

## Insurance examples:

[https://www.tower.co.nz/car-insurance/?nst=SEM&gclid=CjwKCAjw0YGyBhByEiwAQmBEWjJcGufAJp712Xn9tj6SB5M26-7xEleajY7NKKGRzWcZ1pDWB-5qBxoCKw0QAvD\\_BwE&gclsrc=aw.ds](https://www.tower.co.nz/car-insurance/?nst=SEM&gclid=CjwKCAjw0YGyBhByEiwAQmBEWjJcGufAJp712Xn9tj6SB5M26-7xEleajY7NKKGRzWcZ1pDWB-5qBxoCKw0QAvD_BwE&gclsrc=aw.ds)

<https://www.state.co.nz/car-insurance>

## Out insurance policies

- Tiers of insurance:
  - 3<sup>rd</sup> tier: Third party only: Saves \$10
  - 2<sup>nd</sup> tier: Third party fire and theft: Save \$25
  - Full cover: Save 50
- Protection against uninsured drivers: Accepting our insurance can ensure protection/cover of accidents due to uninsured drivers. Accepting the full cover policy will have your accident be covered as “Accidental loss to your car”, where’s both third party policies will cover up to \$3000
- Loss of keys/damage to car locks: Accepting our full cover will ensure we pay to cover the loss of your keys or any damage to your car’s locks. You’ll have to pay no excess if the cost to replace your keys or lock is less than \$300
- Towing Expense: Accepting our insurance will ensure we pay for having your car towed to the nearest repair shop if it’s too damaged to drive
- Accidental damage or loss to your car: If you accept our full cover or 2<sup>nd</sup> tier insurance, we’ll pay to repair any damage to your car. Just note that our 2<sup>nd</sup> tier only covers damage caused by fire, theft, and any other natural disaster. Full cover will cover any accidental damage.
- State roadside rescue: Accepting any of our insurance policies will ensure we cover any state roadside rescue. Examples of this include replacing a flat tire, running out of petrol, keys getting locked inside, flat battery, etc.
- Hiring car: Accepting our full cover, and we’ll help pay to hire/rent a car for up to 14 days, if your car is stolen or damaged.