



Policy Certificate

Mechanical Breakdown Insurance		
Policy Number	MA3 6474064	
Dealer Name	MARAC DEALER	
Date of Agreement	16/02/2018	
Consumer Guarantees Act (CGA)	<p>You have certain rights under the CGA. These rights are expressed as a series of guarantees.</p> <p>The principle guarantees applicable to the vehicle covered by this policy are that the vehicle must be of acceptable quality, fit for any particular purpose (you asked about or were told about) and matches any description given with the vehicle. In some circumstances the manufacturer or importer must also guarantee that spare parts and repair facilities are available for a reasonable time after the vehicle is sold to you. Acceptable quality means goods do what they are made to do, are acceptable in appearance and finish, are free from minor defects and are safe and durable. What is reasonable and acceptable depends on what a reasonable consumer would think was acceptable based on the nature of the goods, the price paid and any statement that may have been made about the goods.</p> <p>If your vehicle fails to comply with any guarantee under this Act, you may require that the dealer remedies the failure within a reasonable time. You must give the dealer the first opportunity to remedy the failure - as long as the dealer complies with its obligations under the CGA, if you have the failure remedied elsewhere you will not be entitled to obtain your costs from the dealer.</p> <p>If the failure is of a substantial character, you may reject the vehicle within a reasonable time and choose to have either a refund or replacement. You may also be entitled to compensation for any other reasonably foreseeable loss or damage.</p> <p>If the dealer fails to comply with its obligations under the CGA, you may have the failure remedied elsewhere and obtain all reasonable costs incurred in having the failure remedied from the dealer.</p> <p>Protection under this policy is additional to the rights you have under the CGA.</p>	
<p style="text-align: center;"><u>Comparison</u></p> <p>The following is a summarised comparison between the cover (guarantees) provided by the Consumer Guarantees Act (CGA) and the cover provided by Mechanical Breakdown Insurance (MBI).</p> <p>This is only a brief summary and is not intended to replace your MBI policy booklet or limit your rights under the CGA. Please take time to familiarise yourself with your policy booklet which sets out the full policy terms, conditions, exclusions, limits and excess (conditions) which apply to your MBI cover.</p>		
Risk to consumer	CGA response	MBI response
Wear and Tear	No cover (as long as vehicle is of acceptable quality)	Covered subject to policy conditions
Dealer no longer in business	Cover in very limited circumstances	Covered subject to policy conditions
km limit	What a reasonable consumer would expect based on factors described above	No km limit



Policy Certificate

Risk to consumer	CGA response	MBI response
Fault or failure	Dependant on specific circumstances - discuss with dealer	Covered subject to policy conditions
Fault diagnosis	Dependant on specific circumstances	Motor repair specialists with expert fault diagnosis
Dispute Resolution	Disputes Tribunal or Court	Established complaint procedure with access to IFSO (free service)
Out of Town breakdown	Dependant on specific circumstances - discuss with dealer	Free 24 hour help line. Referred and or towed to an approved repairer. If repair more than 24 hours Accommodation costs, Rental car costs, Subject to policy conditions.
Flat battery Locked out of car Lost keys Flat tyre Out of fuel	No cover	Free 24 hour helpline All covered by AA Roadservice
How do you know what your rights are?	Consumer websites and/or review the CGA	Plain English wording Friendly claims service
Commercial and business use	Dependant on nature of specific vehicle and whether the CGA has been contracted out of.	Certain business use covered subject to policy conditions.
Contact Details	DPL Insurance Limited 12 -14 Northcroft St, Takapuna, Auckland 0622 P O Box 33 1248 Takapuna, Auckland 0740 claimservices@dplinsurance.co.nz	
Phone Numbers	All enquiries 0800 809 700 AA Roadservice 0800 500 222	
Your rights of cancellation	You may cancel this policy by giving notice of cancellation to DPL Insurance Limited at the contact details set out above within the following time frames: (i) 10 days from the date you receive a copy of the policy and this certificate under the Fair Trading Act; or (ii) at any time if we have not satisfied our disclosure obligations under the Fair Trading Act in relation to your policy.	
Company Name	FABRIL SOLUTIONS LIMITED	
Who's Insured	SIDDHARTHA DOMA	Date of Birth 15/06/1989
Address	289 MOORE STREET ASHBURTON 7700	
Phone No	Home: n/a Business: n/a Mobile: 020-405-77777	
Email	siddhu.doma@gmail.com	
Cover Period	36 months from 14/02/2018 to 14/02/2021 Cover does not expire if a claim is paid.	



Policy Certificate

Retail Premium	\$ 1,195.00 (including GST)																				
Excess	\$ 125 (each and every unrelated claim)																				
Claim Limit	Unlimited No limit to number of claims made during cover period																				
Vehicle Details Registration Number Odometer at policy purchase	2008 TOYOTA ToyoAce Utility 2.0 LFB132 86,602 kilometres																				
Modified Vehicles	No modifications have been disclosed. We may accept modified vehicles provided full details are disclosed. An additional premium is payable.																				
AA Roadservice	24 hours full roadservice by New Zealand Automobile Association Inc. Cover includes: breakdown assistance, towing, flat battery, lost keys and lockout service, flat tyre change and out of fuel service. Full details in policy booklet. Helpline phone 0800 500 222																				
Insurer Financial Strength Rating	DPL Insurance Limited has been issued a Financial Strength Rating of B+ (Good) with an outlook assigned as stable by A.M. Best. The rating scale is: <table><tr><td>A++, A+</td><td>Superior</td><td>C, C-</td><td>Weak</td></tr><tr><td>A, A-</td><td>Excellent</td><td>D</td><td>Poor</td></tr><tr><td>B++, B+</td><td>Good</td><td>E</td><td>Under Regular Supervision</td></tr><tr><td>B, B-</td><td>Fair</td><td>F</td><td>In liquidation</td></tr><tr><td>C++, C+</td><td>Marginal</td><td>S</td><td>Suspended</td></tr></table>	A++, A+	Superior	C, C-	Weak	A, A-	Excellent	D	Poor	B++, B+	Good	E	Under Regular Supervision	B, B-	Fair	F	In liquidation	C++, C+	Marginal	S	Suspended
A++, A+	Superior	C, C-	Weak																		
A, A-	Excellent	D	Poor																		
B++, B+	Good	E	Under Regular Supervision																		
B, B-	Fair	F	In liquidation																		
C++, C+	Marginal	S	Suspended																		
Insurer	MARAC Mechanical Breakdown Insurance is underwritten by DPL Insurance Limited. Please refer to the policy booklet for the full policy terms, conditions and exclusions which may limit the scope of this insurance cover.																				
Privacy Act 1993	This Certificate contains personal information necessary to evaluate your proposal for insurance in order to decide whether to issue insurance cover and if so on what terms. The information will be held by DPL Insurance Limited, 12 - 14 Northcroft Street, Takapuna, the dealer and these entities agents. Failure to provide any relevant information may result in cover being declined or the policy being avoided. Individuals have a right of access to and correction of their personal information subject to the Privacy Act 1993.																				
Declarations	By entering into this insurance contract you confirm that: <ol style="list-style-type: none">The information given is in every respect correct and complete and all relevant and material information has been disclosed to DPL Insurance Limited (subject to the rights you have under the Criminal Justice (Clean Slate) Act 2004). Failure to do so may result in your claim being declined or the policy avoided.You understand the Dealer is an agent of DPL Insurance Limited and may receive remuneration for arranging this policy.The details and information you have provided shall be the basis of the contract between you and DPL Insurance Limited, and you are willing to accept cover subject to this policy.																				