way around this policy wording.

This Policy is administered by Janssen Insurance Limited. All communications relating to claims or queries should be directed to:

Janssen Insurance Limited

0800 526 7736

(0800 JANSSEN)

COOLING OFF PERIOD

At Janssen Insurance, we offer a cooling-off period. If you are not completely satisfied with the cover provided by your policy, you can cancel it within 14 days from the date of purchase by notifying us or your selling agent of your cancellation in writing, either by post or email, provided you have not made a claim under your policy. We will refund any premiums you have paid us, less an administration fee that may be deducted to cover the costs of processing your cancellation during the cooling-off period, as outlined in your Policy Certificate.

CONTENTS

Cooling Off Period & Contents	**2**
Your Cover	**3-6**
Customer Care	**6**
WoF & CoF A	**7-8**
Roadside Assist	**9**
General Exclusions	**10-11**
Policy Conditions	**12-13**
Important Notices	**14-15**
Claims Procedure	**16**
Glossary	**17-19**

YOUR COVER

Please read this section carefully as it contains important information about your Comprehensive Vehicle Insurance Policy. In consideration of the premium paid and subject to the terms, conditions, and exceptions set out below and attached in your policy certificate, we will indemnify you to the extent of this Policy for any insured event that occurs within New Zealand.

LOSS OR DAMAGE TO YOUR VEHICLE

The Cover:

Where there is a loss or a total loss, we will at our option repair or if it is uneconomical or unsafe to repair, we will pay you the **market value** up to the sum insured stated on your Policy Certificate.

Who can drive your vehicle:

We will provide cover under this policy when the vehicle is being driven by:

- you (the policyholder), or
- any driver named on your policy certificate, or
- a licensed unnamed driver who has your permission to use the vehicle, provided they are not a **regular driver** of your vehicle, and all other policy terms and conditions are met.

> ⚠ **IMPORTANT Exclusion: unnamed regular driver**
>
> A licensed unnamed driver who uses the vehicle more than once a month is considered a **regular driver** and must be named on this policy certificate as an additional driver.
>
> **A regular driver who is not named on your policy certificate will not be covered by this insurance policy.**

Where an unnamed driver is covered, an additional **excess** will apply, as shown in your policy certificate.

Description of use:

Please refer to your Policy Certificate for full terms of use.

Please be aware that if your Policy Certificate does not specify **Business/Commercial use**, the terms of this policy will be considered breached if the vehicle is used for business or commercial purposes, irrespective of how the vehicle was being used at the time of loss.

All commercial, business or professional use must be approved by us and noted on the Policy Certificate before cover applies.

Limits:

The maximum amount payable will be the **market value** of the vehicle up to the sum insured described in the Policy Certificate.

Exceptions:

There is no cover for:

- Loss of use, depreciation, wear and tear, corrosion, existing defects or damage.
- Mechanical, electrical, or electronic breakdown, failure or breakage.
- Loss or damage to any electronic device caused by the failure of that device.
- Loss arising from failure of, or defect, or fault, in design or specification.
- For lost or stolen keys.
- Intentional loss or damage caused by you or a person acting with your express or implied consent.
- Using the incorrect fuel.

We will not pay:

- For the cost of air freighting parts or accessories from overseas or for the replacement of any part which has not been damaged.
- More than the indicated amount on the policy certificate for loss or damage to accessories installed outside of the manufacturer's standard fittings for the vehicle model.
- For the inability of any repairer to match existing paint and we will only pay for the repainting of those areas that have been damaged.

Janssen Insurance has the option to use new, recycled, aftermarket parts or reconditioned parts in any repair.

For any repairs paid for by the policy holder, without a claim lodged with Janssen Insurance (or not accepted as a claim) Janssen Insurance may at its discretion list as an exclusion, or decline a subsequent claim as a result of contributing failures relating to the quality of the repair not being to an acceptable standard or being incomplete.

LEGAL LIABILITY

The Cover:

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

Limits:

We will pay up to $5 million (GST inclusive), including costs, in respect of any one accident or number of accidents arising out of one event.

Exceptions:

There is no cover:

- 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.
- When the loss or damage occurs to your own property or to the property that is in your possession, control or custody.

EXCESS:

Your insurance policy includes an excess on each claim you make.

Your excess is the amount you must contribute as the first payment towards the cost of repair or replacement on each claim you make. The Policy Certificate states the excess that applies under your policy.

The excess as shown on the Policy Certificate is applicable to all claims. All limits are GST inclusive. If you are claiming for a windscreen, sunroof or window under glass cover, and there is no other damage to your vehicle, there is no excess to pay (excluding **Commercial or Business Use** vehicles, excess is shown on the Policy Certificate).

You can either pay the excess directly to a supplier or repairer, or we can deduct the excess from our payment to you.

Sometimes your excess will be reimbursed.

If another party is responsible for your loss, we may be able to claim the costs from them or their insurance provider. In such cases, we try to recover the full value of the loss, including your excess amount, allowing us to reimburse you for the excess you paid.

We will reimburse your excess if:

- your claim relates to an accident with another vehicle, and
- we can confirm that the third party was at fault, and they did not suffer a medical event that was to blame for the Loss, and
- you can give us the registration number of the other vehicle and the name and address of the other driver, and
- the other driver acknowledges his or her involvement in the accident to us, and
- your excess can be recovered from the legally liable party, once the total amount has been collected.

Unnamed Driver Excess:

If, at the time of a claim, your vehicle is being driven by a licensed driver who is not listed on your policy certificate, the **unnamed driver** excess shown on your policy certificate will apply in addition to any other applicable excesses.

Cover will apply provided:

- the driver has your permission to use the vehicle,
- the driver is not a **regular driver** of the vehicle, and
- all other policy terms and conditions are met.

OPTIONAL COVER - RENTAL VEHICLE

The Cover:

The following optional cover may be available if you pay an additional premium. The Policy Certificate states if you have chosen this optional benefit and the limitations.

Limits:

You may arrange a vehicle of your choice and we will reimburse you as per the limitation noted on your Policy Certificate. To claim this benefit you will need to provide a copy of the GST invoice and proof that you have paid.

The Rental Vehicle Option is provided from the date you report the claim to us and will end on the earliest of the following;

- The date your repairs are completed;
- The date we settle your total loss claim;
- Or up to 30 days from the date you received your rental vehicle.

CUSTOMER CARE PACKAGE:

A Customer Care Package to the value of over $5000 is included in your Janssen Comprehensive Vehicle Insurance and available to you with a valid and approved claim:

- **Trailer cover up to $1000**
  Trailer cover does not include the contents of the trailer and excludes boat trailers, horse trailers, caravans or camper trailers.
- **Child Restraints up to $1000**
  You are covered for theft, or damage that occurs in the event of a motor vehicle accident.
- **Towing up to $1000**
  Towing, recovery and storage applies to a valid and approved claim
- **Accessories cover up to $1000**
  Fitted accessories outside of the manufacturer's standard fittings are covered up to $1000, excluding dash cameras and radar detectors. The accessories must be noted in the Policy Certificate and in a receipt of purchase. Please note that if the vehicle is deemed a total loss, the maximum amount we will pay is the **market value**, up to the sum insured specified on the Policy Certificate, and any fitted accessories listed in the Policy certificate, up to $1000.
- **Accommodation and rental car cover up to $1000**
  Applies when you are more than 150 kms from your home address and your vehicle is not drivable or stolen.
- **Transport home if your vehicle cannot be driven, up to $150**
  If your vehicle is involved in an accident and cannot be driven, we will reimburse you up to $150 for a taxi or Uber to help you get home.

All Customer Care Package payments are by reimbursement only.

Glass Cover:

You are covered when claiming for the repair or replacement of any windscreen, window or sunroof. When there are no other damages to your vehicle, you are not required to pay any excess when claiming for Glass cover (excluding **Commercial or Business Use** vehicles, excess is shown on the Policy Certificate).

Customer care package applies to accepted claims under this policy

WARRANT OF FITNESS (WOF) OR CERTIFICATE OF FITNESS (COF A)

BENEFIT:

Your policy includes one standard **Warrant of Fitness (WoF)** inspection during the Period of Insurance. If your vehicle is a light passenger service vehicle for example, a taxi or Uber vehicle, your policy instead includes one **Certificate of Fitness A (CoF A)** inspection during the **period of insurance**.

The inspection must be completed by **VTNZ (Vehicle Testing New Zealand)** at an authorised VTNZ branch.

What We Will Pay For

We will pay the cost of **one VTNZ WoF or CoF A** inspection for your insured vehicle, provided that:

- The vehicle is covered under this policy at the time of inspection; and
- The inspection is booked and carried out at an authorised VTNZ branch; and
- The inspection is for the same vehicle shown on your Policy Certificate.

This benefit applies once only per **period of insurance** and does not accumulate or carry forward.

What We Will Not Pay For

We will not pay for:

- The cost of any repairs, adjustments, parts, or labour required for the vehicle to pass the **WoF** or **CoF A**.
- Any re-inspection fees charged by **VTNZ** if the vehicle initially fails its inspection.
- Any inspection completed by a provider other than **VTNZ**.
- Any inspection carried out before your policy start date or after your **period of insurance** ends.

How to Claim This Benefit

You will receive an email approximately 14 days before your **WoF** or **CoF A** due date containing a voucher code that can be redeemed at any authorised **VTNZ** branch for your **WoF** or **CoF A** inspection.

If you do not receive your voucher code, please contact us before your existing **WoF** or **CoF A** expires so we can confirm your eligibility and provide your code.

IMPORTANT INFORMATION

- The **WoF** or **CoF A** benefit is included and forms part of your insurance package. It is not a separate or refundable component of your premium.
- The **WoF** or **CoF A** benefit does not include any additional services or add-ons provided by **VTNZ**.
- If your policy is cancelled before the **WoF** or **CoF A** inspection is used, no refund or credit applies for the unused benefit.
- If your policy is paid by instalments and your premium payments stop or fall into arrears, the **WoF** or **CoF A** voucher becomes invalid and cannot be used or redeemed.
- This benefit is available only while your policy remains active and in good standing.
- This benefit does not replace, extend, or alter any statutory or regulatory vehicle inspection obligations under New Zealand law.
- Janssen Insurance is not responsible for the outcome of the **WoF** or **CoF A** inspection or for any costs required to rectify a failed inspection.

ROADSIDE ASSIST
24 HOURS A DAY / 365 DAYS A YEAR

The Roadside Assistance benefit provides you with unlimited call outs per year with no dollar limit on road services (limited to one call out, per event). You and any person named on the policy certificate can receive assistance in any of the following situations:

Flat Battery/Jump Start: If a battery replacement is required, this can be done in conjunction with your nearest Authorised Repairer network.

Lost/Locked Keys: Unlock the vehicle or if appropriate transport the vehicle to the nearest place of repair.

Flat Tyre Assistance: Assistance with changing a spare tyre, inflation and/or transportation of the vehicle to the nearest repairer.

Out of Fuel: Delivery of 5 litres of petrol or diesel free of charge.

Towing (excluding Accident): If the vehicle cannot be mobilised or accessed at the roadside (public roads only) Roadside Assistance will arrange for the vehicle to be transported to the nearest repairer or place of secure storage. Storage costs will be the responsibility of the caller. If at the time of the breakdown the vehicle was towing a trailer or sidecar, this will be transported to the nearest place of safety.

Accident, Theft and Vandalism Advice: If the owner's vehicle has been immobilised due to an accident, theft or vandalism, Roadside Assistance will provide advice to the owner. Roadside Assistance can arrange accommodation, taxi, rentals etc., at the owner's expense.

Operator Assistance: In the event of a breakdown, accident or medical emergency the operator can relay urgent messages to family, friends or business associates.

Travel Direction: Should you become lost or require travel directions the operator can provide help and assistance on how to reach your planned destination.

The following exclusions apply to the Roadside Assistance benefit:

- Vehicles used in vehicle racing, rallies, speed or duration testing or any practice thereof.
- Situations where the vehicle is disabled by floods, snow affected roads, or is not accessible due to adverse conditions.
- Vehicles being bogged in off road conditions and not accessible by normal two or four-wheel drive recovery vehicles.
- Vehicles located off public roads (other than private residence), not accessible by normal two or four-wheel drive recovery vehicles.
- Any situation where you are not going to be with your vehicle when Roadside Assistance attends your call out.
- Vehicles not displaying a current vehicle registration certificate and warrant of fitness.

**** Please refer to your policy certificate for full terms and conditions.***

0508 4 ROADSIDE

0508 476 237

GENERAL EXCLUSIONS

The following exclusions 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:

- If your vehicle is being:
  - used other than in accordance with the description of use; or
  - used for hire or carrying of fare paying passengers or reward unless otherwise stated on your policy certificate; or
  - used in off-roading and/or off-road. This includes but is not limited to, beaches, sand dunes, open land, rivers or river beds, water, or unsealed surfaces; or
  - 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
  - used outside of New Zealand; or
  - driven outside of the conditions of your license, including but not limited to reckless acts and/or driving by you or by a person driving your vehicle or another person acting with your express or implied consent; or
  - driven by someone who holds an invalid driver's licence, or expired driver's licence, or suspended driver's licence (and is disqualified from driving); or
  - driven in an illegal or unlawful manner; or
- If your vehicle is being used or driven by any person who:
  - is under the influence of any intoxicating substance or drug; or
  - has a proportion of alcohol in the blood which exceeds the legal limit; or
  - fails to supply a blood or breath sample as required by law; or
  - fails to stop, or remain at the scene following an accident, as required by law.
  - this exception shall not apply in respect of loss, which results from theft or conversion.
- For fines, penalties and the defence costs associated with actions taken to defend fines and penalties.
- For any intentional loss or damage caused by you.
- Your failure to take all reasonable steps to always **safeguard** your vehicle from loss including, but not limited to:
  - Leaving your vehicle unlocked whilst unattended.
  - Leaving a window down or door open.

- Leaving the vehicle engine running, with no occupants in the vehicle.
- Leaving a key in the vehicle.
- Not reporting to the police any parts of the vehicle that have been stolen, or any failed attempts to break into the vehicle.
- Loss, damage, cost, expense, prosecution or liability arising from any intentional or reckless act or omission by you or anyone else covered by this policy.
- Where the policyholder is not fit to drive, with any injury or impairment.
- Where the keys have been placed in a location that is not **safeguarded**, or is unlocked, or is unsecured.

- If you do not cooperate during the Claim process and fail to meet the requirements of the Claims Procedure.
- Costs incurred due to an unreasonable delay in you notifying us of a claim.
- There is no cover if your vehicle is being used in an unsafe or damaged condition:
  - Where the vehicle would not meet Warrant of Fitness (or Certificate of Fitness) requirements.
  - Where the damage or unsafe condition of the vehicle is the cause of a subsequent loss.
  - Where the vehicle has been operated without first acquiring approval from Janssen Insurance after there has been a loss or any damage.
- There is no cover for damage to the tyres caused by braking, punctures, cuts or bursts except as a result of an accident, fire, malicious damage, or theft.
- For repairs commenced or completed without Janssen Insurance authorization, these will not be covered by the policy.
- Replacement of non-damaged parts, including but not limited to the replacement of items that are part of a whole set if the loss or damage occurred to only part of that set (such as alloy wheels, brake or suspension component)
- For any consequence of:
  - War, invasion, act of foreign enemy, hostilities (whether war be declared or not), acts of terrorism, civil war, rebellion, insurrection, military or usurped power; or
  - confiscation or destruction by the order of Government or legally authorized entity; or
  - radioactive material, contamination by radioactivity, nuclear weapons, ionizing radiations or contamination by radioactivity from nuclear fuel, or the combustion of waste from nuclear fuel.
- For any costs which can be recovered under the provisions of the Accident Compensation Act 2001 and its amendments.

POLICY CONDITIONS

CANCELLATION

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 will end at 4:00pm on the day we receive your notice, or the date advised of the cancellation, whichever comes first.

You have 14 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. We will refund any premiums you have paid us, less an administration fee that may be deducted to cover the costs of processing your cancellation during the cooling-off period, as outlined in your Policy Certificate. If the Policy is cancelled after 14 days, we will retain an amount from the premium to cover the time the Policy has been in force and cancellation fees. Depending on how you purchased the insurance, we will refund the balance of the premium either directly to you, to your financier, or to you through the selling agent.

Valid cancellations and any applicable refunds, outside of the cooling-off period, are calculated on a flat-line/pro-rata basis from the unused portion of the insurance based on the amount charged by the retailer (retail price). This calculation is outlined below.

Pro-rata Refund = (R/T) x U - A
R = Retail price
T = Total term in days of the Policy
U = Unused days remaining on the Policy
A = Admin fee may apply

We will not refund any premium if you have made any claim under this Policy.

Cancellation by us: We may cancel this policy at any time by sending a letter or email to this effect to you at your last known postal or email address. The cancellation will take effect at 4:00pm on the 14th day after the letter or email has been sent.

PREMIUM PAYMENT

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

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

The policy remains an annual contract, and the period of cover will only be valid if you maintain your instalment payments.

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 we may refuse a claim if an instalment payment is overdue or cancel your policy due to non-payment of premium.

In the event of a total loss, we reserve the right to deduct any outstanding annual premiums from the final settlement amount.

YOUR POLICY WILL AUTOMATICALLY BE CANCELLED IF:

Your direct debit is cancelled or stopped by you or your bank.

Any premium instalment/s remain unpaid for 28 days.

JURISDICTION

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

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.

IMPORTANT NOTICES

YOUR DISCLOSURE RESPONSIBILITIES

Your Policy records a contract of insurance between you and us (Janssen Insurance).
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 void this insurance from its inception.

Subject to the rights set out in the Criminal Records (Clean Slate) Act 2004, you are under a duty to disclose all material information to us whether the information is asked for or not.

You must tell us immediately if any of the following happen:

Changes to your vehicle or its use

- Your vehicle starts being used for any **business or commercial** purpose.
- Your vehicle is **modified** from the manufacturer's standard specifications.
- A new person becomes a **regular driver** of your vehicle.

Changes to you or other insured drivers

- You, or any person covered by this policy, commit, are charged with, or are convicted of a criminal offence.
- You, or any person covered, commit, are ticketed for, are charged with, or are convicted of a driving offence (other than parking offences).
- You, or any person covered, have a driver licence suspended or cancelled, or have a special condition added to their licence.
- You, or any person covered, have a claim declined or a policy avoided.
- You, or any person covered, have insurance refused, cancelled, or accepted on special terms by any insurer.

What we may do

- We may change your premium or the terms of your cover to reflect these changes.
- We may cancel your policy if, in our opinion, there is a substantial change in risk.

⚠ IMPORTANT

If you do not tell us about changes that you are required to disclose:

- we may decline any claim (and recover any claims payment already made), and
- we may cancel or avoid your policy.

YOUR PRIVACY

To evaluate your suitability for the insurance you seek, for underwriting purposes and other purposes authorised by law, we and/or our Agent (who acts on our behalf in marketing and arranging insurance) will collect personal information about you from our interactions with you over the phone or in person, including your contact information, billing information, information requested from the disclosure questions during the insurance application process, and other information about your risk profile for the insurance you seek. We will also collect personal information from you regarding each individual who will frequently drive the vehicle (Named Driver), as each Named Driver will also be included on the insurance policy. If you provide information about other Named Drivers, you confirm that you have their consent to do so.

While providing some of the information is optional, if you choose not to provide us with any of the information we ask for, we may not be able to properly assess your suitability for the insurance you seek and may decline to place insurance for you. In addition, your insurance may not be valid, and you may not be covered under the policy if you need to make a claim.

We may share the personal information you disclose to us to our Agent and Quest Insurance Group Limited to assess your suitability for the insurance you seek and to place your insurance, and any other person authorised by law or by you. If you have provided consent, Janssen and our Agent may use your personal information to market products or services to you, including by contacting you directly (e.g. by text, phone or email).

Subject to the Privacy Act 2020, you have the right to request access to and correction of your personal information by contacting us at info@janssens.co.nz.

For more information, please review our full Privacy Terms on our website at www.jansseninsurance.co.nz. If you do not agree to any of our Privacy Terms, please contact us immediately.

IF YOU HAVE A CONCERN

We are committed to providing you with a great customer experience. If you feel that we have let you down, please bring this to our attention by contacting us at complaints@janssens.co.nz. Where reasonably possible, we will seek to resolve your concerns to your satisfaction straight away. In the unfortunate event, we still are not able to resolve your complaint to your satisfaction, we will escalate it to our Complaints Resolution Panel. If we are unable to resolve your complaint, we will advise you in writing, and you can choose to refer the matter to the Insurance and Financial Services Ombudsman Scheme (IFSO).

INSURER 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. The underwriter, Quest Insurance Group Limited, has been given a B (Fair) Financial Strength Rating by A.M. Best. The rating outlook is stable. The rating scale is:

A+	Superior	B+	Good	C+	Marginal	D	Poor
A	Excellent	B	Fair	C	Weak		

Ratings from 'A+' to 'C' may be modified by the addition of either a second plus sign (+) or a minus sign (-) to reflect gradation of financial strength within the category. The rating scale above is in summary form. The full version of this rating scale can be obtained from www.questinsurance.co.nz

NO FINANCIAL ADVICE

Janssen Insurance does not hold a licence to provide financial advice. Our representatives provide general information about our insurance products and their features, benefits, and risks, to help you decide which product may be best for you. The general information we provide about our insurance products does not take into account your specific financial situation, needs or goals and is not intended to be financial advice. If you are unsure, you should seek advice from an independent financial adviser before making a decision.

CLAIMS PROCEDURE

In the event of any loss or suspected loss, please adhere to the following procedure:

- immediately tell us of any such loss by contacting us on 0800 526 7736 (0800 JANSSEN) and by providing written details on our claim form;
- take all reasonable steps to minimize the extent of loss;
- obtain our consent before proceeding with repairs (we reserve the right to source and supply our own replacement parts when repairs are carried out);
- make your vehicle available for inspection by us;
- provide evidence and give all possible assistance that we may need;
- For any loss, the police must be contacted immediately, including (but not limited to) a loss while driving, or theft, or burglary, or vandalism. Failure to do so may result in your claim not being accepted. Please note that in the event of a loss due to theft, we will wait 14 days from the date the claim is lodged to allow for the possibility of recovery before proceeding with the claim;
- not without our written consent incur any expense or negotiate pay settlement, or admit or repudiate any claim;
- allow us at our expense and in your name to take any proceedings necessary to obtain relief from any third party and to take over and conduct the defence and settlement of any claim. You must provide all reasonable assistance and co-operation.
- For accepted customer care benefits that are eligible for reimbursement, we require the original tax receipts to process the reimbursement.

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. We may reasonably require your attendance to assist with the recovery of costs in instances of third party liability, including attending a Disputes Tribunal Hearing.

GLOSSARY OF TERMS

Accessories:

Accessories are minor attachments designed for use in a vehicle, which the vehicle can still operate without. They are not provided or fitted by the manufacturer as standard equipment for your specific make and model. An accessory is usually fitted to, or permanently stored in or on your vehicle, and is not related to the vehicle's function. Examples of accessories include, but are not limited to, roof racks, roof boxes, bike racks, and tow bars when fitted to your vehicle. An accessory does not include mobile phones, laptop computers, or tablet computers.

Aftermarket parts

Any non-OEM (Original Equipment Manufacturer) derived parts. Janssens will only fit automotive (A/M) parts that are 'fit-for-purpose'.

Breakage

Physical damage that occurs for no apparent reason.

Breakdown

Sudden or unforeseen malfunction.

Business/Commercial Use

Your vehicle is used for commercial purposes or in any trade, business, or profession, including, but not limited to:

- transporting tools, equipment, or hazardous materials such as explosives and gas; or
- carrying or delivering goods, including deliveries for Uber Eats; or
- transporting stock or samples; or
- visiting clients, customers, sites, or premises away from your primary work location. This encompasses commission agents, sales representatives, service or trade personnel, real estate agents, financial advisors, medical service or health providers, and any other roles or occupations that involve visiting multiple locations per week in a similar capacity; or
- receiving fuel reimbursement from your workplace, or if your employment agreement states that you will receive fuel reimbursement for work-related use; or
- being connected to the motor trade, including purchasing vehicles with the intent of selling them privately for a profit; or
- carrying fare-paying passengers (other than carpooling); or
- providing ride-sharing services such as Uber, Ola, or Zoomy; or
- engaging in any type of hire arrangement or agreement, including peer-to-peer services.

This work-related use means a higher exposure to risk due to extended use throughout the day, and a higher premium applies.

Certificate of Fitness A (CoF A)

Means the official New Zealand safety inspection confirming that a light passenger service vehicle meets the legal safety standards for road use, carried out by an authorised inspecting organisation such as VTNZ.

Confiscation

The action of taking or seizing someone's property with authority.

Corrosion

The deterioration of a material, usually a metal, that results from a chemical or electrochemical reaction with its environment.

Cover

Insurance cover helps an individual or an entity to protect themselves from unforeseen occurrences.

Custody

The legal right or duty to care for something.

GLOSSARY OF TERMS

Damage
Undesirable change in form and/or function that is sudden and accidental.

Defect
Deficiency in design and/or material of an item, causing malfunction.

Depreciation
The decreasing monetary value of a vehicle over time due to use, wear and tear or becomes obsolete.

Direct debit
A regular payment that's approved by you but set up and controlled by the business you are paying.

Electronic device
A part or assembly that functions on semi-conductor technology.

Excess
The first amount payable when a claim is authorised, not covered by the policy. Your insurance company then pays the amount over and above the excess for any claim that you make, up to the sum insured or the limit applicable. The type and amount of excess that applies will be shown in your policy certificate. More than one excess may apply to a single claim.

Express consent
Permission for something that is given specifically, either verbally or in writing.

Failure
Sudden or unforeseen malfunction.

Fault
Malfunction.

Final settlement amount
The assessed final claim payable less any outstanding premiums or excess.

Flat-line
Or Flat-rate – meaning a constant cost or amount that remains the same.

Forfeited
The loss of property or money because of a breach of a legal obligation.

Hostilities
Fighting between two countries or groups who are at war.

Implied consent
Permission, which is not expressly granted by a person, but rather implicitly granted by a person's actions and the facts and circumstances of a particular situation.

Indemnity
Security or protection against a loss or other financial burden.

Insurrection
A violent uprising against an authority.

Intentional loss
Any loss arising out of any act an "insured" commits or conspires to commit with the intent to cause a loss.

Intoxicating substance
Any substance producing an altered state of perception or consciousness.

Ionizing radiations
Radiation energy that removes electrons from atoms and/or molecules.

Jurisdiction
A jurisdiction is an area with a set of laws under the control of a system of courts or government entity which are different from neighbouring areas. The Janssen Insurance policies use/recognise New Zealand Law.

Loss
Financial loss one suffers due to an insurable event.

Market value
Pre-accident Valuation (Market Value), provided by a registered, independent Vehicle Valuer: The cost that a similar vehicle (make, model, odometer readout, year, condition) could have been purchased for on the retail market immediately before the loss, as determined by a registered independent Vehicle Valuer, and recognised by Janssen Insurance.

GLOSSARY OF TERMS

Modifications/modified
Modifications refer to any changes made to your vehicle that differ from the manufacturer's standard specifications. These can include changes to car parts to enhance the vehicle's performance and changes to its appearance, safety, or handling. Examples of performance modifications can include but are not limited to, a larger engine fitted, changes to air intakes, changes to the exhaust system, and lowered suspension. Examples of changes to the look of your vehicles can include but are not limited to, alloy (mag) wheels, spoilers, full body kits, and special paint finishes.

Named driver
The Policyholder's name, or additional drivers that are listed on the Policy Certificate.

One event
A single instance of unforeseen damage that attracts insurance excess when a claim is made against an insurance policy. If it is identified that there is unforeseen damage from a separate event, this would attract a separate insurance excess.

Premium payment
Charge or subscription fee that an individual must pay for insurance coverage. Cancellation due to non-payment may mean an insurance claim can be declined.

Pro rata
The total premium cost of the cover period is divided equally by the number of days covered to establish a daily cost, and then this daily cost is multiplied by the days of cover remaining to result in a total for the remaining cost.

Reckless Acts and/or Driving
This includes but is not limited to speeding, street racing, burnouts (intentional sustained loss of traction), donuts (circular surface markings resulting from burnouts).

Reconditioned parts
Refurbished or repaired parts/assemblies that carry a guarantee.

Rental Vehicle
A hired vehicle for temporary use.

Regular Driver
Regular driver means the driver uses, or is expected to use, your vehicle more than once a month.

Resolution
Commitment to solving a problem or finding a way to improve a difficult situation, by reviewing all the information and providing a final conclusion or outcome to the Policyholder.

Safeguard
A measure taken to protect something.

Sum insured.
The contractual upper limit of indemnity provided by the policy.

Total loss
A vehicle that is uneconomical and/or unsafe (NZTA regulations apply) to repair.

Underwriting
To sign and accept liability under an insurance policy, thereby guaranteeing payment in the event of loss or damage occurring within the terms and conditions of the policy.

Uneconomical
The repair value is greater than the Market Value less the wreck (salvage) value.

Unnamed or Unlisted Driver
The driver's name is not on the policy certificate and does not use the vehicle more than once a month.

Usurped power
An organized military operation, either foreign or domestic, that seizes the powers legally conferred upon a government.

Vehicle Testing New Zealand (VTNZ)
Means the authorised vehicle inspection organisation approved by the New Zealand Transport Agency (NZTA) to carry out Warrant of Fitness (WoF) and Certificate of Fitness A (CoF A) inspections and issue the corresponding certificates at its authorised branches.

Warrant of Fitness (WoF)
Means the official New Zealand safety inspection confirming that a light vehicle meets the legal safety standards for road use, carried out by an authorised inspecting organisation such as VTNZ.

Wear and tear
Mechanical wear naturally occurs in individual machine parts because of abrasion, corrosion, or damage — even with normal use of the equipment.

Our Janssen Insurance family of products:

EliteCover With ROADSIDE

EliteCover+ With ROADSIDE

EliteCover MC With ROADSIDE

ELITE EcoCover With ROADSIDE

GAP Guaranteed Asset Protection

LPI Lifestyle Protection Insurance

CCI Credit Contract Insurance

CVI Comprehensive Vehicle Insurance With ROADSIDE

CMI Comprehensive Motorcycle Insurance With ROADSIDE

ROADSIDE ASSIST
Unlimited callouts. 24 hours a day. 365 Days a year.

WWW.JANSSENINSURANCE.CO.NZ

Email: info@janssens.co.nz | Phone: 0800 526 7736
Address: 4 Pacific Rise, Mount Wellington, Auckland 1060 | Postal address: PO BOX 14764, Panmure, Auckland 1741