

The Nissan Motor Vehicle Insurance Policy, administered by Protecta Insurance, details the coverage, exclusions, and obligations related to insuring a vehicle. Essential documents include the proposal, Certificate of Insurance, and declarations, with coverage applicable only for losses or damages occurring during the paid insurance period. Policyholders must review the policy and report any inaccuracies or changes, as failure to provide complete and truthful information may impact coverage. The policy covers private and business use but excludes activities such as motor trades, courier services, and driving instruction for reward. Coverage includes protection against sudden and accidental physical loss or damage within New Zealand, along with benefits like salvage costs, trailer cover, hire vehicle expenses, legal defense for serious driving charges, key and lock replacement, death benefits, and medical expenses, all subject to specified limits and conditions. Additional options include rental vehicle cover, protected no claims bonus, named driver discount, and exclusions for drivers under 25 years of age. An uninsured motor extension is available for third-party claims against uninsured drivers, provided certain conditions are met. Natural disaster coverage is limited to the vehicle's market value or sum insured for losses due to events like earthquakes and tsunamis. The insurer will either repair the vehicle or pay for repairs, limited to the sum insured or market value, with exclusions for the excess amount, tire damage unless part of a larger claim, loss of use, and certain mechanical failures.

Third-party liability coverage is included for legal liabilities arising from the use of the insured vehicle, with limits of \$20 million for property damage and \$1 million for injury, but excludes claims involving property under the care of the insured, agreed liabilities beyond legal responsibility, and fines or punitive damages. The policy emphasizes understanding coverage limits, exclusions, and the policyholder's responsibilities to ensure adequate vehicle protection. Specific exclusions void coverage if the vehicle is used for racing, driven by an unlicensed individual, or operated in an unsafe condition. Claims are excluded if the driver is under the influence of alcohol or drugs, leaves the accident scene unlawfully, or if the loss arises from war, terrorism, or nuclear incidents. Injuries or liabilities recoverable under the Accident Compensation Act 2001 are also not covered.

General conditions include automatic coverage for a replacement vehicle valued up to \$50,000 if notified within 14 days, and cancellation of coverage upon sale or transfer of the vehicle unless otherwise agreed. The policyholder must ensure the vehicle complies with manufacturer specifications and is not modified without notice. In the event of an accident requiring new parts, liability is limited to the lesser of the parts' list price or the cost of manufacturing a new part. The policyholder has a duty to disclose all material information that may affect the insurer's decision to provide coverage, with non-disclosure potentially resulting in the policy being voided or claims being rejected. The insurer reserves the right to change policy terms with 14 days' notice under certain circumstances, including legal changes or increased claims.

Cancellation can be initiated by the policyholder with 7 days' notice, while the insurer can cancel for non-compliance, non-payment, or fraudulent claims. Unpaid premiums result in forfeiture of benefits, with specific conditions for annual and installment payments. A 15-day money-back guarantee is available if the policyholder is dissatisfied, provided no claims have been made. The policy includes obligations for the policyholder to protect the vehicle, report incidents to the police, and cooperate with the insurer in claims processes. Joint ownership of the vehicle is covered under the policy, and if other insurance exists for the same loss, the policy will only cover amounts exceeding that insurance.

Roadside assistance is available 24/7 for specific failures, including flat tires, battery issues, running out of fuel, lost keys, and breakdowns, with exclusions for unattended vehicles and those not roadworthy. The policy is governed by New Zealand law, and disputes can be addressed through the Internal Dispute Resolution process or the Insurance and Financial Services Ombudsman. The policy outlines specific coverage details and exclusions, noting that breakdowns covered by other insurance policies are not included. Policyholders are entitled to a maximum of three free callouts within a 12-month period, with roadside assistance provided by AA Business Vehicle Solutions,

separate from the insurance policy. Claims must be reported immediately to Nissan Insurance through designated channels. Key definitions clarify terms used throughout the document, including "Balance Outstanding," "Certificate of Insurance," "Excess," "Injury," "Insurance Policy," "Interested Party," "Total Loss," and "Vehicle." The insurer is Virginia Surety Company, Inc., based in Christchurch, New Zealand, and the policy is subject to endorsements that must be produced and approved by Nissan Insurance, with a contact number provided for clarification.