



Wings Roadside Policy Wording

Wings Roadside is a motorhome and caravan roadside assistance programme available to Covi customers as an add-on to their Covi insurance policy. Wings Roadside covers the vehicle regardless of who is driving.

Wings Roadside services are available throughout New Zealand, 24 hours a day 7 days a week and are provided by New Zealand Roadside Assistance Ltd (NZRA). Wings Roadside is non-refundable.

There are two options, Silver and Gold:

1. **Silver** - Limited to 3 callouts per annum and \$200.00 including GST per callout per event.
2. **Gold** - Limited to 3 callouts per annum and \$300.00 including GST per callout per event.

Please Note: If roadside assistance was added to a policy prior to the 22/2/2018, our previous roadside entitlements apply. These are the same as the Wings Roadside Silver entitlements outlined below, with the exception of a \$100.00 including GST callout and tow limit per event. The policy will automatically upgrade to Wings Roadside Silver (with \$200.00 callout and tow limit per event) at the next renewal after the 22/2/2018.

WINGS ROADSIDE SILVER

Roadside Mechanical Assistance

In the event of a breakdown, the NZRA call centre operator will attempt to solve or assist over the phone as appropriate (e.g. warning lights, operation of vehicle components, immobilisers, alarms, technical advice re engine fluids etc). If a solution cannot be reached over the phone, an NZRA service provider will attend and attempt to mobilise the vehicle at roadside.

Flat Battery

NZRA will jumpstart the vehicle in the event of flat battery. If the battery is deemed faulty by the NZRA service provider and in need of replacement, a battery can be supplied and fitted at roadside. The cost of the battery will be at the customer's expense.

Flat Tyre

NZRA will replace a flat tyre with the vehicle's serviceable spare. If there is no serviceable spare a tow can be provided to the nearest repairer at the customer's cost.



Emergency Fuel

If the customer runs out of fuel, NZRA will organise for the delivery of emergency fuel or transport the vehicle to the closest re-fueling depot within the below stated tow limits. The cost of the fuel will be at the customer's expense.

Incorrect Fuel Assistance

If the customer puts the incorrect fuel into their vehicle, NZRA will organise a mobile fuel removal specialist to attend and remove the fuel. Alternatively, the vehicle will be towed to the nearest repairer within the below stated tow limits. The total cost of service for incorrect fuel assistance is at the customer's expense.

Lock Out / Key Replacement

In the event of a lockout, NZRA will attempt to gain entry to the vehicle. Alternatively, NZRA will deliver a spare key if available.

If a locksmith service is required to cut keys/locks, NZRA will arrange attendance. The cost of labour and key cutting will be at the customer's expense.

N.B. NZRA will not attempt forced entry of any vehicle unless requested / instructed to by the customer. NZRA will not be responsible for any damage caused by forced entry to a vehicle.

Towing

If the vehicle cannot be mobilised, NZRA will cover the initial tow of the vehicle to the nearest repairer up to a limit of \$200.00 including GST.

For longer distance towing exceeding this amount, the additional cost will be quoted to the customer. The customer will be required to pay the additional cost via their credit card.

Bogged or stuck vehicles will be assisted but the total cost of the service will be at the customer's expense.

In addition to the towing that NZRA provides, should the costs exceed the towing policy limits above, the customer can attempt to claim these costs via their Covi Insurance policy. \$500.00 can be claimed for mechanical related towing less a \$100.00 excess.

Internal Compartment Assistance

NZRA can assist with technical advice or directions to a local repairer for any internal compartment failure issues using their nationwide specialised internal house repairer network.

Repair Service Referral

NZRA can assist with providing recommendations for reputable MTA repair and service centres throughout New Zealand should the customer require mechanical or electrical repairs whilst travelling.



Directions Assistance

NZRA will assist the customer if they require assistance with directions when travelling.

Assistance with Recovery from Difficult to Access Areas

NZRA can arrange transport of vehicles and/or trailers, or recovery of disabled vehicles which are not accessible by normal two wheel drive recovery vehicles/equipment (e.g. vehicles located off public roads) at the customer's expense.

WINGS ROADSIDE GOLD

Wings Roadside Gold includes the same entitlements as Wings Roadside Silver with the following additional benefits:

- A higher callout limit of \$300.00 including GST per callout
- A higher towing limit of \$300.00 including GST per tow
- If the vehicle breaks down more than 100km from the registered home address and cannot be repaired within 24 hours, either one of the below benefits apply:

Rental Car

NZRA will contribute towards a rental car for up to 3 days at a maximum of \$120.00 including GST per day. NZRA will assist with locating an appropriate rental vehicle for the customer to hire on a pay and claim basis.

Accommodation

NZRA will contribute towards accommodation for up to 3 days to a maximum of \$120.00 including GST per day. NZRA will assist with locating appropriate accommodation for the customer to utilise on a pay and claim basis.

EXCLUSIONS

Wings Roadside does not include cover for the following:

- a) Where the vehicle is carrying more passengers or towing a greater weight than that for which it was designed as stated in the manufacturers specifications or arising from or



connection with the improper, unauthorised, reckless or negligent operation or misuse of the vehicle.

- b) Mechanical breakdowns due to driver related damage or misuse of the vehicle. Assistance can be provided however the customer will be responsible for all costs.
- c) The vehicle is in an un-roadworthy condition or the vehicle has not been regularly serviced in accordance with the manufacturer's instructions.
- d) Vehicles not accessible by two-wheel drive recovery vehicles. Assistance can be provided but the customer will be responsible for the cost.
- e) Accident assistance including transporting of vehicles and or trailers. Accident facilitation can be provided but all costs will be at the customer's expense.
- f) Costs relating to parts, labour and any other associated costs for the repair of the customer's vehicle, including replacement batteries or tyres. Any consequential call outs required after the initial failure for the same related case will be at the customer's expense.
- g) Unattended vehicles. If the vehicle is unattended at the arrival of the NZRA service provider, work cannot be carried out on the vehicle and payment may be required for any subsequent call outs prior to sending further assistance. In certain cases due to circumstances where wait times maybe excessive the NZRA will make a time for the customer to meet the provider at the vehicle.