



The following are extensions to Your Star Motorcycle Insurance Policy Document. The extensions to cover are subject to the terms, conditions, limitations and exclusions contained in the main Policy document unless detailed below.

## SECTION 9: AUTOMATIC POLICY EXTENSIONS

### Extension 1 - Invalidation

In respect of Section 1 – Loss of the Insured Motorcycle General Exception 1 is deleted and no further effect provided that:

- 1) The Insured Motorcycle was not used for something You knew or ought to have known about; and
- 2) You have not waived any right of recovery against the Authorised Rider.

The most We will pay under this extension is \$50,000 for any one Loss.

### Extension 2 - Death by Accident

If You die as a result of accident whilst using the Insured Motorcycle, whether or not death occurs at the time of accident, We will pay to the Executors or Administrators of their Estate the amount of \$20,000. Such amount will be in excess of any amount payable under any other Policy of insurance or Accident Compensation legislation. The most We will pay is \$20,000 in respect of any one claim. The death must occur within 12 calendar months and solely and directly as a result of the accident.

### Extension 3 – Continuance OF Policy Cover Following Total Loss

Section 6 – Claim Condition 5 is deleted and of no further effect and replaced with the following:

If there is any payment by Us in respect of the total Loss (or constructive total Loss ) of any Insured Motorcycle, and:

- i) We are unable to make a recovery from a third party or the majority of the liability for the accident lies with You or any Authorised Rider then the cover granted by this insurance of such Insured Motorcycle ceases entirely from the date of such Loss and no premium will be refundable for the unexpired Period of Insurance in respect of that Insured Motorcycle.
- ii) We are able to make a recovery from a third party or the majority of the liability for the accident lies with the third party the cover granted by this insurance of such Insured Motorcycle ceases entirely but will automatically be reinstated in the event of You purchasing a replacement motorcycle. In the event of the value of the replacement motorcycle being greater than the Insured Motorcycle an additional premium will be charged, but no credit will be given in the event of the replacement motorcycle being less than the original Insured Motorcycle

It is further agreed that the benefit described above (5) is available only once in any 12 month Period of Insurance.

## Extension 4 - Mechanical Breakdown

### Definitions

Wherever used in this Section only, 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. These definitions apply in addition to the main definitions found on page 1 & 2. The definitions are listed alphabetically:

**Authorised Repairer:** Means any Automobile Association (AA) or Motor Transport Association (MTA) repairer.

**Component:** Means any item or part of the Insured Motorcycle.

**Mechanical Breakdown:** Means failure of any Component due to sudden and unforeseen circumstances totally disabling the Insured Motorcycle.

**Repair Costs:** Means the fair and reasonable cost of repair or replacement of any Component arising from Mechanical Breakdown. We will not pay more than the manufacturer's latest recommended retail price. However We may supply or repair any specialised items.

### Important - Eligibility

To be eligible for cover under this section the Insured Motorcycle must:

- i) Be new when first registered in New Zealand; and
- ii) Be less than 3 years old from the point of first registration at the date of the Mechanical Breakdown; and
- iii) Have covered less than 30,000 kilometres at the date of the Mechanical Breakdown

The most We will pay is:

- i) \$1,500 per claim; or
  - ii) \$4,000 or the Market Value at the time of Mechanical Breakdown
- whichever is the lesser of (i) or (ii) in the aggregate for all claims in any Period of Insurance.

### Exceptions to Mechanical Breakdown

This section does not cover any Repair Costs;

- i) recoverable under any other more specific form of insurance, warranty or guarantee;
- ii) arising from any pre-existing defects prior to the inception of this Policy;
- iii) incurred for routine servicing and maintenance;
- iv) arising from any modification except as recommended by the manufacturer;
- v) arising from or for rectifying any failure of, or defect or fault in the design or specifications; and the costs of any recall;
- vi) for loss of use or consequential losses of any kind;
- vii) for wear and tear, rust, corrosion, deterioration;
- viii) arising from misuse, neglect or failure to carry out regular or required maintenance or service in accordance with the manufacturer's recommendations;
- ix) arising from or for rectifying defective repair or workmanship;

- x) arising from **Loss** for which a claim is payable under Section 1 of this **Policy**.
- xi) The Deductible shown in the **Schedule** for each and every claim.

### **Extension 5 - Extensions to Mechanical Breakdown**

If **We** accept a valid claim under Section 9, the following Extensions apply Automatically:

#### **(i) Alternative Accommodation & Substitute Vehicle Hire**

If **Mechanical Breakdown** occurs more than 50 kilometres from the centre of the city or town

from which **You** reside (or 80 kilometres from the Auckland Town Hall if **You** reside within the greater Auckland area) and as a result **Your** journey cannot be completed in the same day as the **Mechanical Breakdown** occurs **We** will pay for **any one** of the following:

- (a) Alternative accommodation costs of up to \$80 per night up to a maximum of \$300 to cover all nights accommodation; **OR**
- (b) \$100 per day up to \$300 in total to hire a substitute vehicle to complete the journey

To be eligible for cover in respect of (a) and (b) above, the repair time to fix the **Mechanical Breakdown** must exceed 8 hours.

#### **(ii) Towing**

If **Mechanical Breakdown** occurs, this extension covers the reasonable costs of towing or transporting the **Insured Motorcycle** to the nearest **Authorised Repairer**.

#### **Mechanical Breakdown 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:

- a) deliver the **Insured Motorcycle** to the nearest **Authorised Repairer**;
- b) ensure the **Insured Motorcycle's** Service Handbook is handed to the **Authorised Repairer**; and before any **Repair Costs** are incurred, the Service Manager, of the **Authorised Repairer**, must contact **Us** for claims authorisation, and should supply the **Us** with the;
  - i) Exact Odometer Reading (at the time of **Mechanical Breakdown**);
  - ii) Cause of **Mechanical Breakdown**;
  - iii) Approximate **Repair Costs**;
  - iv) **Insured Motorcycle** Registration Number;
  - v) Service History

**We** will then provide the Service Manager with an authorisation number.

Note: Any additional labour or parts required after initial notification of the claim must be advised to **Us** prior to these costs being incurred if payment of these to be considered