

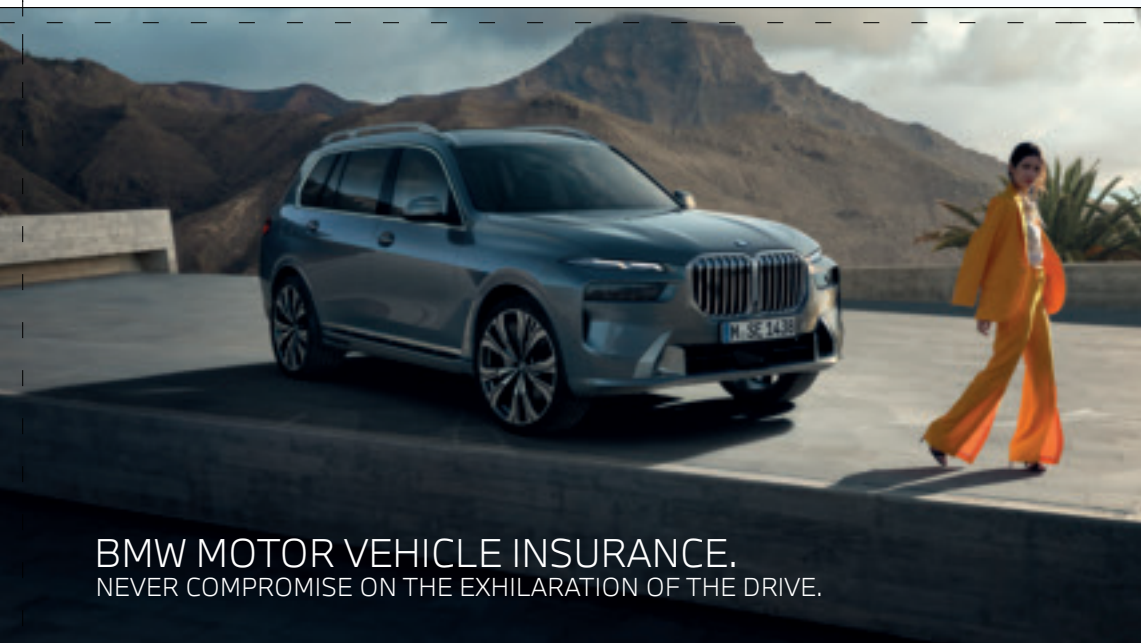
BMW INSURANCE.

DESIGNED FOR YOUR ULTIMATE
DRIVING MACHINE.



BMW Financial Services





BMW MOTOR VEHICLE INSURANCE.

NEVER COMPROMISE ON THE EXHILARATION OF THE DRIVE.

BMW Motor Vehicle Insurance is specifically designed for BMW, with the same attention to detail given to the creation of a BMW. It provides enhanced protection in case of sudden accidental loss and substantial benefits developed exclusively for you.

WHAT IS COVERED.

This Policy provides cover for accidental loss or damage to the Vehicle during the period of cover, anywhere in New Zealand, including whilst in transit between places in New Zealand.

- **Cover Amount:** The maximum amount payable is either the Market Value of your vehicle or the Agreed Value amount. Your chosen option of cover is shown on your Policy Schedule
- **Period of Cover:** Cover available for 12 or 24 Months for Market Value and 12 Months for an Agreed Value Policy
- **Excess:** An Excess applies to each claimable loss, as shown on your Policy Schedule

KEY BENEFITS INCLUDED.

- **Genuine Parts:** Genuine manufacturer's parts will be used for repairs on vehicles 10 years old or less.
- **Repair Choice:** You can choose your repairers.
- **Keys and Locks:** Cover for vehicle keys and locks that are damaged, lost or stolen.
- **Temporary Cover:** Temporary cover for 7 days when a replacement vehicle is purchased.
- **Legal Liability:** Legal liability is covered up to \$10,000,000 for damage to Third Party property.
- **Incorrect Refuelling:** Cover for removing incorrect fuel and any damage incurred as a result.
- **Additional Benefits:** Glass, Accidental Death and Disability, Transport and Accommodation.

OPTIONAL BENEFITS.

(The following benefits are optional and must be shown on your most recent policy schedule in order to apply)

- **Glass Excess Waiver:** No excess to replace or repair windscreens, windows, the sunroof, headlights or taillights.
- **Loan Car Due to Loss:** Covers the cost of hiring a car when your vehicle is being repaired, not drivable or stolen and not recovered. Cover options are available.
- **Roadside Assistance:** Access to services provided by New Zealand Roadside Assistance (NZRA).
- **Trailer Cover:** Cover for sudden accidental loss of a trailer (trailer type exclusions apply).
- **Zero Depreciation:** The agreed cover amount will not depreciate for a period of 36 months from policy commencement. Only from franchised dealers on Brand New and limited Demo vehicles.

OTHER OPTIONS.

- **Private or Business Cover:** Cover for either Private Use, or Private and Business Use.
- **Agreed or Market Cover:** Set your cover amount at Market Value or at a value that is Agreed with Provident Insurance.
- **Exclude under 25s:** A premium discount is given when drivers under 25 years of age are excluded.
- **Voluntary Excess Increase:** A premium discount is given if you voluntarily agree to pay an additional excess.



BMW TYRE AND RIM INSURANCE.

COVER WHERE THE RUBBER MEETS THE ROAD.

BMW vehicles are fitted with superior, quality tyres and rims. BMW Tyre and Rim Insurance provides for repair or replacement of your vehicle's tyres, in the event of a puncture, blowout or damage beyond repair by road hazards such as kerbs, potholes or debris. It also provides cover for damage beyond repair to wheel rims as a result of the same hazards, where the wheel rim becomes unroadworthy or fails to seal.

BMW Tyre and Rim offers two levels of coverage to choose from.

Ultimate Cover

Tyre Damage

Up to \$400 claim limit per tyre
Up to \$800 claim limit per policy year

Wheel Rim Damage

Up to \$800 claim limit per policy year

Prestige Cover

Tyre Damage

Up to \$800 claim limit per tyre
Up to \$1,600 claim limit per policy year

Wheel Rim Damage

Up to \$1,200 claim limit per policy year

YOUR ADDITIONAL BENEFITS.

- **Overnight Accommodation Cover.**

If you are over 100kms from home and cannot travel due to tyre or rim damage, overnight accommodation costs are covered up to \$200.

- **Flat Tyre Repair/Replacement.**

Up to two call outs for flat tyre repair or replacement by an Authorised BMW Repair Facility.

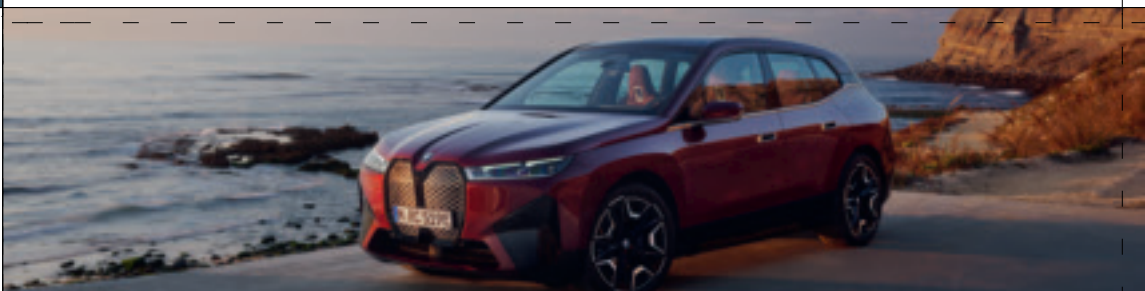
- **Vehicle Towing.**

Up to \$100 towards towing your vehicle to the nearest Authorised BMW Repair Facility.

- **Free Tyre and Rim Inspection.**

Free annual tyre and wheel rim safety inspection, from any Authorised BMW Repair Facility.





BMW GUARANTEED ASSET PROTECTION INSURANCE.

PROTECT YOURSELF FROM SHORTFALLS.

In case your BMW is stolen and not recovered or written off in an accident, there may be a gap between your vehicle insurance cover and the balance owing on your vehicle loan. BMW Guaranteed Asset Protection (GAP) Insurance helps cover the difference between what your vehicle is insured for and what is outstanding on your vehicle loan.

In addition, you receive the added protection for your credit rating. Depending on the level of cover you opt for, 'Special Benefits' are also available to you, which will include an additional cash benefit to compensate for costs arising from replacing your vehicle.

| GAP Cover Limit | Special Benefits |
|-----------------|------------------|
| Up to \$5,000 | Nil |
| Up to \$10,000 | \$3,000 |
| Up to \$20,000 | \$5,000 |
| Up to \$30,000 | \$7,000 |

For full policy terms and conditions including cover limits, exclusions and excesses, please refer to the Policy Document.

BMW CREDITCARE INSURANCE.

TAKE THE PRESSURE OFF.

Stay protected in the event that you experience a financial loss due to accident, illness, income distribution (includes redundancy), death or bankruptcy. BMW CreditCare Insurance will cover your credit payments while you are unable to do so.

Choose from the three cover types, to best suite your needs.

Cover Option 1:

Covers some or all of your loan repayments in the event of your **Death, Hospitalisation, or Bankruptcy.**


Cover Option 2:

Covers some or all of your loan repayments in the event of your **Death, Accident, Illness, Hospitalisation, or Bankruptcy.**

Cover Option 2:

Covers some or all of your loan repayments in the event of your **Death, Accident, Illness, Hospitalisation, Bankruptcy, or Income Disruption.**

For full policy terms and conditions including cover limits, exclusions and excesses, please refer to the Policy Document.



BMW MECHANICAL BREAKDOWN INSURANCE. EXTENDED PEACE OF MIND.

Breakdowns can shatter your driving experience. BMW Mechanical Breakdown is a warranty product that protects you from significant repair costs that may arise from the sudden and unforeseen failure of your vehicle. You can rely on only the very best in service standards to get you back on the road.

YOUR KEY BENEFITS.

- **Flexible Cover Options.**

Choose from either Ultimate Cover with a \$5,000 limit per claim or Prestige Cover with a \$10,000 limit per claim.

- **Unlimited Claims.**

There is no restriction on the number of claims over the cover period, up to the claim limit per individual claim for the applicable cover option.

- **BMW Service Expertise and Genuine BMW Parts.**

Whenever possible, your vehicle will be repaired by qualified service specialists at an Authorised BMW Dealership, using genuine BMW parts.

- **BMW Standards.**

Extended service intervals in accordance with BMW service standards.

- **Vehicle Towing.**

Up to \$200 towards towing your vehicle to the nearest Authorised BMW Repair Facility.

- **Accommodation, Car Rental, Return Home costs.**

Up to \$1,000 for accommodation / rental car hire / return to home costs and vehicle collection or repatriation costs are covered, if your vehicle breaks down more than 120kms away from home and your vehicle is unusable for at least 24 hours.

SERVICES THAT ARE INCLUDED IN CASE OF A BREAKDOWN.

- **24x7 Roadside Assistance.**

Receive expert advice wherever you need us, 24 hours a day with up to 6 call-outs per policy year.

- **Towing Facility.**

We can arrange to tow your vehicle to the nearest Authorised BMW Repair Facility or place of safety or repair.

- **Roadside Repair.**

In the event of a breakdown, we will help with minor breakdown related repairs, where possible and safe to do so.

- **Mobilisation Services.**

We will provide assistance in case of a flat tyre, discharged battery or faulty battery replacement.

- **Key Lock Out/Loss.**

Pickup and delivery of the spare key to the spot where your BMW is located, can be arranged.

- **Fuel Assistance.**

We will arrange to deliver up to 10 litres of fuel if your vehicle has run out or will provide assistance if incorrectly fueled.

- **Accident Coordination & Towing.**

If your vehicle is involved in an accident we can relay messages to notify loved ones and arrange accident towing.

For full policy terms and conditions including cover limits, exclusions and excesses, please refer to the Policy Document.





BMW Insurance products are provided by
Provident Insurance Corporation Limited.

provident  insurance

Claims

Provident Insurance is committed to offering the finest claims and customer service support suited for you as a BMW driver. Should you need to lodge a claim request, you can reach us at

Tel: **0800 269 467**

Email: **claims@providentinsurance.co.nz**

Underwritten by Provident Insurance Corporation Limited.

BMW Insurance is underwritten by Provident Insurance Corporation Limited. The company has a Financial Strength Rating of B as provided by rating agency AM Best. The rating scale is: A++, A+ Superior. A, A- Excellent. B++, B+ Good. B, B- Fair. C++, C+ Marginal. C, C- Weak. D Poor. E Under Regulatory Supervision. F In Liquidation. S Suspended. Ratings from A to C also may be enhanced with a "++" double plus, "+" plus or "-" minus to indicate whether credit quality is near the top or bottom of a category.

Important Information.

The information in this brochure is intended to provide a general summary of the product offering. For full terms and conditions, including cover limits, exclusions and excesses payable, please refer to the Policy Document available with your BMW Dealer. Acceptance of cover by Provident Insurance is subject to an application process, including underwriting.