

The car insurance policy provides coverage contingent upon the policyholder meeting specific conditions, with non-compliance potentially leading to claim denial, policy cancellation, or retroactive nullification. Key obligations of the policyholder include protecting the vehicle from theft or damage, providing accurate information, reporting any speeding tickets or criminal convictions, notifying changes in vehicle modifications or accessories, updating address changes, and informing the insurer about changes in vehicle ownership or the principal driver. An excess is required for each claim, which may be refunded if the policyholder is not at fault in an accident. Coverage is available for the policyholder and licensed individuals over 25, with exclusions detailed in the Policy Schedule. The policy offers three coverage options: Full Cover, which protects against accidental loss or damage; Third Party Fire & Theft, covering specific incidents like fire or theft; and Third Party, which has limited coverage. If a vehicle is damaged and repairable, the insurer will cover repair costs; if it is deemed uneconomic to repair or stolen, compensation will be based on the agreed or market value, depending on the selected coverage type. Additional costs may be covered upon claim approval, including legal defense costs in certain situations and transportation costs if the vehicle is damaged or stolen. Bonus covers include protection for child car seats and innocent party protection in accidents where the policyholder is not at fault.

The policy specifies exclusions, such as not covering parts that were not damaged or costs associated with airfreighting parts from overseas. The policyholder must pay the premium by the due date to maintain coverage and has a 15-day period to cancel the policy for a full refund, provided no claims have been made. The definition of "vehicle" encompasses various types of cars but excludes motorcycles, caravans, and trucks over 3.5 tonnes. Temporary coverage for a new vehicle is available if the policyholder purchases a replacement. Coverage extends to loss or damage to trailers owned or in the care of the insured, with a payout limit of the lesser of the market value or \$600, and coverage is void if the trailer is insured under another policy. Optional covers for accidental death or permanent disability compensation apply to the insured, their spouse, or cohabitant involved in an accident in New Zealand, with compensation based on a percentage of the

limit stated in the Policy Schedule. Medical expenses due to a car accident are covered up to \$500, and rental vehicle options are available if the insured vehicle is under repair or stolen, covering up to 30 days. The policy also covers legal liability for accidental loss or damage to others' property or bodily injury while using the insured vehicle or another vehicle with permission, with exclusions for damages covered by other insurance or caused by the insured's negligence. General average and salvage charges are covered when the vehicle is transported by ship within New Zealand. Compensation will not be paid for losses resulting from non-compliance with policy terms, existing insurance coverage, or liability accepted beyond what is legally required.

Exclusions include legal defense costs related to offenses under any Act of Parliament, fines, penalties, or punitive damages. Claims are not covered if the vehicle is driven by someone under the influence of alcohol or drugs, or if they refuse a breath test or to stop after an accident, unless the vehicle was stolen. Mechanical, electrical, or electronic failures are excluded, although damage from fire, collision, or natural disasters is covered. There is no coverage for losses related to government confiscation or for vehicles driven by individuals under 25, unless specified in the policy. Losses related to electronic data, intentional acts, or reckless conduct are also excluded, along with losses from nuclear incidents, terrorism, and certain tire damages. Contamination from controlled drugs is not covered, except for specific methamphetamine-related damages. Coverage is void if the vehicle is driven by an unlicensed driver or if it is in an unsafe condition, unless the driver was unaware of the vehicle's condition. The policy excludes depreciation, wear and tear, and any existing defects.

Policyholders must pay an excess for claims, which is the initial amount they contribute towards repairs, although certain claims may not require an excess. When making a claim, policyholders must notify the insurer immediately, prevent further loss, and allow vehicle inspection, while refraining from admitting liability or settling claims without the insurer's consent. The insurer retains the right to inspect the vehicle and manage claims, and policyholders must ensure all information

provided is truthful and report any changes that may affect the policy. Breaches of policy conditions may result in claim denial or policy cancellation. Policyholders can request changes to their policy, which must be agreed upon in writing, and the insurer may adjust the vehicle's agreed value annually based on market conditions. The policy can be canceled by either party, with refunds for unused premiums, except if terminated after a claim payout. The policy ceases if certain conditions are met, such as the payment of the vehicle's agreed or market value.

If the policyholder sells their vehicle or their interest in it ceases, they must contact the insurer to receive a refund for any unused premium. All amounts in the policy are stated in New Zealand dollars, and disputes can be addressed through a formal complaints procedure by calling 0800 100 200 or via Facebook @AMInsuranceNZ. The insurer may settle claims directly with any party holding a financial interest in the vehicle, but such parties are not covered by the policy and cannot make claims. The policy is governed by New Zealand law, with exclusive jurisdiction in New Zealand courts. If issued to multiple individuals, it is considered a joint policy, meaning any breach by one party affects coverage for all. Definitions within the policy clarify specific terms, including "accessories," "accidental," "act of terrorism," "bodily injury," "contamination damage," "event," "market value," "natural disasters," "modifications," and "trailer." The terms "we," "us," or "our" refer to AMI Insurance, while "you" or "your" refers to the policyholder. For any uncertainties regarding the policy, the insurer encourages contacting them for clarification.