Suzuki Insurance
Real Value protection
TAKING CARE OF YOU AND YOUR SUZUKI

As part of our on-going commitment to you, Suzuki Insurance offers you a variety of insurance policies designed to protect you and your Suzuki. Should the unthinkable happen, these policies combine great cover with some unique features:

- Motor Vehicle Insurance
- Mechanical Breakdown Insurance
- Guaranteed Asset Protection
- Payment Protection Insurance

These insurance products are arranged through a simple process with your Suzuki dealer, enabling immediate drive away cover. Insurance product premiums can also be included in your vehicle credit contract with Suzuki Finance. To find out what options work best for you, please speak with the Business Manager or vehicle finance specialist at your local Suzuki dealership.

Enjoy driving your new Suzuki.
Suzuki Insurance offers you a distinctive comprehensive Motor Vehicle Insurance package that affords superior protection.

We guarantee to direct all accident repair work to a recommended repairer utilising genuine Suzuki parts, thereby protecting the longevity of your vehicle’s paint and body warranties.

Many Suzuki customers already take comfort in the knowledge that by protecting their new or used Suzuki with one of New Zealand’s most specialised insurance schemes, their claim will be handled carefully and proficiently and most importantly of all, their vehicle will be repaired to Suzuki specifications.

You will also be entitled to use our Accident Management Service. This unique service provides you with:

- pick-up of your damaged vehicle (where it is repairable) and delivery of your repaired vehicle
- a courtesy vehicle (subject to availability) whilst your vehicle is being repaired
- priority repairs to minimise time off-the-road
- repairs guaranteed for the life of the vehicle
- a valet at the completion of the repair.

For further information, please call us on 0800 778 282 or discuss with your local Suzuki dealership.

Motor Vehicle Insurance offers you a range of unique benefits:

- Your Suzuki vehicle will be replaced with a brand new equivalent model, should it be stolen or damaged beyond repair during the first 36 months from the original registration date providing you have continuously insured it with us.
- Genuine Suzuki parts will be used to repair your new Suzuki vehicle if it is damaged in an accident and is repairable.
- Cover includes rental vehicle costs (if your vehicle is stolen) and reasonable costs of accommodation and travel expenses in the event of an accident.*
- In addition to physical loss or damage to your vehicle, you also have third party property cover of up to $20 million and third party injury cover of up to $1 million.
• Should you or your spouse die as a result of an accident in your insured vehicle (within 90 days), this policy includes a Death Benefit to help cover expenses for your family.*

• Your no claims bonus will not be affected and your excess will be waived if you are involved in an accident that is not your fault and the at fault party’s details are supplied.

Roadside assistance cover

All New Zealand new Suzuki vehicles up to five years old are covered by the Suzuki Assist roadside assistance package. For Suzuki vehicles older than five years, roadside assistance cover is included with the Motor Vehicle Insurance policy when noted on your Certificate of Insurance. Roadside assistance is available 24 hours a day, 7 days a week.

Features included are:
• mechanical or electrical breakdown roadside assistance
• towing to the nearest approved repairer**
• flat battery**
• lockout service/lost keys**
• flat tyre or damaged wheel**
• out of fuel.**

* Some limits apply.
** Some driver costs may apply; e.g. cost of fuel, cost of replacement keys, purchase of new battery, towage if no serviceable spare tyre fitted to vehicle, towage if you want your vehicle towed to somewhere other than the nearest approved repairer or service centre, etc.
MECHANICAL BREAKDOWN INSURANCE

The Suzuki vehicle is recognised for its performance, engineering and technology, but your Suzuki vehicle still needs regular servicing in order to manage wear and tear. This insurance product complements your vehicle’s regular service intervals by offering protection against sudden and unforeseen mechanical or electrical breakdown.

This policy is specifically designed for a Suzuki vehicle that is no longer covered under Suzuki’s comprehensive manufacturer’s warranty.

Mechanical Breakdown Insurance offers you a range of unique benefits:

• Payout for repairs for any one claim can be up to the market value of the vehicle for “Standard Petrol Vehicles” or up to $10,000 for vehicles such as (but not limited to) diesels or turbos, less the applicable excess. Total claims only limited to the market value of the vehicle.
• Use of genuine Suzuki parts whenever possible.
• Preventative repairs to the covered parts which are not damaged, but which are considered prudent to replace as part of an approved claim.

Additional benefits of this policy include the cost of travel, as well as accommodation expenses incurred while relocating your vehicle to the nearest Suzuki Authorised Service Agent.

For your convenience, cover is available for a period of 12, 24 or 36 months.
Roadside assistance cover
Roadside assistance is available 24 hours a day, 7 days a week.

Features included are:
• mechanical or electrical breakdown roadside assistance
• towing to the nearest approved service centre*
• flat battery*
• lockout service/lost keys*
• flat tyre or damaged wheel*
• out of fuel.*

Excess variation
When your Suzuki vehicle is serviced and repaired every time at a Suzuki Authorised Service Agent, the excess will be waived.

Important information
In the event of a claim, you will need to present copies of your service invoices and service record located at the back of this brochure. The service record is to be completed by a Suzuki Authorised Service Agent at the time of the service.

* Some driver costs may apply; e.g. cost of fuel, cost of replacement keys, purchase of new battery, towage if no serviceable spare tyre fitted to vehicle, towage if you want your vehicle towed to somewhere other than the nearest approved repairer or service centre, etc.
GUARANTEED ASSET PROTECTION

Current statistics indicate that the risk of your vehicle being stolen or involved in a road accident is now greater than ever before. Guaranteed Asset Protection cover is perfectly suited to complement your credit contract and protect your investment. If something does happen, and your vehicle is deemed a total loss, the value of your insurance payout may be significantly less than the outstanding balance of an existing credit contract. In order to cater for the shortfall, cover of $5,000, $10,000, $15,000 or $20,000 is available.

Claim example

This is for illustrative purposes only. For further information, please call us on 0800 778 282 or discuss with your local Suzuki dealership.

Payout includes:

$8,000 shortfall (as in the above example)
$4,500 additional benefits (where option taken), made up of:

- rental vehicle
- on-road costs for replacement vehicle (registration, fuel, delivery)
- insurance premium for replacement vehicle
- excess for total loss vehicle.

Total Claim = $12,500
Suzuki Insurance understands how important it is for you to maintain your ability to repay your credit contract. So should the unexpected happen, Payment Protection Insurance provides you with personalised options that can be tailored to suit your changing needs.

**Here are the options available:**

<table>
<thead>
<tr>
<th>Bankruptcy &amp; business interruption</th>
<th>Redundancy &amp; suspension</th>
<th>Hospitalisation</th>
<th>Carer cover</th>
<th>Disablement</th>
<th>Terminal illness</th>
<th>Death</th>
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</thead>
<tbody>
<tr>
<td>Wage &amp; salary earners</td>
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<td>Seasonal workers</td>
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<td>Beneficiaries, wage &amp; salary earners, self employed or seasonal workers</td>
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For further information, please call us on 0800 778 282 or discuss with your local Suzuki dealership.

**Bankruptcy:** Pays the credit contract repayments due during the period of bankruptcy up to a maximum of 180 days. This benefit is paid from day 1 after the first 28 days of bankruptcy have been exceeded.

**Business interruption:** Pays the credit contract repayments due during the period of business interruption up to a maximum of 180 days. This benefit is paid from day 1 after the first 28 days of business interruption have been exceeded.

**Carer cover:** Pays the credit contract repayments due during the period you are a caregiver up to a maximum of 180 days. This benefit is paid from day 1 after the first 28 days of caregiving have been exceeded.

**Death benefit:** Pays the outstanding amount of the credit contract at the date of death excluding any arrears of more than 3 months.
Disablement: Pays the credit contract repayments due during the period of disablement. This benefit is paid from day 1 after the first 7 days of disablement have been exceeded. Any recurrence of the same disability within 3 months will be considered part of the same claim.

Hospitalisation: Pays you up to $500 per day for up to 10 days if hospitalised for more than 2 days.

Limit of liability: Up to $100,000. (Unless specified otherwise).

Redundancy: Pays the credit contract repayments due during the period of redundancy up to a maximum of 180 days. This benefit is paid from day 1 after the first 28 days of redundancy have been exceeded.

Suspension: Pays the credit contract repayments due during the period of suspension up to a maximum of 180 days. This benefit is paid from day 1 after the first 28 days of suspension have been exceeded.

Terminal illness: Pays the outstanding amount of the credit contract at the date the terminal illness was diagnosed excluding any arrears.

WHO PROVIDES SUZUKI INSURANCE?

Suzuki Insurance policies are underwritten by: Virginia Surety Company, Inc. (NZ Company No 920 655) of Unit 3, Level 2, 73 Manchester Street, Christchurch 8011, New Zealand.

Suzuki Insurance policies are administered by: Protecta Insurance New Zealand Limited, 110 Symonds Street, Auckland 1010. PO Box 37371, Parnell, Auckland 1151.

For more information about Suzuki Insurance, please contact your nearest Suzuki dealer. To find a Suzuki dealer go to our website at: www.suzuki.co.nz/find-a-dealer

Fair insurance code

Protecta Insurance supports the principles of the Fair Insurance Code of the Insurance Council of New Zealand. The purpose of this code is to increase the standards of practice and service within the insurance industry. To the extent the code applies to this Insurance Policy, a copy of the Fair Insurance Code is available from the Insurance Council of New Zealand’s website at www.icnz.org.nz
SERVICE RECORD FOR MECHANICAL BREAKDOWN INSURANCE

All services should be carried out by a Suzuki Authorised Service Agent and in accordance with Suzuki’s specifications. The FIRST service must be completed prior to the vehicle travelling 5,000km since purchase, unless servicing is up to date as per Suzuki’s specifications. All vehicle services thereafter must be completed within the service interval specified by Suzuki. A copy of this Service Record and all service invoices will be required in the event of a Mechanical Breakdown Insurance claim. Any advice given to the Vehicle Owner concerning the service is to be noted on the service invoice for reference purposes.

1st Service

Rego Number ............................................................... Odometer Reading ........................................................................ km
Invoice Number ...................................................................................
Date of Service .................................................................................

2nd Service

Rego Number ............................................................... Odometer Reading ........................................................................ km
Invoice Number ...................................................................................
Date of Service .................................................................................

3rd Service

Rego Number ............................................................... Odometer Reading ........................................................................ km
Invoice Number ...................................................................................
Date of Service .................................................................................
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<th>Odometer Reading</th>
<th>Invoice Number</th>
<th>Date of Service</th>
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GENERAL INFORMATION

This is a summary of the covers available and does not form part of the insurance policies. All dollar values expressed are inclusive of GST. For a full description of covers, exclusions, definitions and limits applying please refer to the full policy wordings available at the time of insurance purchase or contact our Customer Services Team on 0800 778 282 or write to Suzuki Insurance, PO Box 37 371, Parnell, Auckland 1151.

HOW TO MAKE A CLAIM

If the unexpected should occur, please contact the Suzuki Insurance toll-free number:

0800 778 282

You will need to give the operator the following information - please have it on hand:

• your name
• your license plate number or your policy number
• a description of the claim.

This service is available 24 hours a day, 7 days a week.