

Heartland Motor Vehicle Insurance



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This policy is arranged by Monument Insurance (NZ) Limited
(a related company of the Crombie Lockwood Group),
and underwritten by IAG New Zealand Ltd.

Heartland Insurance Agency and Heartland Insurance Services
are trading names of Monument Insurance (NZ) Limited.

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The Heartland Insurance Agency has developed vehicle cover with substantial benefits for you. Some of these include:*

Key Benefits

Broken glass

Nil excess for the replacement or repair of your broken windscreen, window glass, sunroof, factory-fitted lights or light protectors; and your 'no claim' bonus is not affected.

Keys and locks

If any of your keys are lost or stolen, your policy will pay for their replacement as well as the costs to alter or replace the locks. A \$100 excess applies but your 'no claims' bonus is not affected.

Transport or accommodation costs

When you need alternative transport or accommodation after an accident the policy will provide up to \$500 to cover costs.

Car accessories

Accessories in your vehicle are covered up to \$1,000.

Trailers

Repair or replacement of roadworthy trailers is covered to \$1,500. There is a \$100 excess but your 'no claims' bonus is not affected.

Personal injury

Compensation is included with various limits for death, loss of one or both eyes, feet or hands.

Legal liability

Your legal liability is covered to \$20,000,000 for damage to Third Party property and to \$1,000,000 for accidental death or injury of a Third Party.

Optional Additional Benefits (available for additional premium)

- Hire vehicle/loss of use
Pays costs of up to \$1,500 for hiring a rental vehicle while your car is being repaired, if the repairer can't provide a free courtesy vehicle or provides one that is vastly inferior to your car.
- Protect your 'no claims' bonus
When you purchase this option, your 'no claims' bonus won't be affected by one 'at fault' claim during the policy period.

Premium Saving Options

- Named driver discount
A premium discount is available when you name two drivers. Unnamed drivers are still covered but with an additional \$200 excess.
- Exclude drivers under 25 year olds
A premium discount is given when you exclude drivers under 25 years of age from your policy.