

Tailored fleet coverage from a market leader in motor vehicle dealers

Zurich Motor Vehicle Dealers Insurance is designed for medium to large enterprises selling new or used vehicles.

We offer a comprehensive Motor Vehicle Dealers Insurance policy wording and will tailor coverage to meet your client's specific needs.



Zurich's strength in fleet – getting your clients back on the road

In addition to a broad policy wording, your clients will also have access to:

Zurich's superior Risk Engineering Services:

Our online risk management tools are designed to help manage the cost of your client's motor risks. Your client's can either budget for higher insurance costs or use these tools to reduce accident costs. For your client to manage their fleet risks, we recommend they consider:

Loss Control Assessment – our team of Risk Engineers can review your client's fleet management systems for gaps and areas for improvement.

Virtual Fleet Risk Manager – a unique web-based driver safety management system, designed to assist your client's manage their occupational road risk and promote a crash-free culture within their organisations.

Fatigue Management with Faid® Safe – this is a fatigue safety system that helps identify potential fatigue issues of your client's employees.

Zurich's first class claims service

With dedicated claims officers within New Zealand and access to our Open Door enquiry system, our goal is to ensure your client's vehicles are repaired quickly with minimal disruption to their business. We also offer choice of repairer.

The Fair Insurance Code

Zurich New Zealand is a signatory to the Fair Insurance Code. The Fair Insurance Code is a code of practice that:

- sets minimum service standards for insurance companies;
- describes the responsibilities that you and your insurance company have to each other; and
- encourages professionalism in the insurance industry.

The Code covers all insurance products except health insurance and life insurance. The Code only applies to individuals and entities with 19 or fewer employees.

Further information about the Code can be obtained from www.icnz.org.nz

Zurich is a member of the Insurance & Financial Services Ombudsman dispute resolution scheme. In the event of a dispute, you may be able to refer your complaint to the scheme at:

Insurance & Financial Services Ombudsman Scheme
PO Box 10-845
Wellington 6143
New Zealand.
Freephone: 0800 888 202

Further information about the Scheme can be obtained from www.ifso.nz

Scope of Cover

This information is intended as a guide only. Please review the policy for full details of coverage provided. Terms are defined in the policy. Exclusions, limits and conditions apply.

Your Vehicle – Section 1

This Section covers *loss* by indemnifying *you* (at our sole discretion) by either:

- (a) paying for the cost of repair; or
- (b) paying the amount equal to the reasonable cost of repair; or
- (c) paying any amount equal to *your vehicle's*:
 - (i) *cost price* at the time of *loss* in respect of stock *vehicle*; or
 - (ii) *market value* at the time of *loss* in respect of all other *vehicles*; or
- (d) replacing *your vehicle*.

Our liability shall not exceed the *market value* for *your vehicle*. However where *you* have not complied with General Policy Condition 8. 'Sums Insured', our liability shall be either the *market value* or the Sum Insured, as shown in the *schedule*, whichever is the lesser.

Your Legal Liability – Section 2

This Section covers *your* liability at law, to indemnify third parties for their loss or injury in the event of *accident* caused by, or in connection with, *your vehicle*, including any person in or on, or getting in or on, or getting out of or off, *your vehicle* and while it is being loaded or unloaded.

Our total liability shall not exceed the limit specified in the *schedule* in respect of any one claim or claims arising from any one *accident*.

In addition to the limit specified in the *schedule* we will pay all costs and legal expenses in defending any claim arising out of an *accident*, covered under this Section.

Policy Extensions

The policy wording included a number of automatic and optional extensions, including the following:

Automatic Extensions	Benefits of cover available
1. Additions and Deletions	Limit specified in the <i>schedule</i> to \$400,000
2. Breach of Condition	Included
3. Car Pooling and Sharing	Included
4. Claim Preparation Costs	Limit specified in the <i>schedule</i> to \$20,000
5. Cleaning up Costs	Limit specified in the <i>schedule</i> to \$100,000
6. Crisis Coverage	Limit specified within the policy to \$50,000
7. Defence Costs	Limit specified in the <i>schedule</i> to \$10,000
8. Difference in Excess / Hired-in or Rental Vehicles	Included
9. Disability Modifications	Limit specified in the <i>schedule</i> to \$10,000
10. Employees Vehicles	Limit specified in the <i>schedule</i> to \$100,000
11. Exemplary Damages	Limit specified in the <i>schedule</i> to \$500,000
12. Fire Service Charges	Limit specified within the policy to \$50,000
13. First Aid Kits	Limit specified within the policy to \$2,500
14. Funeral Expenses	Limit specified within the policy to \$10,000
15. Goods and Services Tax	Included
16. Goods in Transit	Limit specified in the <i>schedule</i> to \$5,000
17. Hoists	Limit specified in the <i>schedule</i> to \$20,000
18. Ingestion of Foreign Object	Limit specified within the policy to \$10,000
19. Invalidation	Included
20. Joint Insured	Included
21. Keys and Locks	Limit specified in the <i>schedule</i> to \$10,000 any one event and \$50,000 in the aggregate
22. Lease Value	Increased limit to 20% of the <i>market value of your vehicle</i> in respect of any one <i>loss</i> .
23. Load Recovery	Limit specified in the <i>schedule</i> to \$50,000

Automatic Extensions	Benefits of cover available
24. Marine Liability	Included
25. Movement of Other Vehicles	Included
26. New Replacement Vehicle	Included for the first 12 months for any car, station wagon, utility, van or four wheel drive passenger vehicle
27. No Fault Deductible Waiver	Limit specified in the <i>schedule</i> to \$5,000
28. Non-owned Trailers Liability	Limit specified within the policy to the Market Value or \$100,000, whichever is the lesser
29. Other Interested Parties	Included
30. Portable Electronic Vehicle Accessories	Limit specified in the <i>schedule</i> to \$5,000
31. Principals Indemnity	Included
31. Progress Payments	Included
33. Rental Vehicles	(i) Limit specified in the <i>schedule</i> to \$400,000 (ii) Limit specified in the <i>schedule</i> to \$200,000
34. Retrieval Costs	Limit specified within the policy to \$50,000
35. Sign Writing	Replacement costs
36. Subrogation Waiver (Group Companies)	Included
37. Theft Costs	(i) Limit specified in the <i>schedule</i> to \$2,500 (ii) Limit specified in the <i>schedule</i> to \$5,000
38. Travel Costs	Limit specified in the <i>schedule</i> to \$10,000
39. Treads and Tracks Damage	Limit specified in the <i>schedule</i> to \$10,000
40. Vehicle Salvage and Safety	Limit specified in the <i>schedule</i> to \$400,000
41. Weight Damage	Limit specified in the <i>schedule</i> to \$500,000
42. Windscreens and Windowglass	Included

Optional Extensions	
1. Burning Cost	Option available
2. Profit Share	Option available
3. Loss of Use (Replacement Vehicle Costs)	Option available

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