

# Motor Vehicle (Comprehensive) | Policy Guide



Cover	Excess	Extensions	Exclusions
<p>Any accidental damage to your vehicle and any damage you cause to another person's property</p> <p>Liability for property damage up to \$20,000,000</p> <p>Liability for bodily injury and Forest and Rural Fires Act up to \$1,000,000</p> <p>The maximum amount payable in the event of a claim will be the lesser of market value or the sum insured shown on this schedule</p>	<p>Lowest excess option of \$500</p> <p>Optional higher excesses available for a discounted premium</p> <p>Drivers under the age of 21, additional \$1,000</p> <p>Drivers aged 21 to 24, additional \$500</p> <p>Drivers over the age of 25 who have not held a New Zealand drivers licence for more than 12 months, additional \$500</p> <p>Where the named driver discount is included and the driver is unnamed, additional \$500</p> <p>Where the vehicle sum insured is greater than \$50,000, the standard excess stated is 1% of the sum insured.</p> <p>Windscreen/window replacement, policy excess applies</p>	<p>Business Use</p> <p>Clearance of the accident site &amp; removal and towing costs</p> <p>Vehicle parts &amp; accessories up to \$500</p> <p>Death by accident of \$5,000</p> <p>Hire of alternative vehicle if your vehicle is stolen up to 14 days or \$1,000 (whichever is less)</p> <p>Trailers covered for free up to \$1,000</p> <p>AA Roadside assistance</p>	<p>Your excess</p> <p>If the driver of the vehicle is driving under the influence of any intoxicating substance or drug</p> <p>If your vehicle is being used in an unsafe or un-roadworthy condition</p> <p>Any damage caused by a driver who has your consent to drive but is failing to comply with NZ laws.</p> <p>Breakdown or failure of any component</p> <p>War, invasion, act of a foreign enemy</p> <p>Wear and tear, gradual deterioration, rust or corrosion</p> <p>If your vehicle is being used for racing or any other form of motor sport</p> <p>Loss or damage caused by the incorrect type of fuel being used</p>

*Insurance People insurance refers to the insurance policy, which is arranged by Aon New Zealand as the broker with Vero Insurance New Zealand Limited as the insurer. Please note that this is a brief outline only, refer to the policy wording for full details.*