

NISSAN MOTOR VEHICLE INSURANCE POLICY WORDING

Insurance Contract Conditions

MOTOR VEHICLE INSURANCE

This Motor Vehicle Insurance (hereinafter referred to as this Insurance Contract) is between the Insured named in the Certificate of Insurance and Allianz Australia Insurance Limited which has authorised Protecta Insurance New Zealand Limited (hereinafter referred to as Protecta Insurance) and its agents to administer this Insurance Contract.

You are important to Us and We welcome You as a valued customer. You have entrusted Us with the insurance of Your Vehicle – one of Your most valuable possessions.

We value that trust.

IMPORTANT INFORMATION FOR INSURANCE CONTRACT HOLDERS

- This is Your Motor Vehicle Insurance Contract which consists of this wording, Your proposal and declaration and the Certificate Of Insurance. Please read it so you know exactly what you are covered for. If you do not fully understand this Insurance Contract please contact Protecta Insurance, who will be able to explain it to you. Any claims and general enquiries should be directed to Protecta Insurance.
- Unless otherwise stated, all cover is subject to the proviso that the Loss or Damage occurs during the period of insurance for which a premium has been received by Us.
- Please examine this wording and the Certificate Of Insurance and if they do not meet Your requirements or if any information is not correctly stated, please return them at once and ask for the correction to be made.

DEFINITIONS

Whenever these words are used this is what they mean:

You or Your means;

the insured person(s), company or other entity named in the Certificate Of Insurance.

We, Our or Us means;

Allianz Australia Insurance Limited

Injury means;

bodily Injury (including death), illness, disability, disease, shock, fright, mental anguish or mental Injury.

Excess means;

the first amount of any claim which You must bear as You are not insured for this amount.

Vehicle means;

the Vehicle(s) described in the Certificate Of Insurance (and any trailer as herein defined) including spare parts and accessories while in or about the Vehicle.

Interested Party means;

the finance company stated in the Certificate Of Insurance.

Certificate of Insurance means;

the certificate of insurance, renewal invitation and/or endorsement certificate(s).

Total Loss means;

the Vehicle(s) described in the Certificate Of Insurance being stolen and not recovered and/or damaged beyond economic repair.

Total Loss Payment means;

the payment to the Interested Party under this Insurance Contract in the event of a Total Loss and where we do not replace Your Vehicle. The Total Loss Payment includes any deductions for items such as excess, any premium due under this Insurance Contract, road user charges and registration costs.

Balance Outstanding means;

the outstanding balance of the finance contract being owed to the Interested Party stated in the Certificate Of Insurance, less any arrears, default interest charges and fees, penalty costs for early discharge, rebatable items, or any amount of increased liability due to any variation to the original finance contract.

DESCRIPTION OF USE

“TYPE A” (PRIVATE):

If You have this type of cover noted on Your Certificate Of Insurance, We insure Your Vehicle only whilst it is being used:

- for Social Domestic and Pleasure purposes.
- for Professional Business or Farm purposes including carriage of goods for farm purposes.
- by Religious, Social Welfare or Youth Organisation Workers in the course of that work.

But excluding:

- use in connection with motor trades, any form of selling and/or collecting, insurance assessing, motor driving instructing for reward, carriage of goods or samples in connection with any trade or business, hire and carriage of fare paying passengers, or stock and station agents.

“TYPE B” (BUSINESS)

If You have this type of cover noted on Your Certificate Of Insurance, We insure Your Vehicle only whilst it is being used:

- for Social Domestic and Pleasure purposes and also for any Business or Trade purposes.

But excluding:

- any Vehicle designed or altered solely to carry goods or merchandise of any kind.

YOU ARE INSURED FOR SECTION 1 – YOUR VEHICLE

We will cover Your Vehicle against sudden and unforeseen accidental physical loss or damage occurring during the period of insurance in New Zealand and subject to the terms and conditions of this Insurance Contract and the Certificate of Insurance.

ADDITIONAL COVER BEYOND THE SUM INSURED:

a) Salvage Costs:

If Your Vehicle cannot be driven following an accident, We will pay the reasonable cost of removing it to the nearest repairer or place of safety.

b) Trailer:

We will automatically cover free of Excess any trailer owned by You or in Your custody or control provided not otherwise covered by another Insurance Contract.

This extension will not cover any:

- boat trailer.
- caravan or camper trailer.
- horse float.
- contents of any trailer.

c) Marine General Average (this is deliberate loss or damage incurred in time of peril to prevent the loss of a ship and/or cargo):

We will pay for any contributions and/or expenditure which may become legally payable by You as a result of Your Vehicle being carried by ship between ports in New Zealand during the Period of Insurance.

d) Hire Vehicle:

If Your Vehicle is “stolen”, We will pay for the expense of hiring a similar Vehicle, limited to a maximum of 10 days or \$500 whichever is the lesser. No hire charges incurred after the date of recovery of Your Vehicle in a driveable condition will be paid.

e) Completion Of Journey:

We will pay the reasonable costs of accommodation and travel expenses incurred to complete Your journey or return to Your home immediately following an accident to Your Vehicle and the reasonable costs of also returning Your repaired Vehicle to Your home provided:

- Our total liability is limited to \$500 any one accident and \$1,000 during any one period of insurance.
- cover applies only to You, Your spouse and children travelling with You; or You, an employee or authorised driver when Use Type B (Business) Vehicles are involved.

f) Medical Expenses:

We will pay Your medical, surgical and dental expenses (but not denture repair costs) following Injury to You, Your spouse and children travelling with You arising directly from an accident to Your Vehicle provided:

- such expenses are not recoverable from any other source.
- Our total liability is limited to \$300 any one accident.

g) Legal Defence:

If as a result of driving Your Vehicle You or any member of Your family permanently residing with You is charged with manslaughter or reckless or dangerous driving causing death, We will cover the legal costs of defence up to a limit of \$1,000.

h) Death Benefit:

If You or Your spouse residing with You die as a result of Injury arising solely and directly from an accident to Your Vehicle during the Period of Insurance but not including a motorcycle/tricycle or motor scooter, We will pay \$5,000 to Your legal representative provided:

- death occurs within 90 days of the accident.
- death is not caused by suicide (whether felonious or not) or attempted suicide.
- Our liability is limited to \$5,000 any one accident.

i) Keys And Locks

Where Your keys and/or combinations have been stolen or illegally duplicated during the Period of Insurance We will pay up to \$500 to replace Your keys and/or locks. The Excess applicable under this extension will be \$100.

We also agree that any such payment will not affect Your no claim bonus entitlement.

CONDITIONS APPLYING TO THESE EXTENSIONS

- The cover provided by (f), (g) and (h) above will only apply when the Insured is a private individual and does not apply to partnerships, companies and/or their employees or persons acting on their behalf.
- The cover provided by the above extensions will only apply provided We have accepted a claim under this Section of the Insurance Contract.
- The additional Clauses (a) - (i) only apply subject to the terms, conditions and exceptions contained within this Insurance Contract.

VARIATIONS TO THE COVER

1. Optional Benefit - Rental Vehicle

If You have paid the additional premium and this extension is noted on Your Certificate Of Insurance and Your Vehicle is unable to be driven, or repairs have commenced, following an accident for which a claim is payable We will pay the costs of hiring a similar Vehicle up to \$2,500 or a higher amount noted on Your Certificate Of Insurance while Your Vehicle is being repaired. No hire charges will be paid after repairs have been completed or after We have paid Your claim.

The hired Vehicle will automatically be covered by this Insurance Contract on the same terms and conditions as apply to Your Vehicle.

2. Optional Benefit - Named Driver Warranty

If You have selected this benefit and it is noted on Your Certificate Of Insurance it is agreed that should Your Vehicle be driven by any person other than those specifically noted on the proposal and Certificate Of Insurance, You are not insured for the first \$250 of each and every claim under Section 1, such amount to be additional to any Excess otherwise stated in the Certificate Of Insurance. This additional amount however, shall not be payable by You:

- When breakage of windscreen or window glass including sun roofs is sustained without other damage to the Vehicle.
- When loss or damage by fire occurs without impact or collision.
- If the Vehicle is stolen or illegally converted or when left in the hands of a repairer or sales outlet for service, repairs or sale purposes.

3. Optional Benefit - Breakage of Windscreen

If You have paid the additional premium and this extension is noted on Your Certificate Of Insurance, and We agree to pay a claim for damage to windscreen or window glass (including sunroofs) as a result of breakage from any cause, under Section 1 of this Insurance Contract.

We agree that any such payment will not be subject to any Excess, and Your no claims bonus entitlement will not be affected. This extension only applies if the broken windscreen or window glass is the only damage to Your Vehicle.

4. Optional Benefit - Restricted Drivers

When the current schedule shows that the restricted driver option applies We will not cover any accidental loss, damage or liability, which results in a claim, when the driver of Your Vehicle was a person under 25 years of age.

We will not refuse to pay Your claim if the driver of Your Vehicle:

- a) was found guilty of theft or illegal use of Your Vehicle;
- b) was a person paid by You to repair, service or test Your Vehicle; or
- c) was an attendant at a car park.

AUTOMATIC UNINSURED MOTOR EXTENSION

If Your Certificate Of Insurance shows cover type Third Party Liability, Fire, Theft & Illegal Conversion or Third Party Liability We will cover Your Vehicle for loss or damage arising from an accident caused by the driver of an Uninsured Vehicle up to a maximum amount of \$3,000 including the cost of protection, removal and towing.

You may only claim under this extension if:

- a) You can provide Us with the name, address and Vehicle registration number of the person responsible for the accident; and
- b) We accept You did not contribute to the cause of the accident.

NO BLAME BONUS AND EXCESS PROTECTION

We will not impose Your Excess or penalise Your no claim bonus entitlement at renewal of this Insurance Contract if You have been involved in an accident during the period of insurance and:

- a) You can provide Us with the name, address and Vehicle registration number of the person responsible for the accident; and
- b) We accept You did not contribute to the cause of the accident.

NATURAL DISASTER

In respect of the Vehicle(s) specified in the Certificate Of Insurance We will cover You up to the market value or sum insured of the Vehicle(s) specified (whichever is the lesser) for loss or damage caused by Earthquake, Volcanic Eruption, Tsunami or Hydrothermal Activity.

SECTION 2 –THIRD PARTY LIABILITY

We will cover Your legal liability to pay compensatory damages for Injury or loss or damage to property of others occurring during the period of insurance resulting from the use of Your Vehicle and/or any trailer and/or caravan attached thereto within New Zealand and subject to the terms and conditions of this Insurance Contract.

This Liability Cover Is Also Extended:

- a) To include Your legal liability arising from loss or damage to personal baggage and wearing apparel of any passenger notwithstanding Exclusion 2 of Section 2.
- b) To You while You are using another Vehicle with the permission of its owner provided it is not:
 - i. owned by You or being leased to You.
 - ii. being purchased or hired to You under any form of hire or purchase agreement.
- c) To any other person using Your Vehicle with Your permission.
- d) To protect Your employer while Your Vehicle is being used by You (or a fellow employee with Your permission) on Your employer's business or while You are driving another Vehicle as a servant or agent of Your employer.
- e) To cover defence, inquiry costs and expenses incurred by You with Our consent plus any costs and expenses (excluding fines) awarded against You. Provided that there is no cover under any of these extensions if there is any cover provided for that person, property or Vehicle under any other Insurance Contract.

AMOUNT OF INSURANCE PAYABLE SECTION 1 – YOUR VEHICLE

We may choose to repair the damage or to pay You the amount of the loss or damage not exceeding the sum insured shown in the current Certificate Of Insurance or the market value of Your Vehicle at the time of the loss or damage, whichever is the lesser.

AMOUNT OF INSURANCE PAYABLE SECTION 2 –THIRD PARTY LIABILITY

Our liability in respect of any one claim or series of claims arising from one occurrence shall not exceed \$20,000,000 for property damage and \$1,000,000 for personal injury and our total aggregate liability in respect of any one claim or series of claims arising from one occurrence for property damage and personal injury combined shall not exceed \$20,000,000.

YOU ARE NOT INSURED FOR (EXCLUSIONS) SECTION 1 – YOUR VEHICLE

1. The following Excess:
 - i. the amount shown in the Certificate Of Insurance in respect of each and every claim; plus
 - ii. an additional \$750 if the driver is 21 years of age and over but under 25 years of age; or
 - iii. an additional \$1100 if the driver is under 21 years of age; or
 - iv. an additional \$750 if the driver is 25 years of age or over and has not held a valid full New Zealand driver's licence for the 24 months immediately preceding the date of loss.
2. Any loss or damage to tyres unless it occurs at the same time as other damage to the Vehicle for which a claim is payable under the Insurance Contract.
3. Loss of use of Your Vehicle, depreciation, wear, tear, existing defects.
4. Damage to or failure or breakage of the engine, transmission, mechanical, hydraulic, electronic or electrical systems unless it occurs at the same time as other damage to the Vehicle for which a claim is payable under the Insurance Contract.

YOU ARE NOT INSURED FOR (EXCLUSIONS) SECTION 2 – THIRD PARTY LIABILITY

You or any other person to whom this section has been extended are not covered for:

1. The Section 2 Excess shown in the Certificate Of Insurance in respect of each and every claim.
2. Loss or damage to property belonging to or under the care, custody or control of any person covered under this Insurance Contract or being conveyed or loaded on or unloaded from Your Vehicle or Injury to any person in Your Vehicle. However this exception does not apply to any disabled mechanically propelled Vehicle being towed by Your Vehicle for no financial gain or reward.
3. Any responsibility which You or Your driver have agreed with any party to accept in connection with any loss or damage for which the law could not otherwise hold You or the driver responsible.
4. Any liability to pay fines and/or other penalties or reparation orders or any punitive, exemplary or aggravated damages awarded against You.
5. Liability for personal Injury as defined in The Accident Compensation Act 2001 and/or for which cover is provided under The Accident Compensation Act 2001.

YOU ARE NOT INSURED FOR (EXCLUSIONS) SECTIONS 1 AND 2

1. Any loss or damage or liability while any Vehicle in connection with which insurance is granted under the Insurance Contract is:
 - a) Let out on hire or is used for the business of carrying fare paying passengers.
 - b) Being tested in preparation for or engaged in racing, pace making, hill climbing, reliability trials, rallying or speed tests.
 - c) Being used otherwise than in accordance with the Description Of Use or not being used for the purpose it was designed or not as a Vehicle as defined in the Land Transport Act 1998 or any Act in substitution.
 - d) Being driven by any person who does not have a licence which is in full force and effect at the time and place of the accident or is not complying with the conditions of his or her licence except:
 - i. if he or she is being taught to drive and is complying with all the requirements of the law and is of an age to obtain a licence to drive the Vehicle.
 - ii. if he or she has held but not renewed a licence and is not disqualified from holding or obtaining a licence without a further driving test.

e) Being driven in an unsafe condition.

f) Being driven by any person who:

- i. at the time of any event giving rise to a claim under this Insurance Contract has a proportion of breath/alcohol or blood/alcohol concentration which exceeds the legal limit prescribed by law.
- ii. following an event giving rise to a claim under this Insurance Contract fails or refuses to permit a specimen of blood or breath test to be taken after having been lawfully required to do so.
- iii. arising out of the circumstances giving rise to any claim under this Insurance Contract is convicted of any alcohol or drug related breach of the law governing the use of motor vehicles.
- iv. is under the influence of alcohol or drugs or where alcohol or drugs contribute in any way to the accident.
- v. leaves the scene of the accident when it is an offence to do so.

2. Any loss or damage or liability caused by or arising from:

- a) war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, insurrection or military or usurped power.
- b) confiscation or requisition by order of any public authority.
- c) nuclear weapons material or ionising radiation or contamination by radioactivity from any nuclear waste or the combustion of nuclear fuel; for the purpose of this exclusion combustion includes any self-sustaining process of nuclear fission or fusion.
- d) Earthquake, Volcanic Eruption, Hydrothermal or Geothermal Activity or Tsunami or any event which is covered under the Earthquake Commission Act 1993, except cover provided under the Natural Disaster Extension.

3. Any loss or damage or liability:

Which is recoverable under The Accident Compensation Act 2001 or any Act in substitution excepting the cover provided under Section 1 (h) of this Insurance Contract.

CHANGE OF VEHICLE

If You replace Your existing Vehicle, We will automatically cover the replacement Vehicle provided the value of the replacement Vehicle does not exceed \$100,000 and You notify Us within 14 days of replacement and pay any additional premium required by Us. Such cover will be subject to the terms and conditions agreed at the time of notification.

Immediately You sell or agree to sell or in any way transfer Your interest in Your Vehicle, the cover provided by this Insurance Contract is automatically cancelled unless We have agreed otherwise in writing.

MAKERS SPECIFICATIONS

Except as noted by endorsement on the Insurance Contract it is agreed by You that Your Vehicle complies with the maker's standard specifications for the model and year of manufacture and has not been modified in any way. A conversion of Your Vehicle to run on CNG, LPG or Bio Gas shall not constitute a breach of the warranty provided such conversion complies with the appropriate New Zealand standard and has a current Certificate of Fitness.

REPLACEMENT PARTS WARRANTY

In the event of an acceptable claim where your vehicle requires repair, we will replace those parts that require replacement with a genuine manufacturer's part for your make and model. We will only do this if the part is available in New Zealand at the time of the repair. It is further agreed that we will not be liable for any costs incurred:

- due to the inability of any repairer to match existing paint.
- to replace any part or accessory that has not suffered accidental damage.

OTHER INTERESTED PARTY

Where any Vehicle is mortgaged or subject to a Hire Purchase Agreement or similar contract and such interest is noted in the Certificate Of Insurance, payment in respect of any loss under Section 1 including the Shortfall Optional Benefit will be made to such Interested Party whose receipt will discharge Us completely.

NEW FOR OLD

If you have insured Your vehicle continually with Us from its original registration date and Your Vehicle becomes a total loss within three (3) years of its original registration when new, We will replace Your Vehicle with a new Vehicle of the same make, model and variant, subject to current local availability. If we accept Your request not to do this we will settle your total loss as provided for under Amount of Insurance Payable Section 1 – Your Vehicle.

SECTION 3 - AA ROADSERVICE

Your Vehicle with Full Cover is eligible for the benefits of AA Roadservice 24 hours a day, 7 days a week should Your Vehicle suffer one of the failures listed below and cannot be driven. Just telephone 0800 PROTECT (776 832) and advise You are a Protecta Insurance AA Roadservice customer and quote Your Insurance Contract or Registration Number.

The Vehicle nominated on the Certificate of Insurance will be covered for the following failures:

1. **Flat Tyre or Damaged Wheel** – AA Roadservice will change a damaged tyre/wheel with the nominated Vehicle's serviceable spare. Where the spare is not serviceable AA Roadservice will arrange towing of the Vehicle to the nearest facility at the expense of the driver.
2. **Flat Battery** – AA Roadservice will provide a battery boost and any other practical assistance to start the Vehicle. If the Vehicle requires a new battery AA Roadservice will arrange a new battery at the expense of the driver.
3. **Locked out** – AA Roadservice will assist you to access the Vehicle where keys have been accidentally locked inside the Vehicle.
4. **Out of fuel** – AA Roadservice will provide free delivery of \$20.00 worth of liquid fuel. Cost of the fuel will be at the expense of the driver.
5. **Lost Keys** – AA Roadservice will arrange a locksmith to help get the driver back in the Vehicle. Any replacement keys provided will be at the expense of the driver.
6. **Breakdown (mechanical or electrical)** – AA Roadservice will attempt to provide emergency repairs at the roadside. If AA Roadservice are not able to mobilise the Vehicle or it requires parts AA Roadservice will tow it to the nearest authorised repairer to a limit of \$40.00 per tow within Metro area and to a limit of \$100.00 per tow within Rural. (If You want the Vehicle to be towed to another authorised repairer then You may be required to pay the towing charges).

Exclusions

- Unattended Vehicles.
- Unauthorised repairs.
- Vehicles damaged as a result of an accident.
- Natural disaster areas where the Vehicle cannot be reached.
- Where special equipment is required.
- Vehicles that are not on legal constructed roads i.e. Public Legal Roads.
- Vehicles with a gross weight exceeding 3500kg.
- Vehicles that are not roadworthy or operated in an unsafe or illegal manner.
- Vehicles that do not have current Registration or a Warrant of Fitness
- Breakdowns that are covered by other insurance policies.

NB: A maximum of 3 free callouts for any 12 month period of insurance.

Note: AA Roadservice is provided and controlled by AA Business Vehicle Solutions and is separate from and not in any way part of Your Insurance Contract with Us or Protecta Insurance.

GENERAL CONDITIONS

CLAIMS

Notice of a claim must be given by You or Your representative to Our authorised agent Protecta Insurance immediately upon becoming aware of any circumstances which may give rise to a claim by adopting one of the following procedures:

- i. Telephone Protecta Insurance at Auckland, Phone 0800 776 832 and ask for the Insurance Claims Department OR Fax your request to (09) 915 7831.
- ii. Write to Protecta Insurance, P.O. Box 37-371, Parnell, Auckland, requesting a claim form.
- iii. E-mail Protecta Insurance at: customerservice@protecta.co.nz and request a claim form.

STATEMENTS

The correctness of all statements made in relation to this Insurance Contract or any claim is essential before We have any liability under this Insurance Contract.

CHANGES IN CIRCUMSTANCES

If any relevant circumstances change or may change during the period of cover, You must advise Us.

CHANGES TO THE INSURANCE CONTRACT

We can change the terms of this Insurance Contract by writing to You at Your postal address for this Insurance Contract shown on Our records. The change will take effect 30 days after the date of that letter.

CANCELLATION OF THE INSURANCE CONTRACT:

Protecta Insurance may at any time cancel this Insurance Contract by giving (7) seven days' notice in writing to You at Your last known address. After such cancellation, Protecta Insurance will refund the premium on a pro-rata basis less an administration fee. The cancellation shall be effective as from 4pm on the seventh day after posting or personal delivery of the notice of cancellation.

You may at any time cancel this Insurance Contract by giving notice in writing to Protecta Insurance. Protecta Insurance will refund the premium on a pro-rata basis less an administration fee.

The cancellation shall be effective from the date of request. No refund will be paid in the event that the Insurance Contract is subject to a Total Loss claim.

COOL-OFF PERIOD

If You are not satisfied with the cover provided by Your Insurance Contract, please tell us within 15 days of its commencement date. We may agree to change the Insurance Contract to suit You. If not, and You wish to cancel the Insurance Contract, You may as long as You have not made any claims and, if the Vehicle is subject to finance, Your finance company agrees to its cancellation. We will then refund any premium You have paid.

OBLIGATIONS

You and any person in charge of the Vehicle at any time must:

- Not cause or facilitate loss or damage or incur liability by any unreasonable, reckless or wilful act or omission;
- Inform the Police if it appears that there has been arson, theft, burglary or malicious damage and co-operate fully with the Police in investigation and prosecution;
- Tell Us immediately and return the claim form properly completed within 30 days of becoming aware of any circumstances which may give rise to a claim;
- Provide Us immediately with full particulars of any claim made against You by another person, all legal documents served on You and allow Us the sole option to negotiate settlement of, or defend the claim in Your name;
- Allow Us to take over for Our own benefit and settle any legal right of recovery You may have and You must co-operate fully in any recovery action;
- Take all steps which We consider reasonable to prevent further loss or damage;
- Comply with all Our requests relating to Your claim including providing all co-operation, information and assistance;
- Not start repairs without Our prior approval;
- Not discuss any claim made on You by another person with them. Otherwise We may decline any claim and/or recover any payment already made.

JOINT INSUREDS

If any of the property specified in the Certificate Of Insurance is owned jointly, then the cover under this Insurance Contract on such property shall also be provided jointly.

OTHER INSURANCE

If any loss or damage or liability covered by this Insurance Contract is also covered by any other Insurance Contract, We will only pay over and above the cover provided by the other Insurance Contract.

AUTOMATIC REINSTATEMENT

The cover provided under Section 1 will not be reduced by any claims paid by Us provided You pay an appropriate additional premium requested by Us.

GOODS AND SERVICES TAX

Where any part of this Insurance Contract specifies any sum insured this amount includes GST.

JURISDICTION

The law of New Zealand shall apply to and the Courts of New Zealand will have exclusive jurisdiction in respect of any litigation arising out of this Insurance Contract. Any compensation awarded or costs or expenses of litigation outside New Zealand are not covered.

YOUR DUTY OF DISCLOSURE

Before entering into a contract of insurance, the Insured has a duty, at law, to disclose to Us all material facts.

A material fact is one which may influence a prudent Insurer in deciding whether or not to accept the cover, and if so, on what terms and conditions and for what premium.

- i. Examples of information an Insured may need to disclose include:
- ii. Anything that increases the risk of an insurance claim.
- iii. Any criminal conviction or offence.
- iv. If another insurer has cancelled or refused to insure or renew insurance, has imposed special terms, or refused any claim.
- v. Any insurance claim or loss made or suffered in the past.

These examples are a guide only. If there is any doubt as to whether a particular piece of information needs to be disclosed, this should be referred to the Company.

NON-DISCLOSURE

If an Insured fails to comply with their duty of disclosure, We may be entitled to avoid the contract of insurance and reject any claim under it from the beginning.

FAIR INSURANCE CODE

Allianz supports the principles of the Fair Insurance Code. The purpose of this code is to increase the standards of practice and service within the insurance industry. Further information relating to the Fair Insurance Code is available on request. Phone 0800 PROTECT (776 832).

INSURER DETAILS

This Insurance Contract is underwritten by Allianz Australia Insurance Limited ABN 15 000 122 850 (Incorporated in Australia) trading as Allianz New Zealand of Level 1, 152 Fanshawe Street, Auckland 1010.

ENDORSEMENTS

This Insurance Contract is subject to the following endorsement/s. Any endorsement/s below is/are valid only where it has been produced and approved by Protecta Insurance. If this is not clear, please contact this office on 0800 PROTECT (776 832).