



# ***Mechanical Breakdown Insurance***

POLICY DOCUMENT





# MBI

Thank you for choosing Quest Insurance.

***“Quality insurance YOU can rely on”***

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

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## Quest Cover

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

## Quest Roadside Assistance

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### **24 hours a day / 365 days a year**

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

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

**Lost Keys / Lockout Service** - We will arrange a locksmith to help get you back into your vehicle. Any replacement keys will be at your cost. Locking the keys in the car is something that can happen to anyone. We will arrange to have someone come to you so you can be on your way again.

**Flat Tyre Service** - In the event of a flat tyre, we will change the tyre for you. If there is no spare or the spare is unusable, we will arrange towing to the nearest tyre repairer.

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

**Towing** - (excluding Accident) If your vehicle has a mechanical problem and cannot be mobilised at the time of the breakdown, we will arrange to tow the vehicle to the nearest approved repairer. Note that towing cost is limited to \$100.00 any cost over and above this amount will be at the driver's expense.

**Caravan/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



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if not required to be lifted and carried. Any trailer that is not roadworthy, 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.

***For assistance phone Quest Roadside Assistance direct on 0800 229 059***

You will need to quote your vehicle registration number.

Call us any time, day or night and Quest Roadside Assistance will be on the way.

***Quest Roadside Assist does not apply under the following circumstances***

- Transporting any cargo you may have in your vehicle
- Vehicles that have had unauthorised repairs attempted which may have damaged the vehicle
- The NZAA is not responsible for any subsequent repair costs
- The fitting of snow chains
- Unattended vehicles or vehicles over 3500kg gross laden weight
- Recovered stolen vehicles or vehicles that are not roadworthy or safe, or have been operated in an unsafe or illegal manner
- Vehicles which are not on public or formed roads, or which are trapped or bogged
- When the vehicle was being used for racing, pace making, speed testing, reliability trials and competitions or off road activities at the time of the breakdown
- Vehicles that will not operate as a result of a motor vehicle accident
- Any time when it would be dangerous or illegal for NZAA personnel or contractors to repair, load or transport the vehicle and/or its occupants
- Vehicles carrying loads beyond legal limits
- Vehicles at a repairer's premise or garage



# Quest Customer Additional Benefits

In addition to the normal roadside assist cover, Quest also provides the following benefits to a maximum claim limit of \$500. Should the vehicle undergo insured repairs after authorisation by Quest Insurance, then the owner shall be entitled to these additional benefits:

## **Rental vehicle \$360**

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

## **Accommodation \$360**

Where the nominated vehicle breaks down more than 100km from your home and 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.

## **Alternative transport \$120**

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.

## **Finance Instalment \$200**

In the event of a repair taking longer than 30 days from the date of the authorisation of the repair, Quest Insurance will contribute \$200 to the cost of instalments in relation to the vehicles finance if applicable.

# Servicing Requirements

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

- Change engine oil and oil filter
- Check and pressure test cooling system, including all hoses and joints and replace if required
- Check cam belt, all drive belts and replace if required according to manufacturer's age and mileage guidelines for replacement. Failure to do so and document may result in voiding this policy.
- Check all fluid levels and top up if required
- Check air/fuel filters and replace if required
- Check turbo oil feed pipe (where applicable)
- Check transmission oil level and condition, replace if required. (Then full service 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 kilometers or as per manufacturer's specifications. 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 excess amount as shown on your Certificate of Insurance applies to all claims. You must pay the excess to the repairer before you collect your vehicle. Should multiple faults occur simultaneously it will be treated as one claim therefore you will only be asked to pay one excess.



# Exclusions

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The following events will not be covered under the policy:

***Unauthorised repairs***

***Accidental damage*** - Any accidental loss or damage to your vehicle

***Existing faults*** - Any fault existing at the time of policy commencement and any damage arising therefrom.

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

***Fire, natural disasters, war and terrorism*** - Any occurrence consequent upon war or terrorism and related risks. Fire. Earthquake. Volcanism. Tsunami or other seismic events.

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

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

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

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

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

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

***Working parts*** - The replacement of any part that has not actually failed.

***Corrosion and deterioration*** - Costs associated with corrosion, rust, gradual wear or deterioration of your vehicle.

***Body panels and other miscellaneous*** - Body panels, paintwork, trim, lights, glass,



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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.

**EV / Hybrid battery cells** - Electric or 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

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This policy is transferable should the vehicle be sold privately provided the vehicle has been maintained and serviced in accordance with the requirements set out under the heading "Servicing Requirements" and provided the policy has remained free of any previous claims. Transfer applications are to be received in writing with the new owners details and the vehicle's odometer reading at the time of transfer. A transfer fee of \$75 (inc GST) is payable upon acceptance of the transfer application.





## Cancellations

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

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

## Excluded Vehicles

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There is no cover for:

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

# Claim Limits and Conditions

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

Claim Limits (inc GST):

- All vehicles up to 100,000 kms      \$5,000
- All vehicles up to 150,000 kms      \$4,000
- All vehicles up to 225,000 kms      \$3,000
- All vehicles up to 300,000 kms      \$2,000

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

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

# Other Conditions

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

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

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

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

**Natural disasters** - Quest and its service providers reserve the right to alter or to offer alternative assistance where a natural disaster places extraordinary demands on the provisions of service. Where your disabled vehicle cannot be reached (for example due



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to floods, slips or fire), Quest or its service provider will attempt to provide whatever alternative assistance is practical under the circumstances.

Any such assistance will be at the discretion of Quest and its service provider and will not be unreasonably withheld. Quest will provide assistance on a best endeavors basis and offer to contact a towing contractor to attend the vehicle.

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

## Claims Procedure

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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 them of claim. Quest Claims will provide you with further information.
- If the vehicle can be driven safely without causing further damage, take it to the nearest approved repairer. Repairs must be carried out by an approved repair facility.
- If the vehicle cannot be driven, contact the Quest Road Service Team. 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

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** - Quest Insurance Group Limited is a member of the Insurance & Financial Services Ombudsman Scheme (IFSO Scheme). The IFSO is an approved dispute resolution scheme that is a free service for our customers.

If we are unable to resolve your dispute, contact the IFSO scheme, see [www.ifso.nz](http://www.ifso.nz) email: [info@ifso.nz](mailto:info@ifso.nz) or phone: **0800 888 202**

**Subrogation** - We may act in your name and on your behalf to recover from another party any loss under this policy. We will pay for this. You must give us any information or help we require where it is reasonable to do so.

**Currency** - Any amount shown in this policy is in New Zealand dollars.

## Privacy Act 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.

## Definitions

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

**You, Your** - The registered owner of the vehicle named in the policy.

**We, Us, Quest** - Quest Insurance Group Limited.

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

**Component** - Means any mechanical or electrical item or part of your vehicle.

**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 Certificate of Insurance.

**Purchase Price** - The purchase price of the vehicle as shown on the Certificate of Insurance. 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 not all facts material to this insurance have been disclosed, we have the right to alter the terms and premium of this insurance or to avoid this insurance from its inception.

## Financial Strength Rating

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

A++, A+	Superior
A, A+	Excellent
B++, B+	Good
B, B-	Fair
C++, C+	Marginal
C, C-	Weak
D	Poor
E	Under Regulator Supervision
F	In Liquidation



# Vehicle Service Record

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

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

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

## 1st Service

Date: \_\_\_\_\_ Invoice No.: \_\_\_\_\_

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 number, Odometer reading when component failed, Cause of failure, Approximate cost of repairing or replacing the component, Vehicle's registration number and Service history.

No repairs should commence until authorised by Quest Insurance.



#### 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

**Physical Address:**  
6B Pacific Rise, Mt Wellington, Auckland

**Post:**  
Private Bag 14923, Panmure, Auckland

**Web:** www.questinsurance.co.nz

We are open 9am—6pm Weekdays and  
10am—2pm Weekends

Feel free to call us on 0800 899 879 or email us at  
[hello@thelendingpeople.co.nz](mailto:hello@thelendingpeople.co.nz)

[www.thelendingpeople.co.nz](http://www.thelendingpeople.co.nz)

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