



Welcome to Quest Insurance

 Mechanical Breakdown Insurance


Quest
insurance



Relates to policies dated from 15 February 2016
QIGL_FEB2016

Mechanical Breakdown Insurance

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

Quest Cover

Your vehicle is covered for the reasonable costs of repairing or replacing the actual breakdown of mechanical or electrical components listed under "Quest – Components Covered" due to a sudden and unforeseen happening during normal use. Cover is only available on vehicles which have travelled less than 300,000 kilometers at the inception of the policy.

Quest Roadside Assistance

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

- 24 Hours a Day
- 7 Days a Week
- 365 Days a year
- You may make up to 3 Quest Roadside Assistance callouts per year.

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

Mechanical Breakdown

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

Towing

If your vehicle has a mechanical problem and cannot be mobilised at the time of the breakdown, we will arrange to tow the vehicle to the nearest approved repairer.

Note that towing cost is limited to \$40.00 in metropolitan areas and \$100.00 in rural areas. Any cost over and above this amount will be at the driver's expense.

Flat battery

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

Lockout service

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

Lost keys

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

Change of flat tyres

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

Out of fuel

If you run out of petrol or diesel then we will deliver to you up to \$30 worth of fuel to get you going again. The delivery is free however you will be charged for the fuel itself. If we can't get fuel to you then we will transport your vehicle to the nearest service station.

If you run out of CNG or LPG we can transport your vehicle to the nearest LPG/CNG-equipped service station but all transportation cost will be at your expense.

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

Quest Roadside Assist does not cover

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

Quest Roadside Assist does not apply under the following circumstances

- Unattended vehicles or vehicles over three and a half tonnes gross laden weight
- Recovered stolen vehicles or vehicles which 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, pacemaking, speed testing, reliability trials, competitions or off road activities at the time of the breakdown
- Vehicles which will not operate as a result of a motor vehicle accident
- Any time when it would be dangerous or illegal for NZAA personnel or contractors to repair, load or transport the vehicle and/or its occupants
- Vehicles carrying loads beyond legal limits
- Vehicles at a repairer's premise or garage.

Additional Quest Cover

Quest Roadside Assist 'Plus' entitlements

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

Accommodation

Where the nominated vehicle requires warranty repairs to be carried out and overnight accommodation is required, arrangements will be made for the driver and passengers up to a rate of \$120.00 per night (GST inclusive) for a maximum of three (3) nights.

However, should the driver choose not to take accommodation entitlement, the hire period of the replacement vehicle can be extended

Rental vehicle

If the nominated vehicle cannot be repaired within the same day as the breakdown, we will provide a replacement vehicle of a similar calibre, 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

In the absence of a replacement vehicle, or if the driver so chooses we will arrange for 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.

Quest - Covered Components

Braking system	Clutch	Cooling system
ABS – compressor and modulator Callipers Master cylinder Servo Wheel cylinders	(Excluding any wearing of clutch plate and/or linings) Centre plate Master cylinder Pressure plate Slave cylinder Release bearing	(Excluding corrosion) Cooling fan Thermo switch Engine cooling fan motor Oil cooler Radiator Thermostat and housing Viscous fan hub Water pump

Drive Assembly	Electrics	Fuel System
(Excluding rubber mounting, brushes and boots) Drive shafts and joints Hubs and wheel bearings Free wheeling hubs Oils seals/gaskets Shafts Bearings and bushes Transfer gears Differential housing and all internal components	Alternator Coil Distributor ECU-ignition computer Ignition module Reluctor and impulse sensor Throttle position switch Starter motor Transmission computer	(Excluding fuel contamination and cleaning of any component listed) Air flow meter Carburettor Fuel gauge sender unit Fuel pump Injectors Lift pumps Fuel governor Fuel injection pump

Engine	Steering gear	Safety air bags
Balance shafts Camshaft belt Camshaft and followers Connecting rods and pins	Power steering pump Rack and pinion Reservoir and pressure pipes Speed sensor Steering box Steering column Universal joints	Airbag module Console sensors Footwell sensors

Engine	Turbo Unit	Manual and automatic
Cylinder block and liners Cylinder head and gaskets Crankshaft and pulley	Compressor/waste gate housings and all internal components	Casing and all internal components

Servicing Requirements

All vehicles must be serviced by an AA Approved or MTA registered repairer every 10,000 kilometres or in accordance with the manufacturer's service schedule for the vehicle, whichever is the most frequent. Each service should follow the manufacturer's recommendations, and include at least the following:

- Change oil and oil filter
- Check cooling system, including all hoses and joints and replace if required
- Check cam belt and all drive belts and replace if required. The cam belt need not be checked if it has been replaced in the last 20,000 kilometres. An invoice to verify this will be required
- Check all fluid levels and top up if required
- Check air/fuel filters and replace if required
- Check turbo oil feed pipe (where applicable)
- Change transmission oil (first service then in according to manufacturer's 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 air conditioning system.

Diesel vehicles must have an oil change every 5,000 kilometres.

It is not our responsibility to inform you that a service is due.

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 standard \$200 excess amount applies to each and every unrelated claim. You must pay the excess to the repairer before you collect your vehicle.

Euro/Exotic Vehicles

Euro/Exotic vehicles, including but not limited to the following require an extra premium to be paid.

Alfa Romeo, Altea, Audi, BMW, Citroen, Daimler, Fiat, Ford Cosworth, Jaguar, Lancia, Land Rover, Lexus, Mercedes Benz, MG, Mitsubishi FTO/GTO, Mitsubishi Evolution, Mitsubishi VR4, Nissan 300/350ZX, Opel, Peugeot, Range Rover, Renault, Rover, Saab, Seat, Subaru 4WD Turbo, Toyota Soarer/Celsior 4.0 Ltr, Volkswagen, Volvo, all makes and models of hybrid type vehicles and any equivalent or similar models to the above.

Your Vehicle Service History

As per the General policy Conditions “you must at your own expense, have your vehicle serviced by an approved repairer once every 10,000km or at least every 12 months, whichever occurs first. If your vehicle is a diesel vehicle, it must also have an oil change once every 5,000km”.

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

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

1st Service

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

Service Centre Stamp

We confirm service requirements completed.

2nd Service

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

Service Centre Stamp

We confirm service requirements completed.

3rd Service

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

Service Centre Stamp

We confirm service requirements completed.

4th Service

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

Service Centre Stamp

We confirm service requirements completed.

5th Service

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

Service Centre Stamp

We confirm service requirements completed.

6th Service

Date: _____ Invoice No: _____
Model: _____ 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/loan 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 us if you wish to claim.

What is not covered

There is no cover for:

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 which has not actually failed.

Corrosion and deterioration

Costs associated with corrosion, rust or deterioration 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, aerials, alarm 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 plate or clutch lining.

Cooling system

Any cost resulting from corrosion or deterioration of the cooling system.

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 transferable to another vehicle provided the vehicle has been maintained and serviced in accordance with the requirements set out under the heading "Servicing Requirements" and provided we have accepted the transfer in writing. You must provide us with the vehicle's registration number, make, model, year of manufacture and odometer reading at the time of transfer. An additional policy premium may be payable and a transfer fee of \$75 (inc GST).

Cancellations

We will not refund your premium or any part thereof if you have made a claim under this policy. We may cancel this policy by giving notice in writing to you at your last known postal address. Such cancellations shall be effective from 4pm on the 7th day after posting by us. Should we choose to cancel the policy, we will refund a pro-rata portion of the policy premium.

We are entitled to immediately, and at our sole discretion, void this policy from inception or cancel this policy and decline any claim 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. If we void or cancel this policy in any of these circumstances, you will be notified in writing and you will not be entitled to any refund of premium.

Excluded Vehicles

There is no cover for:

- High performance vehicles (other than those listed as Euro/Exotic vehicles)
- Vehicles altered or modified in any way from the manufacturer's standard specification
- Couriers, buses, rentals and any other vehicle used for fare paying passenger vehicles or goods delivery vehicles
- Vehicles which do not have a current Warrant of Fitness or Registration
- Any vehicle with a purchase price of less than \$5,000 at the time of purchase
- 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
- Aston Martin, Daimler, Bentley, BMW V12, Ferrari, Jaguar V12, Jensen, Lamborghini, Lotus, Maserati, Mazda Rotary, Porsche, Rolls Royce, TVR, Morgan, or any other vehicle which we specify.

Claim Limits and Conditions

All covers and benefits are subject to Quest's prior approval.

Claim Limits:

- | | |
|----------------------------------|--------------------------|
| • All vehicles up to 100,000 kms | market value of vehicle; |
| • 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 | \$1,500 |

The odometer reading limit is as the date of commencement of cover

Note:

The maximum amount we will pay for any one claim is the current market value of the vehicles at the time of the claim or the claim limit above, whichever is the lesser;

There is no limit to the number of claims that can be made during the policy period, but below limits apply;

		Period of Insurance
Quest Cover	Euro/Exotic and diesel vehicles	\$10,000
Quest Cover	All other vehicles	Purchase price

Roadside assistance

Roadside services, maximum callouts per annum three (3).

Vehicle recovery

Recovery of vehicle to nearest Quest Insurance authorised place

of repair: Metropolitan \$40.00

Rural \$100.00

Any additional cost over and above the limit will be at the expense of the driver.

Caravans/trailer towing

Quest will provide cover for caravans and trailers on tow at the time of the breakdown up to a maximum of 7 metres in length (excluding tow-bar), 2.44 metres wide and 3 metres high. When recovery of a vehicle is required, caravans and trailers on tow at the time of the breakdown may be towed by a Quest service provider if not required to be lifted and carried. Any trailer that is unroadworthy, overloaded, or in an unsafe condition, will only be towed or transported at the driver's expense and only provided if it is legal to do so in the opinion of the service provider.

Lockout

Lockout service will only be provided subject to satisfactory proof of ownership or owner authority to drive the vehicle. The owner or the owner's representative (the driver) may also be required to sign an indemnity releasing the Quest service provider and Quest from any liability should damage be caused by such forced entry.

Lost keys

Keys will be couriered from either the residence of the owner, of the car dealer, in New Zealand as soon as practical or within 24 hours depending on the availability of the courier services. The driver must inform Quest at the time of making the service request call that prior arrangement has been made by the driver to make available the keys to the Quest service provider.

The cost of the replacement key will be at the expense of the driver.

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 Quest's service provider, and at the driver's expense.

Bogged vehicle recovery

Service will be provided to your vehicle if it's 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 endeavours 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.

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 to notify the 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. 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

Provide Quest with copies of all records of services carried out on your vehicle.

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.

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

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

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 1993

- 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 1993.

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

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

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

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

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 application.

We, Us, Quest

Quest Insurance Group Limited.

Breakdown

The actual 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.

Approved Repairer

An appropriately qualified repairer approved by either the New Zealand Automobile Association Inc (NZAA), the Motor Trade Association Inc (MTA) or Quest.

Vehicle

The vehicle stated on the application for this insurance.

Purchase Price

The purchase price of the vehicle as shown on the application. If a purchase price is not shown on the application, the purchase price is the price you paid at the time of purchase.

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 all facts material to this insurance have not been disclosed, we have the right to alter the terms and premium of this insurance or to avoid this insurance from its inception.

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: enquiries@questinsurance.co.nz

6B Pacific Rise, Mt Wellington, Auckland Private Bag 14923, Panmure, Auckland

www.genevafinance.co.nz/insurance.php

Quest Insurance Group Limited

Our strength comes from :knowing our customer's needs, understanding them and fulfilling them".

The logo for Quest Insurance features the word "Quest" in a large, white, sans-serif font, with a stylized sunburst icon above the letter "t". Below "Quest" is the word "insurance" in a smaller, white, sans-serif font. The entire logo is set against a teal background.

Quest
insurance