Roadside Rescue

Terms and Conditions

bnz
let's find a way

Welcome to Roadside Rescue

Roadside Rescue is an optional benefit that can be added to any Car insurance policy.

BNZ and IAG – working together to cover you

Roadside Rescue is provided by First Rescue New Zealand Limited, a member of the IAG Group and its authorised third parties. BNZ does not underwrite the service, is not an agent of IAG and does not guarantee the obligations of IAG or any of its related entities. IAG manages your policy, and our expert team will look after any claims you might have.

How to contact us

If you have Roadside Rescue and need help, call **0800 269 767 (0800 BNZ SOS)**.

If you have any other questions about your policy or think it does not provide the cover you need, please call the team at IAG on **0800 808 618**.

Roadside Rescue Terms and Conditions

About Roadside Rescue

1. Roadside Rescue ('**Roadside Rescue**') can be purchased if you have a Car insurance policy with us.
2. Roadside Rescue is included as an optional benefit on your Car insurance policy and is applied to the eligible insured Vehicle specified at the time you purchase Roadside Rescue.
3. Cover provided under Roadside Rescue is for the same period as your Car insurance policy commencing on the inception date of your insurance policy (or such later date when it is added to your policy)
4. Roadside Rescue applies to the specified insured Vehicle covered by the Car insurance policy and covers any licensed person driving the specified Vehicle.
5. Roadside Rescue is provided by First Rescue New Zealand Limited, a member of the IAG Group and its authorised third parties.
6. We may amend these Terms and Conditions at any time by posting changes on the BNZ website (Terms and conditions – BNZ). The amended Terms and Conditions will apply in respect of Roadside Rescue commenced after the date the amended terms are posted online.

In these Terms and Conditions:

'**Vehicle**' means a motorised and roadworthy vehicle 3.5 tonnes GLW or less, which can be legally used on New Zealand public roads, covered by the Car insurance policy that includes Roadside Rescue cover and doesn't include spare parts not in or on the vehicle.

'**We**', '**us**' and '**our**' mean IAG New Zealand Limited or its provider.

'**You**' and '**your**' mean any licensed driver of the Vehicle.

Stand down period

Unless the immediate cover membership option is paid for, a 24-hour stand down period applies to Roadside Rescue cover. The Roadside Rescue service will not be provided during the first 24 hours of your Car insurance policy commencing and/or the date of activation of your membership.

Roadside Rescue service entitlements

7. With Roadside Rescue, you will receive assistance for:
   - Towing after a breakdown
   - Jump starting and flat battery
   - Minor roadside repairs
   - Motorist technical advice
   - Delivery of emergency fuel
   - Flat tyres
   - Key lockout service
   - Other Roadside Rescue services such as arranging a windscreen/glass referral or an emergency taxi or contacting family members, friends, or business associates to notify them of possible delays.

8. Our provider will assist you subject to the following conditions and exclusions:

8.1 **Coverage** – you or anyone else driving the insured Vehicle covered by the Car insurance policy.

8.2 **Five (5) callouts** – Up to five (5) callouts in any period of insurance. A $50 fee applies for each extra callout.

8.3 **Mechanical breakdown** – We will dispatch a provider to tow/transport the Vehicle to our nearest preferred repairer or safe location. See clauses 13 and 14 (Limits and Exclusions).

8.4 **Taxi** – provision of a taxi where the Vehicle is non-operational due to a mechanical defect will be at your cost.

8.5 **Towing to safety** – transportation of a Vehicle that is immobilised or not safe to drive to our nearest preferred repairer or place of safety. The Vehicle must be 3.5 tonnes GLW or less and on a legal road or on a property that our provider is authorised to access and can do so safely with a two-wheel drive towing vehicle. See clauses 13 and 14 (Limits and Exclusions) (including charges for nominated tow destinations and second tows).

8.6 **Towed Vehicle**s – If you are towing a boat, trailer, or caravan when the Vehicle broke down these may also be towed/transported to the nearest preferred repairer or place of safety, however this will be at your cost. See clauses 13 and 14 (Limits and Exclusions).

8.7 **Jump starting and battery** – Our provider will jump start the Vehicle. If the Vehicle cannot be jump started due to the battery requiring replacement, the Vehicle will be referred or transported to the nearest preferred repairer. Where required, our provider will arrange for the supply and fitment of a new battery to effect mobilisation (if your preferred supplier is not open or in close proximity). All costs relating to the battery will be charged to you directly by our provider.

8.8 **Minor roadside repairs** – Our provider may be able to perform minor mechanical repairs where it is possible and safe to do so. However, if major parts or factory diagnostic equipment is required then the Vehicle will be transported to the nearest preferred repairer. Costs for any parts required are your responsibility.

8.9 **Motorist technical advice** – technical and mechanical advice in relation to the Vehicle operation, any safety warnings or lights that may appear or technical and mechanical information regarding the Vehicle will be provided through the 0800 BNZ SOS 0800 269 767 helpline.

8.10 **Windscreen/glass referral** – We will refer you to the nearest preferred repairer or automotive glass specialist repairer. Any repairs undertaken will be at your cost or paid in accordance with your Car insurance policy (as applicable).

8.11 **Delivery of emergency fuel** – We will arrange delivery of up to five (5) litres of fuel (petrol or diesel) or transport the Vehicle to the nearest filling station. This benefit has a maximum use of 3 times per period of insurance.

8.12 **Out of charge (EV)** – We will provide a mobile electric vehicle charging service to give your vehicle enough charge to reach the nearest charging station or send out a transportation provider to transport/tow the Vehicle to the closest charging station, our nearest approved repairer or place of safety. You must pay for the use of the charging station. See clauses 13 and 14 (Limits and Exclusions).

8.13 **Flat tyres and fitting of a spare tyre** – We will dispatch a provider to inflate a flat tyre (where possible) or fit the Vehicle's spare tyre if you have a flat or damaged tyre, provided that the spare tyre is suitable for use with the Vehicle. If it is possible, and safe to do so, the service provider may be able to repair the damaged tyre on the roadside. If the Vehicle has no spare, we will pay for a provider to transport the Vehicle to our nearest preferred repairer or safe location.

8.14 **Key lockout assistance** – We will dispatch a provider to unlock the Vehicle or arrange for the spare set of keys to be delivered to you. A limit of $200.00 (inc. GST) applies to this benefit. Any repair or replacement costs are payable by you at the time the service is performed. This includes key cutting and replacement keys and locks, loss, or damage to Vehicle, as a result of recovering the keys from the Vehicle at your request.

8.15 **Friends and Family Contact Service** – when a breakdown occurs, we can connect your call to family members, friends, or business associates to notify them of any possible delays.

Policy changes

9. Where the Car insurance policy containing Roadside Rescue is changed to a policy that does not qualify for Roadside Rescue cover, then this cover will be removed. A pro-rata refund will be provided.

Request for assistance

10. All requests for assistance under the Roadside Rescue cover are to be made by phoning the Roadside Rescue helpline: 0800 BNZ SOS 0800 269 767. You must be able to produce a form of identification acceptable to us, such as a driver's licence, when the callout is attended.
11. In case of assistance, you must supply the provider with the following information:
    - 11.1 Your name, and the registration number of the Vehicle.
    - 11.2 Your location and, if possible, a telephone number where you can be contacted.
    - 11.3 Brief description of emergency and nature of help required.
12. You need to wait with the Vehicle after contacting us at the site of the breakdown for assistance to be provided.

Limits and Exclusions from Roadside Rescue

13. If you elect to have the Vehicle towed/transported to a place of your own nomination and this distance is greater than would have been to our preferred repairer or safe location, the additional charge of $3 per kilometre for the excess kilometres will be at your cost. If a second tow is requested following storage, this will be at your cost.
14. Roadside Rescue will not be provided where:
    - 14.1 the Vehicle has been modified for racing, trials or rallying or any claim for service has arisen in respect of, or through participation in, such activities; or
    - 14.2 the Vehicle is carrying more passengers or towing a greater weight than it was designed for as stated in the manufacturer's specifications; or
    - 14.3 the Vehicle is a taxi, rental or hire vehicle, or a commercial vehicle or light truck; or
    - 14.4 the Vehicle is being used in an improper, unauthorised, reckless, or negligent way; or
    - 14.5 the loss or damage (directly or indirectly) was occasioned by or happened in consequence of war, invasion, act of God, act of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, insurrection, terrorism, military and usurped power, riot, or civil commotion or sabotage or any other events beyond the control of the person operating or having control of the Vehicle at the time; or
    - 14.6 the Vehicle is being driven by a driver who is unlicensed or does not hold a valid license to drive that type of Vehicle issued by a competent authority; or
    - 14.7 the Vehicle is not registered and licensed for use on public New Zealand roads; or
    - 14.8 the Vehicle has suffered any mechanical breakdown due to driver related damage or misuse of the Vehicle; or

14.9 the breakdown has resulted from, or was connected with the Vehicle manufacturer's recall; or

14.10 the breakdown has resulted from unauthorised repairs or from faulty workmanship; or

14.11 the breakdown is caused by the fitting of accessories to the Vehicle which are not genuine or are not from the original manufacturer or which are not approved by the manufacturer; or

14.12 the Vehicle is not within easy access of a public road or cannot be accessed by a two-wheel drive vehicle; or

14.13 the Vehicle is not in a roadworthy condition; or

14.14 the Vehicle exceeds 3.5 tonnes GLW; or

14.15 the Vehicle was involved in an accident or collision; or

14.16 the Vehicle was being used for competitions or off-road activity; or

14.17 the Vehicle cannot be accessed due to extreme conditions; or

14.18 the Vehicle has been left unattended; or

14.19 the Vehicle requires specialised salvage equipment; or

14.20 the Vehicle is disabled by floods, snow affected roads, or is not accessible due to other adverse road or weather-related conditions; or

14.21 the Vehicle is bogged/trapped in off road conditions, and not accessible by normal two-wheel drive recovery vehicle; or

14.22 the Vehicle is located off designated legal roads (other than private residence that our provider is authorised to access), and not accessible safely by normal two-wheel drive recovery vehicles; or

14.23 the Vehicle is not displaying a current motor vehicle registration certificate and warrant of fitness; or

14.24 costs relating to parts, labour, or any associated costs for the repair of the Vehicle outside of the benefits listed shall be at your expense.

See further exclusions that apply to the whole policy in the terms of your Car insurance policy.

Cancellation of your Roadside Rescue

15. Notwithstanding any terms of the Car insurance policy, we may cancel your Roadside Rescue at any time with immediate effect by providing you with written notice of cancellation.
16. You may cancel your Roadside Rescue at any time, by notifying us that you wish to cancel the Roadside Rescue cover.
17. Your Roadside Rescue will be cancelled if:
    17.1 Your policy is cancelled by either you or us.
    17.2 Your policy is cancelled due to a total loss claim.
    17.3 You change to an ineligible policy class.
18. A full refund will only apply if Roadside Rescue is cancelled within 15 days of the date that you purchased Roadside Rescue cover and you have not used Roadside Rescue.
19. A pro rata refund will apply for the months remaining for your period of insurance, if Roadside Rescue is cancelled at any other time, for the reasons stipulated in clauses 15, 16 or 17. For the avoidance of doubt, no refund will apply if your policy is cancelled due to a total loss claim.
20. Your Roadside Rescue will automatically cancel on the same date that your Car insurance policy is cancelled or avoided.

Our liability

21. To the maximum extent permitted by law, we disclaim all liability and responsibility for any direct or indirect loss or damage arising from or in connection with the provision of the Roadside Rescue services.
22. Without limiting clause 21 above, to the maximum extent permitted by law we will not be liable to you under the law of tort, contract or otherwise for:
    22.1 any damage to the Vehicle or theft of objects and accessories which are left in or outside the Vehicle;
    22.2 any exemplary, special, indirect, or consequential damages or losses (including, but not limited to, loss of profits).
23. Without limiting clause 21 above, to the maximum extent permitted by law, our liability to you shall be limited to the amount you paid for the purchase of your Roadside Rescue.

Your personal information

24. By purchasing Roadside Rescue, you authorise us to share your personal information with the provider(s) of Roadside Rescue engaged by us from time to time for the purposes of providing the services under Roadside Rescue and in accordance with our **Privacy Policy**.
25. The vehicle assistance helpline operators may record telephone calls with you. By purchasing Roadside Rescue you authorise those operators to share those telephone recordings with us for any purposes relating to:
    25.1 Your insurance and
    25.2 Training and quality assurance.
26. You can request access to, and correction of any personal information we hold about you. Unless we have a lawful reason for withholding this information we will provide you with access.

Call: 0800 808 618
Visit: bnz.co.nz/insurance

CP1455/2 08/26