



Motorcycle Insurance Policy Document

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YOUR POLICY

The information **You** have given will be the basis of the contract of insurance with **Us**. For the contract to be valid, all the information **You** have given **Us** must be true and complete.

Your Policy, which is **Your** policy booklet, most recent **Policy Schedule** and any endorsement(s), is evidence of that contract. **You** should read it carefully and keep it in a safe place.

In return for **Your** premium **We** will provide insurance as described in the following pages and in your **Policy Schedule**. Any injury, **Loss** or liability must occur anywhere within New Zealand and happen in the **Period of Insurance** as shown on **Your Policy Schedule**.

IMPORTANT INFORMATION

Please read this policy booklet with your **Policy Schedule** to make sure that **You** are satisfied with **Your** insurance. If **You** have any questions please contact **Us**.

Please also take some time to read our complaints procedure in the 'Making a Complaint' section.

HOW TO MAKE A CLAIM

Complete a claim form and return it to us. You can download one from our website www.starinsurance.co.nz or call us on 0800 96 8000 and we will send you one.

DEFINITIONS

These definitions apply throughout **Your Policy**.

Where **We** explain what a word means that word will be highlighted in **bold** print and will have the same meaning wherever it is used in the **Policy**. The definitions are listed alphabetically:

Authorised Rider: Means any person whom **You** have given permission to use the **Insured Motorcycle**, providing they have a valid driving licence which allows them to ride it, they are not disqualified from driving and their name is listed on the **Schedule**.

Deductible: Means the amount **You** are required to pay as the first part of each and every claim made.

Insured Motorcycle: Means any motorcycle, any component, sidecar or trailer specified in the **Schedule** including all accessories, spare parts and load securing equipment in or on the motorcycle, but excluding any item of electrical or communication equipment not permanently affixed to the motorcycle and wired into the motorcycle electrical system.

Loss: Means sudden physical loss, damage to or destruction of an **Insured Motorcycle** caused by an accident.

Market Value: Means the price **You** paid for the **Insured Motorcycle** or the cost of replacing the **Insured Motorcycle** in New Zealand whichever is the lesser amount, with one of the same make, model, specification, mileage, age and condition.

Period of Insurance: Means the dates shown in **Your Policy Schedule**.

Policy: Means **Your Policy** booklet and most recent **Policy Schedule**, including any endorsement(s).

Schedule: Means the most current **Schedule** and endorsements issued to **You**.

Secured: Means secured to the extent necessary to prevent unnecessary or unintended movement of the **Insured Motorcycle** for the purposes of transit.

We/Us/Our: Star Underwriting Agents Ltd T/as Star Insurance on behalf of Lumley General Insurance (N.Z.) Ltd.

You/Your: The Policyholder(s) named in the **Schedule**.

LEVEL OF POLICY COVER

Your **Schedule** will indicate the level of cover **You** have selected.

Comprehensive

All sections apply

Third Party, Fire & Theft

Only Sections 1, 2, 3, 6, 7 and 8 apply, however in respect of Section 1 the cover is restricted to **Loss** caused directly by fire; lightning; explosion; or theft and **Loss** covered by the Uninsured Third Party Protection extension.

Third Party Liability only

Section 2, 3, 6, 7, 8 and the Uninsured Third Party Protection extension under Section 1 apply;

Off Road or Competition Motorcycle

Only Sections 1, 6, 7 and 8 of the **Policy** applies, however in respect of Section 1, the following Exceptions also apply;

- i) Section 1 does not cover the **Insured Motorcycle** when the engine is running or being started or when it is in motion under its own motive power.
- ii) Section 1 does not cover the **Insured Motorcycle** for **Loss** whilst it is in transit unless it is **Secured**.

Storage & Transit or Restoration & Transit

Only Section 1, 6, 7 and 8 of the **Policy** applies, however in respect of Section 1, the following Exceptions also apply;

- i) Section 1 does not cover the **Insured Motorcycle** for **Loss** when it is in motion under its own motive power.
- ii) Section 1 does not cover the **Insured Motorcycle** for **Loss** whilst it is in transit unless it is **Secured**.

SECTION ONE: COVER FOR THE INSURED MOTORCYCLE

Following **Loss**, **We** will, at **Our** option, either:

- a) pay for cost of repair; or
- b) pay the amount equal to the reasonable cost of repair; or
- c) replace the **Insured Motorcycle**; or
- d) pay any amount equal to the **Insured Motorcycle's** Market Value at the time of **Loss**.

The most **We** will pay will be the lesser of the following at the time of the **Loss**:

- a) The **Market Value**
- b) The sum insured for the **Insured Motorcycle** as shown in the **Schedule**.

We will not be liable for that portion of any repair or replacement which improves the condition of the **Insured Motorcycle** beyond its condition before the **Loss**.

If any part of the **Insured Motorcycle** is no longer manufactured, the most **We** will pay is the supplier's or manufacturer's last list price for that part, whichever is the lesser amount.

Section 1: What is not covered

- i) **Loss** of use or consequential Losses of any kind;
- ii) Depreciation or Loss of value;
- iii) Wear and tear, rust, corrosion, deterioration. Note - resultant damage is not excluded;
- iv) Mechanical or electrical breakdown or failure of any part of the **Insured Motorcycle**, including its engine, hydraulic and transmission systems. (Note: servicing and maintenance errors (among other things) are not covered.) However, this Exclusion
iv) shall not apply if the mechanical or electrical breakdown or failure results in or from the **Insured Motorcycle**:
 - Catching fire;
 - Overturning;

- Suffering an impact or collision;
 - Being partly or fully immersed in water;
 - Being stolen or illegally converted;
 - Being maliciously damaged.
- v) **Loss** to tyres by application of brakes or by punctures, cuts, splits or bursts unless caused at the same time as other **Loss** for which a claim is payable;
 - vi) **Loss** arising from theft or conversion by a prospective purchaser. However, this exclusion does not apply if **You**, as a minimum:
 - Have sited the original driving licence of the prospective purchaser and have recorded all of the details contained in the licence
 - Pass the details of the licence to **Us** in the event of a **Loss**;
 - vii) **Loss** arising from failure of, or defect or fault in the design or specification;
 - viii) Repair or replacement of any part, spare parts or accessory by theft, burglary or larceny unless the **Insured Motorcycle** as a whole is taken at the same time;
 - ix) The **Deductible** in the **Schedule** for each and every claim. Where more than one **Insured Motorcycle** is involved in the same accident, only one **Deductible** will apply.

SECTION TWO: LIABILITY TO THE PUBLIC

This Section covers **Your** liability at law, including legal expenses in defending any claim, caused by, or in connection with the **Insured Motorcycle**, including whilst it is being loaded or unloaded.

If **You** ask **Us** to, **We** will provide the same cover to any **Authorised Rider**.

The most **We** will pay is \$2,000,000 - inclusive of costs and expenses in respect of any one claim or claims arising from any one accident

Exceptions to Section 2

This Section does not cover:

- i) liability arising out of or in connection with loading or unloading the **Insured Motorcycle**;
- ii) liability for any property (including any road) arising from vibration caused by the **Insured Motorcycle** or from the weight of the load carried by the **Insured Motorcycle**, or from the weight of the **Insured Motorcycle**, or from the combined weight of the load and the **Insured Motorcycle**;
- iii) liability directly or indirectly caused whilst any component on the **Insured Motorcycle** is being used or operated for the purpose for which it was designed by the manufacturer. (For the sake of clarity - a motorcycle is designed primarily for the transportation of persons. If a component is added to it to give an extension to the original use of the motorcycle, **We** will not provide cover for the extended use. For example if **You** add a crop spraying machine to it, **We** will not provide cover under this section whilst crop spraying)

- iv) liability in respect of property which belongs to, or is in the care, custody or control of **You** or any **Authorised Rider**, other than; (a) buildings leased or rented by **You** or any **Authorised Rider**; (b) a motorcycle (not being the property of **You** or any **Authorised Rider** or insured under Section 1 of the **Policy**) which is being towed by an **Insured Motorcycle**, other than a motorcycle which is towed or recovered for reward where **You** or an **Authorised Rider's** business includes a motorcycle recovery service; (c) personal baggage and wearing apparel of any passenger, however this provision does not apply to the **You** or any **Authorised Rider's** liability as a bailee;
- v) liability to any person, who at the time of the accident, was in charge of the **Insured Motorcycle**;
- vi) liability arising as a result of a judgement or order of any court outside New Zealand, or for any debt based on such judgement or order;
- vii) the **Deductible** shown in the **Schedule** for each and every claim

SECTION THREE: GENERAL EXCEPTIONS

There is no cover under this **Policy**;

1) Whilst any **Insured Motorcycle** is:

- a) being used by a person who is not an **Authorised Rider**;
- b) being used for any professional or business use unless notified and accepted by **Us**, or any racing, pace making, reliability trial, hill climbing or speed tests, motor cross, trail riding or off road recreational activity, or being ridden in preparation for any one of these activities;
- c) being used in an unsafe condition. For the purposes of this exception unsafe condition includes any condition which is contrary to any recommendation by the manufacturer of the **Insured Motorcycle** or legal requirement;
- d) being driven, operated, directed or controlled by any person who is not the holder of a licence for the appropriate class and use applicable to the operation of the **Insured Motorcycle** or its components, or who is breaching any condition of their licence. This exception will not apply if the rider has previously held, and is not disqualified from holding a licence at the date of **Loss**;
- e) being driven, operated, directed or controlled by any person, who:
 - i) is under the influence of any intoxicating substance or drug; or
 - ii) has a proportion of alcohol in the blood which exceeds the legal limit. This exception will apply notwithstanding the rider may have died as a result of the accident; or
 - iii) has a proportion of alcohol in the breath which exceeds the legal limit; or
 - iv) fails to supply a blood or breath sample as required by law; or

- v) fails to stop, or remain at the scene, following an accident as required by law.

A certificate of conviction of the rider, may be used by **Us** as sufficient evidence for these exceptions to apply where the offence was committed at the time of or following the accident; A certificate of analysis of the rider's blood or a reading from an evidential breath testing device of the rider's breath may be used by **Us** as sufficient evidence of the rider's minimum blood or breath alcohol level at the time of the accident;

- f) being used whilst loaded or operated in excess of the manufacturer's recommended specifications, or loaded contrary to regulations or statute, or operated for its specialised purpose and not as a vehicle contrary to regulations or statute;

Exceptions 1(a) – 1(f) will not apply in respect of **Loss** which results from theft or conversion;

- 2) Incurred by **You** or any **Authorised Rider** by virtue of an agreement and which would not have attached in the absence of such agreement;
- 3) Which is recoverable under the Injury Prevention, Rehabilitation, and Compensation Act 2001;
- 4) Which is directly or indirectly caused by:-
 - a) war, invasion, act of foreign enemy, war-like operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, or military or usurped power;
 - b) confiscation, nationalisation or destruction or damage to property by order of government, public or local authority;
 - c) nuclear weapons material;
 - d) ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel. Solely for the purpose of this exception 4(d) combustion will include any self-sustaining process of nuclear fission;
- 5) Deliberately brought about by **You** or any **Authorised Rider** under this **Policy**;
- 6) While any **Insured Motorcycle** is being used for the purpose or in furtherance of any criminal activity;
- 7) For any exemplary damages.

SECTION FOUR: AUTOMATIC POLICY EXTENSIONS

The following extensions to cover are included only if you have comprehensive cover:

Additions and Deletions

Any **Insured Motorcycle** disposed of during the currency of this **Policy** will be treated as deleted from the date of disposal and any motorcycle acquired by **You** will be covered by this **Policy** from the date of its acquisition, provided all acquisitions are advised to **Us**

within thirty days from their date of acquisition and in respect of those motorcycles over \$40,000 immediate notice must be given to **Us**. The premium for all additions and deletions will be adjusted on **Our** current premium rates. For declaration purposes, the value for each additional **Insured Motorcycle** will be its purchase price and in respect of deletions the value declared on the most current **Schedule** at the time of deletion.

Cleaning up Costs

Section 2 of this **Policy** is extended to cover the reasonable costs incurred in the removal of debris from any road, carriageway or parking area; the costs of recovery, reloading or trans-shipping to the nearest place of safe storage, any property carried by the **Insured Motorcycle** as a load, provided the most we will pay is \$2000 in respect of any one accident. This extension does not cover any fine or penalty.

Completion of Journey Costs

If **Loss** occurs more than 100 kilometres from the city or town from which **You** reside and as a result the journey cannot be continued, this extension covers the reasonable costs incurred in:

- a) returning **You** to where the journey first commenced; and
- b) returning the **Insured Motorcycle** to the premises where it is normally based following its repair, or recovery costs in the event of theft or conversion.

The most **We** will pay is \$500 in respect of any one accident, \$2000 in the aggregate for all accidents in any one **Period of Insurance**. This extension applies to New Zealand only.

Exemplary Damages

General Exception 7 is deleted and Section 2 is extended to cover exemplary damages for bodily injury in respect of:

- (i) **Your** Liability;
- (ii) the Liability of an **Authorised Rider** – if **You** ask **Us** to.

This extension is subject to the following:

- 1) The most **We** will pay is \$250,000 any one claim and \$500,000 and in the aggregate for all claims during any one **Period of Insurance**;
- 2) Each and every claim will be subject to a **Deductible** of 10% with a minimum of \$5000. No other **Deductible** shall apply;
- 3) There is no cover under this extension:
 - a) if the claimant was involved in any way in driving, operating, directing or controlling the **Insured Motorcycle** at the time of the accident;
 - b) arising from any dishonest, fraudulent or malicious act or omission by **You** or an **Authorised Rider** or anyone acting on behalf of **You** or an **Authorised Rider**;

Movement of other Vehicles

Section 2 is extended to cover liability arising out of the movement of any vehicle which was parked in a position which prevented or impeded the loading, unloading or legitimate passage of the **Insured Motorcycle**.

New Replacement Motorcycle

If there is total or constructive total **Loss** occurring within 12 months of the **Insured Motorcycle** being first registered as a new motorcycle, **We** will at **Our** option under Section 1 either:

- (i) provide a new replacement motorcycle; or
 - (ii) reimburse the price for which a new replacement motorcycle of similar make and model could be purchased
- whichever is the lesser of (i) or (ii).

Cover is subject to:

- (i) the **Insured Motorcycle** having travelled less than 20,000km; and
- (ii) the sum insured at the time of **Loss** is not less than the price **You** paid for it.

We will not pay more than \$1,000 over the sum insured stated in the **Schedule**.

Other Interested Parties

If there is any mortgagee, debenture holder, hire purchase company, conditional purchaser or other party with a financial interest in any **Insured Motorcycle** which have been notified to **Us**, the proceeds of any claim will be payable to such interested parties in the order of their legal priorities and their receipt will be sufficient discharge and any balance payable to the **You**. The most **We** will pay is limited to the amount that would have been payable to **You** in the absence of this extension.

Salvage and Safety Costs

Section 1 is extended to cover reasonable costs incurred by **You** or any **Authorised Rider** in salvaging or recovering an **Insured Motorcycle**, including the costs of ensuring its safety and delivery to a place of suitable repair or inspection.

Uninsured Third Party Protection

If there is a claim under this **Policy** where the accident was caused by a third party who does not have any valid and/or collectable insurance, Section 1 is extended to cover **Your** No Claim Bonus; **You** or any **Authorised Rider's Policy Deductible**; or uninsured **Loss**, where;

- 1) The third party was at fault in the accident; and
- 2) The identity of the third Party and/or driver, where applicable, is established; and
- 3) **You** or any **Authorised Rider** are unable to make any recovery from the third party.

In respect of Third Party liability only cover, the most **We** will pay is \$3,000 in respect of any one accident.

Keys and Locks

In the event of the keys being stolen for the **Insured Motorcycle** or **You** believing on reasonable grounds they have been duplicated without **Your** permission, the **Policy** is extended to include the costs reasonably and necessarily incurred in replacing the keys, the locks and/or the lock mechanism for the **Insured Motorcycle**. The maximum **We** will pay in respect of any one event and during any one 12 month insurance period is \$1,000 subject to a **Deductible** of \$250

For cover to apply under this extension, **You** must have 2 sets of keys to the **Insured Motorcycle(s)**.

Second Hand Purchase Price Guarantee

If **Your** second hand motorcycle has been owned or leased by **You** for a period of less than 12 months, in the event of a **Loss** **We** will pay the purchase price, provided it does not exceed the **Market Value** by more than 20%. This is subject to the sum insured at the time of **Loss** is equivalent to the price **You** paid for it.

SECTION FIVE: OPTIONAL POLICY EXTENSIONS

If shown in the **Schedule** and an additional premium has been paid.

Riding Apparel

In the event of a **Loss** giving rise to a claim payable under Section 1 of this **Policy**, Section 1 is extended to cover **Your** riding apparel and that of **Your** pillion passenger (including helmets, gloves & boots) up to a limit of \$2500 per person and \$5000 in total any one claim.

SECTION SIX: CLAIMS CONDITIONS

You and/or any **Authorised Rider** must comply with the following conditions to have the full protection of **Your Policy**. If **You** and/or any **Authorised Rider** do not comply with them, **We** may, at **Our** option, cancel the **Policy** or refuse to deal with **Your** and/or any **Authorised Rider's** claim, or reduce the amount of any claim payment.

- 1) Following a **Loss** covered under Section 1:
 - a) take prompt steps to minimise **Loss** and to prevent further **Loss**;
 - b) (i) if the **Insured Motorcycle** can be ridden safely and without causing further **Loss**, take it to any repairer or otherwise have it towed to the nearest suitable repairer or tow-yard; and
(ii) as soon as possible inform **Us** and complete a claim form and deliver it to **Us**. **You** can obtain a claim form by calling us on 0800 96 8000 or **You** can download one from **Our** Website www.starinsurance.co.nz;
- Note:** No repairs should be carried out until the **Our** surveyor/assessor has examined the **Insured Motorcycle** and approved any repair work, unless this requirement is specifically waived by **Us**, prior to the commencement of the repair;
- c) In the event of a **Loss** in transit **You** must retain all articles that were used to ensure that the **Insured Motorcycle** was Secured prior to the **Loss**. **You** must provide these to **Us** for inspection if **We** request this.
- 2) **You** are responsible for the payment of the **Deductible** to the repairer;
- 3) If a claim is made for a total **Loss** of the **Insured Motorcycle** by theft, **We** will not be required to settle the claim for a minimum of 30 days from the date of reporting the **Loss** to **Us**; or until investigations are complete.

- 4) **You** must notify the Police immediately in respect of **Loss** or liability as a result of theft, conversion, arson, malicious damage, death or bodily injury to any person;
- 5) If there is any payment by **Us** in respect of the total **Loss** (or constructive total **Loss**) of any **Insured Motorcycle**, the cover granted by this insurance on such **Insured Motorcycle** ceases entirely from the date of such **Loss** and no premium will be refundable for the unexpired **Period of Insurance**. The **Insured Motorcycle** then becomes the property of **Us**. In the event **You** are paying the premium by monthly instalments, the remaining instalments will, at **Our** option, be deducted from the claim settlement or **We** may require **You** to pay the balance due in full.
- 6) If there is a claim, or possible claim, under Section 2 **You** or any **Authorised Rider**:
 - a) must as soon as possible contact **Us** to obtain and complete a claim form, if not already completed for a claim under Section 1, and deliver it to **Us**; and
 - b) must not, without the written consent of **Us**:
 - i) incur any expense in making good any **Loss** to the property of others or incur any legal expense; or
 - ii) Make any statement or take action which may be considered to be an admission of liability; or
 - iii) negotiate, pay, settle, admit or repudiate any claim made by another person, but must refer that person to **Us**, which will be entitled to handle the claim on behalf of **You** or any **Authorised Rider**;
- 7) **You** or any **Authorised Rider** or any other person, will as often as may be reasonably required submit to an examination under oath by any person named by **Us**, and must cooperate with **Us** and supply any information or documentation **We** may reasonably require;
- 8) If **We** cover **You** or any **Authorised Rider** for any **Loss** or liability **We** shall be entitled to instigate, take over or defend any legal proceeding in the name of **You** or any **Authorised Rider**, including any claim or counterclaim, and shall have full discretion to conduct or settle such proceedings;
- 9) At any time after the happening of any event giving rise to a claim or series of claims under Section 2 of this **Policy**, **We** may pay to **You** or any **Authorised Rider** or agree to pay, as and when incurred by **You** or any **Authorised Rider**, the full amount of **Our** liability for a claim under Section 2 and relinquish the conduct of any claim, defence or proceedings. **We** will not be liable for any costs or expenses whatsoever incurred by **You** or any **Authorised Rider** or other person after **We** will have paid such amount and relinquished such conduct.
- 10) If there is any payment by **Us** in respect of the total **Loss** (or constructive total **Loss**) of any **Insured Motorcycle** the **Insured Motorcycle** and all accessories included in the calculation of the settlement value become the property of **Us**.

SECTION SEVEN: GENERAL CONDITIONS

You and/or any **Authorised Rider** must comply with the following conditions to have the full protection of **Your Policy**. If **You** and/or any **Authorised Rider** do not comply with them, **We** may, at **Our** option, cancel the **Policy** or refuse to deal with **Your** and/or any **Authorised Rider's** claim, or reduce the amount of any claim payment.

Alteration

This **Policy** was arranged on the basis of the information supplied to **Us** by or on behalf of **You**. If any circumstance(s) change during the currency of the **Policy**, **You** must notify **Us** as soon as **You** becomes aware of such change, for example:

- i) Modifications made to the **Insured Motorcycle** (excluding conversion to LPG or CNG);
- ii) change in the use of the **Insured Motorcycle**;
- iii) change in the physical ability of any rider
- iv) change of **Your** postal address or address where the **Insured Motorcycle** is kept

The above list is not exhaustive. If **You** become aware of any change and **You** are not sure whether or not to advise **Us**, **You** should do so.

Cancellation

This **Policy** may be cancelled by **You** at any time by notice in writing delivered to **Us**. If there have been no claims, **We** will refund to **You** 80% of the amount of any unexpired premium already paid on a pro rata basis.

We, or **Our** authorised agent, may cancel this **Policy** by giving **You** 30 days notice in writing via post or facsimiled to the address last known to **Us**.

Diligence

You or any **Authorised Rider** must take all reasonable steps to protect the **Insured Motorcycle** from **Loss** and must comply with all legal requirements as to safety, maintenance and operation of the **Insured Motorcycle**.

Fraud

If any fraudulent means or devices are used by **You** or any **Authorised Rider**, or anyone acting on behalf of **You** or any **Authorised Rider**, when entering into this insurance or to obtain any benefit under this **Policy**, all benefits under this **Policy** are forfeited.

Goods and Services Tax

Unless otherwise stated the sum insured specified in the **Schedule** includes GST. In respect of any **Deductible; Policy** Limit or sub-limit within any **Policy** Extension, the amount specified is also GST inclusive.

Instalment Premiums

Where there is total or constructive total **Loss** which is covered by this **Policy**, **We** shall be entitled to deduct from any payment made to or on behalf of **You** or any **Authorised Rider** or anyone entitled to cover under this **Policy**, the difference between the annual premium and the amount of premium paid by instalments.

Other Insurance

If at any time any claim arises under this **Policy** there is any other existing insurance covering the **Loss**, this **Policy** will only apply in excess of the other insurance, even if there is a similar Other Insurance condition in the other insurance policy.

SECTION EIGHT: MAKING A COMPLAINT

We are committed to providing **You** with an exceptional level of service and customer care. **We** realise that things can go wrong and there may be occasions when **You** feel that **We** have not provided the service **You** expect. When this happens, **We** want to hear about it so **We** can try and put things right.

Who to contact?

The most important factors in getting **Your** complaint dealt with as quickly and efficiently as possible are:

- to be sure **You** are talking to the right person, and
- that **You** are giving them the right information.

Step One - Initiating Your Complaint

In the first instance, contact Star Insurance by calling or writing to **Us** using the relevant details below.

Star Insurance, PO Box 97954, Manukau City, Manukau 2241

Fax: 09 250 6001

If **You** wish to provide written details, please ensure that **You** provide the following information in **Your** communication:

- **Your** name and address
- **Your** policy number
- The nature of **Your** complaint

We expect that the majority of complaints will have been quickly and satisfactorily resolved at this stage, but if **You** are not satisfied, **You** can take the issue further.

Step Two - If You are Still Unhappy

Contacting Lumley General Insurance Head Office

If **Your** complaint is one of the few that cannot be resolved by this stage, please write to:

Lumley General Insurance (N.Z.) Ltd, PO Box 2426, Auckland 1140

Fax: 09 308 1114

Please ensure that **You** quote **Your Policy** number and state that **You** are insured via Star Insurance.

Step Three - Beyond Lumley

If Lumley Insurance has given **You** their final response and **You** are still dissatisfied **You** may refer **Your** case to the Insurance and Savings Ombudsman (ISO), an independent body that arbitrates on complaints about financial and insurance products. The Ombudsman will only consider complaints after Lumley Insurance has provided **You** with a 'deadlock' letter. Lumley will produce such a letter only when **Our** internal complaints procedure has been exhausted. The Ombudsman can be contacted at:

Office of the ISO, PO Box 10-845, Wellington 6143

Fax (04) 499 7614



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- Emergency Windscreen Assistance repair and replacement
- Key replacement, locksmith service or key courier service
- Driver Assistance with directions
- Urgent Message relay
- Emergency Fuel if you have run out
- Emergency Towing to the nearest place of safety if your vehicle can not be mobilised.
- Accident Co-ordination, advice on what to do and the arrangement of towage to the nearest place of safety.
- Medical Advice line for medical advice to you and your immediate family members
- Legal Advice line relating to matters involving ownership or use of your vehicle including accident related matters
- Towed item assistance. In the event of a breakdown of the towing vehicle - we'll also organise that the towed item gets back to the nearest place of safety





Star Underwriting Agents Ltd.

Phone 09 250 6000 Freephone 0800 96 8000 Fax 09 250 6001

Building 6, 15 Accent Drive, East Tamaki, Auckland

PO Box 97954, Manukau City, Manukau 2241

admin@starinsurance.co.nz www.starinsurance.co.nz