

CAR INSURANCE NZ - TABLE OF BENEFITS

CAR INSURANCE AUTO - BENEFITS		
	THIRD PARTY	COMPREHENSIVE
Material damages caused to others	\$NZ 20, 000, 000 (including bodily + material)	
Bodily damages caused to others		
Damages caused to your vehicle when involved with another car at fault & uninsured and clearly identified	\$NZ 3000	Purchase Value up to 150% of market value
Fire	NO	Purchase Value up to 150% of market value
Theft or Attempt	NO	Purchase Value up to 150% of market value
Other damages (on your own vehicle or when you are a fault with another part or with non-identified other part)	NO	Purchase Value up to 150% of market value
Windows (all windows, not only windscreen - NO EXCESS)	NO	YES
Towing in an event of an accident	NO	YES
Additional driver after policy is issued	YES (€25 of administrative fees)	
Change of vehicle on the policy	YES (€25 of administrative fees)	
Early cancellation (after 3 months & no claim)	YES (€25 of administrative fees)	YES (€40 of administrative fees)
Excesses (when you are at fault, or with unidentified other part at fault)	NZ\$500 if driver is listed on the policy Unlisted driver : double excess	if driver is listed on the policy : * \$NZ 500 if 25 years old + * \$NZ 600 if 22-24 years old * \$NZ 800 if 18-21 years old Unlisted driver : double excess
OPTION ROADSIDE ASSISTANCE - BENEFITS (a 48-hour stand down period applies)		
	Standart	Premium
Towing following a breakdown event.	up to NZ\$100 per event, up to 3 events per policy	up to 3 events per policy Up to \$200 per event
Roadside assistance service such as :		Up to \$100 per event
Jump Start if your battery is flat or replacement (does not cover the cost of the battery)	YES	YES
Flat tyre (replacement with your spare tyre)	YES	YES
Key replacement, locksmith service or key courier service (does not cover the cost of the replacement)	YES	YES
Emergency Fuel if you have run out (does not cover the cost of the fuel)	YES	YES
Minor Roadside Repairs, such as replacement fuses, temporary repair to hoses.	YES	YES
When you are at 100 km's from your nominated adress (or the town you started your roadtrip), and when your vehicle is immobilised for more than 24 hours, you are entitled to: Accommodation x 3 days - NZ \$120.00 Inclu GST per day, with 1st night at customer expense.	NO	YES
OR		
Rental car x 3 days up- to 120.00 Inclu GST per day	NO	YES