



Private Car Insurance

Full cover

Third party fire & theft

Third party

Full cover

Full Cover is the most comprehensive cover for your car, with a selection of additional covers to meet your needs. It covers your car anywhere in New Zealand for sudden accidental loss or damage.

If we can repair your car economically, we'll arrange to have the repairs carried out to get you back on the road again. And if your car cannot be repaired economically, we'll pay you the market value - what it was worth immediately before it was damaged.

Additional covers

Full Cover provides the following additional covers:-

- **Accident costs** – we'll cover clean-up costs, emergency repairs or towing, your transport and accommodation costs (including family members and pets), and the cost of getting your car home to be repaired or after it has been repaired.
- **Alternative transport allowance** – car hire costs for up to 14 days.
- **Courtesy car** – insurance cover while your own car is being repaired.
- **Legal expenses** – up to \$1,500 for any one event if you're charged with manslaughter or dangerous driving causing death.
- **Legal liability** – we'll cover your legal liability and any defence costs up to \$5,000,000 if you accidentally damage someone's property or injure someone while driving your own or another car. (Covers anyone else who has your permission to drive your car.)
- **New vehicle cover** – new car replacement if your car was less than one year old at the time of total loss.
- **Replacement keys and locks** – up to \$1,000 in a 12 month period with a \$100 excess.
- **Replacement vehicle** – if you buy a new car, you're automatically covered for 30 days from the time of purchase.
- **Trailers** – up to \$2,500 in a 12 month period with a \$100 excess and no effect on your No Claims Bonus.
- **Windscreen benefit** – no excess required and no effect on your No Claims Bonus for windscreens, window glass, headlights, headlight protectors, driving lights, or tail lights.

Ask about our nationwide Repair Guarantee.

Optional Cover

Full Cover allows you to select the following optional cover:-

- **Cover for your towed caravan** – including contents and new caravan cover.

Third party options

Third Party covers your legal liability if you damage someone else's property or accidentally injure someone.

You're also covered (up to \$3,000) if an uninsured driver in another car causes damage to your car provided that you can identify them and prove it was their fault.

For extra protection choose **Third Party Fire and Theft**, which covers your car if it is stolen, or damaged during an attempted theft or conversion, and for loss or damage resulting from fire or a natural disaster.

Ways to save

Choose a higher optional excess to save on your premiums.

Exclude drivers under 25 years.

Name up to four drivers approved to drive your car.

Multi-product discounts apply.

Ask for a quote today
Call 0800 002 002

All insurance cover is subject to the full terms and conditions, including exclusions that apply, set out in the respective policy document. You can request a policy document at any time. Please call 0800 002 002.

Other insurance options

We offer a range of everyday insurance to cover your life and income, and your assets and belongings. We can look after your travel insurance too.

Our friendly team of Registered Financial Advisers can arrange everything over the phone.

We'll help work out what's right for you, so you have the cover you need today and in the future.

Insurance cover for you and your family

Underwritten by Southsure Assurance Limited

- Term Life
- Mortgage Protection
- Income Protection
- Critical Condition
- Funeral Cover

Insurance cover for your assets and belongings

Underwritten by Lumley General Insurance (NZ) Limited - a business division of IAG New Zealand Limited (Lumley)

- House
- Contents
- Boat

Travel insurance for business or leisure

Underwritten by Allianz Australia Insurance Limited

- Comprehensive
- Essentials

Your insurer

Private Car Insurance is arranged by Southsure Assurance Limited (Southsure), a New Zealand insurance company licensed and supervised by the Reserve Bank of New Zealand under the Insurance (Prudential Supervision) Act 2010.

Southsure arranges general insurance as an agent for Lumley General Insurance (NZ) Limited, a business division of IAG New Zealand Limited (Lumley), and receives remuneration by way of commission for providing that service.

Southsure is a member of the Banking Ombudsman Scheme, which provides a free and independent dispute resolution service.

30 day 'free look'

If you're not happy with your policy for any reason, you can cancel it within the first 30 days and we'll refund any premium you've paid.

Your underwriter

Lumley General Insurance (NZ) Limited, a business division of IAG New Zealand Limited (Lumley), is one of New Zealand's leading providers of fire and general insurance, specialising in transport, construction and engineering, liability, marine, property and casualty, and personal lines.

Lumley is licensed and supervised by the Reserve Bank of New Zealand under the Insurance (Prudential Supervision) Act 2010; is a member of the Insurance Council of New Zealand; and is a member of the Insurance and Savings Ombudsman (ISO) Scheme, which provides a free and independent dispute resolution service.

The brochure is only a summary of the features and benefits of Private Car Insurance as at July 2016 and is intended to be of a general nature. It does not constitute personalised financial advice under the Financial Advisers Act 2008.

To the extent that any content constitutes financial advice, it is class advice only and does not take into account any individual's particular financial situation or goals. We recommend you seek personalised financial advice.

0800 002 002
www.southsure.co.nz