

Not at fault

If another party is established to be completely at fault for an accident we will refund your excess and ensure your No Claims Bonus remains unaffected.

Parts and accessories stored at home

\$1,000 cover for vehicle spare parts and accessories that are stored at home in a secured location.

Protection against uninsured drivers

If another party is established to be completely at fault for an accident, we will pay for damages totalling up to \$3,000 to your vehicle that would otherwise be excluded under a third party or third party, fire and theft policy. On a comprehensive policy full cover already applies in this circumstance.

Replacement vehicle purchase

Any replacement vehicle purchased is automatically covered for 30 days on the same terms and conditions as the existing policy.

Trailers

We'll automatically provide cover for a trailer you own or is in your care for its current value up to \$2,000.

Vehicle recovery costs

If your vehicle can't be driven away from an accident site, we'll pay the reasonable cost for removing it and transporting it to the nearest repairer or place of safety.

You choose your repairer

You can choose to either use one of our preferred repairers and we'll guarantee their repairs, or you can select a repairer of your choice.

Even more reasons to cover all your insurance needs with MAS

Insure your motor vehicle and your house and/or contents and you'll be eligible for our multi-product discount. Insure your motor vehicle, house and contents and you'll be eligible for our Goldshield discount*.

Where an event results in a claim under this policy and another policy you hold with us, you only have to pay the total excess that applies under the policy with the highest total excess.

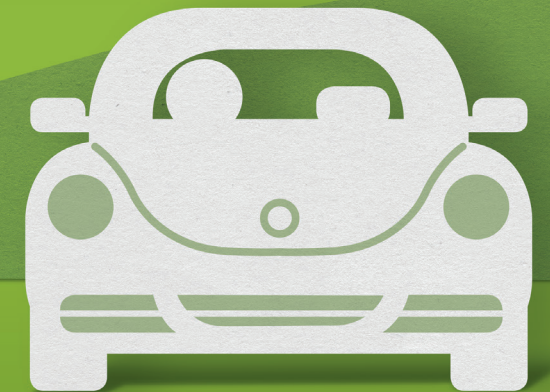
If you hold this policy for a continuous period of five years and do not make a claim (excluding glass claims), you will qualify for our Secured No Claims Bonus. Once you qualify, your maximum No Claims Bonus is protected for the life of the policy, regardless of the number of claims you make.

*Special conditions apply; please see the policy wording for details.



Motor Vehicle
Insurance Summary

YOUR VEHICLE GETS YOU GOING PLACES



Please note that certain conditions apply to benefits described in this brochure. These conditions of cover can be found in your policy wording available at [mas.co.nz](https://www.mas.co.nz) or by calling us on **0800 800 627**.

This brochure is intended as an information guide only and does not form part of the policy document or any contract with MAS. This brochure does not take into account your own personal financial situation or goals. If you would like more detailed financial advice, we can get one of our advisers to contact you.

Special conditions and/or excesses may apply to the cover solution that meets your specific needs. We're happy to discuss these with you if needed.

***IMPORTANT:** This brochure is an information guide only. Please refer to further information on the back cover.

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Call us today:
0800 800 627
Visit us online at www.mas.co.nz



You expect to be the best in your profession so why wouldn't you expect the best from your insurance company?

We provide insurance cover for all your vehicles, offering a wide range of benefits all designed to help get you back on the road quicker if an accident occurs.

We recognise that a vehicle can be an essential part of your professional and private life and are proud of the strong reputation we have established for an empathetic and top quality claims service.

With the option to choose from our Comprehensive product, an all-inclusive high level of coverage, right through to our Fire and Theft Only product, for vehicles off the road, you can select the exact level of cover to meet your needs.

Our policies are written in easy to understand language with no hidden exclusions and we're always happy to answer any questions you may have about this important agreement between us.

For more information visit [mas.co.nz](https://www.mas.co.nz) or call **0800 800 627**.

POLICY COVER AT A GLANCE*

Insured Events	Comprehensive	Third Party Fire and Theft	Third Party Only	Fire and Theft Only
Legal Liability	●	●	●	
Theft	●	●		●
Malicious Damage	●			
Fire and Explosion	●	●		●
Storm, hail, lightning, rain, flood or other water damage	●			
Own vehicle damage: Collision	●			

Additional Benefits	Comprehensive	Third Party Fire and Theft	Third Party Only	Fire and Theft Only
Accommodation and Travel Expenses	●			
Glass Breakage Excess and No Claims Bonus Protection	●			
Locks and Keys Excess and No Claims Bonus Protection	●			
Medical Emergencies	●	●	●	
New Vehicle	●			
Not at Fault Excess and No Claims Bonus Protection	●	●		
Parts and Accessories Stored at Home	●			
Protection Against Uninsured Drivers	●	●	●	
Replacement Vehicle Purchase	●	●	●	
Trailers	●			
Vehicle Recovery Costs	●	●		
You Choose Your Repairer	●	●		●

Optional Benefits	Comprehensive	Third Party Fire and Theft	Third Party Only	Fire and Theft Only
Hire Car Cover	●			

Accidental death

If you suffer injury and as a consequence die as the result of a sudden accidental event, we will pay \$20,000 to your estate.

Accommodation and travel expenses

We will pay up to \$1,000 to cover any necessary and reasonable additional accommodation and travel expenses that are incurred to complete your journey following an accident.

Glass breakage

Claims for accidental breakage of windscreens, window glass, sun roofs and other body window glass will not have an excess applied and your No Claims Bonus will not be affected.

Locks and keys

We will cover the reasonable cost of replacing locks and keys (including electronic access cards and transponders and remote door openers) if they have been lost, damaged, stolen or duplicated. You will not have an excess applied and your No Claims Bonus will not be affected.

Medical emergencies

In the event of a genuine medical emergency, we will provide cover for a driver who would otherwise be excluded, or cover you while driving another vehicle for which you do not have insurance.

New vehicle

If a vehicle is deemed uneconomical to repair and it is less than 1 year old, or less than 2 years old with no more than 40,000 kms driven, we will replace it with a new vehicle of the same make, model and specification.