

UPDATE TO YOUR

Tracks & Treads *turbo*
Contractors Mobile Plant
Insurance Policy



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TRACKS & TREADS[®]

Contractors Mobile Plant
Insurance Policy

Specialised Insurance
for Heavy Machinery

TRACKS & TREADS[®]

We would like to bring to your attention to an update to our Mobile Plant Insurance policy wordings

CHANGES TO YOUR POLICY

We have updated our Mobile Plant Insurance policy wordings. It's important you read the updated wording below and if you have any questions, please contact your broker or advisor. If you make a claim in any way under this update, the whole claim will be treated as if the update is part of your insurance policy.

Please keep this document in a safe place with your policy documents.

For Further Information

Our knowledge, expertise and experience are always available to Your broker and You. If You need any further information about this Policy, or any other product or service We provide, then contact Your broker or TLC at:

Address: PO Box 7006, Tauranga, New Zealand
Office Phone: +64 7 544 6686
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Freephone: 0800 TLC INS (0800 852 467)
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Website: www.tlcinsurance.co.nz

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Definition of an 'Accident'	"Accident" means an unexpected event which occurs in New Zealand.	"Accident", "Accidental", "Accidentally", means an unforeseen, unintended an unexpected event which occurs suddenly at a specific time and place in New Zealand.
Definition of 'Average' Removed	<p>"Average" The meaning of Average shall be as defined in the Insurance Law Reform Act of 1985 and as outlined below.</p> <ol style="list-style-type: none"> 1. Part of this insurance Policy contains a provision making it subject to Average. 2. That provision will have effect only if the property insured under the Policy is underinsured at the time of Loss. 3. If the property insured under the Policy is underinsured at the time of Loss, the following rules apply: <ol style="list-style-type: none"> 3.1 if You suffer a total Loss, the provision will have no effect; 3.2 if You suffer a partial Loss, the maximum amount that You may recover will bear the same proportion to Your actual Loss as the amount for which the property insured bears to the full value of the property; 3.3 whatever Your Loss, in no case will You be entitled to recover more than the amount for which the property is insured, e.g. Your property is worth \$20,000. You insured it for \$10,000. You suffer a Loss of \$5,000. <p>If Your Policy is subject to Average, the maximum that You may recover will be \$2,500.</p>	N/A
Definition of 'Excess'	"Excess", "Deductible" means the amount stated in the Schedule and elsewhere in the Policy which You must contribute to each and every event of Loss.	"Excess", "Deductible" means the first amount You must pay in relation to each and every claim made under Your Policy, as stated on the Schedule.
Standard Extension 3	<p>3. AGREED VALUE</p> <p>Whereby an approved valuation has been received by Us:</p> <ol style="list-style-type: none"> (1) prior to any Loss; (2) from an approved valuer with reasonable market knowledge of the machine being insured; and (3) the item is insured for the value stated on the valuation within the Schedule. <p>We agree to pay the value stated as the Sum Insured within the Schedule.</p> <p>Whereby an approved valuation has not been received from an approved valuer, maximum amount We will pay under this Policy will be the Agreed Value shown on the Schedule unless it is determined to be more than 20% above the Market Value in which case we will only pay the Market Value.</p> <p>For the purpose of this extension:</p> <ol style="list-style-type: none"> (1) The Agreed Value shall be the amount declared to Us by the Insured on the required proposal or Sum Insured declaration form. <p>NOTE: Market Value conditions will apply if the required proposal or Sum Insured declaration form is not completed and signed by the Insured and received by Us prior to any Loss.</p>	<p>3. AGREED VALUE</p> <p>Whereby a valuation from an approved Valuer has been received by Us:</p> <ol style="list-style-type: none"> a) prior to any Loss; and b) the item is Insured for the value stated on the valuation within the Schedule. <p>We agree to pay the value stated as the Sum Insured within the Schedule.</p> <p>Whereby a valuation from an approved Valuer has not been received by Us, the maximum amount We will pay under this Policy will be the Agreed Value shown on the Schedule unless it is determined to be more than 20% above the Market Value in which case We will only pay the lessor of;</p> <ol style="list-style-type: none"> a) the Agreed Value stated on the Schedule; OR b) Market Value plus 20% <p>For the purpose of this extension:</p> <ol style="list-style-type: none"> a) the Agreed Value shall be the amount declared to Us by the Insured on the required proposal or Sum Insured declaration form. <p>NOTE: Market Value conditions will apply if the required proposal or Sum Insured declaration form is not completed and signed by the Insured and received by Us prior to any Loss.</p>

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<p>Standard Extension 3</p>	<p>(2) the Market Value shall be determined by obtaining valuations from:</p> <ul style="list-style-type: none"> (a) the Product Manager for the manufacturer's agent for Your brand of machine; (b) any other valuer who is able to provide examples of machines which are the same or similar make and type and in like condition to Your Machine that: <ul style="list-style-type: none"> (i) have sold within the six month period prior to the Loss; or (ii) are for sale on the current market. <p>(3) no payment beyond the current market value at the time of Loss will be made:</p> <ul style="list-style-type: none"> (a) if you elect not to replace the machine; (b) if replacement is not carried out within a reasonable time; (c) until the cost of replacement has been actually incurred 	<p>b) the Market Value shall be determined by obtaining valuations from any approved Valuer who is able to substantiate any valuation provided with examples of machines which are the same or similar make, model and type and in like condition to Your machine that:</p> <ul style="list-style-type: none"> (i) have sold within the six month period prior to the Loss; and/or (ii) are for sale on the current market. <p>c) We deem an 'approved Valuer' to be a company or person who has reasonable experience and industry knowledge within the New Zealand market of:</p> <ul style="list-style-type: none"> (i) the type of machine being claimed for; and (ii) the type of industry in which the machine is/was being used.
<p>Standard Extension 7 – Con Loss</p>	<p>7. CONSEQUENTIAL LOSS</p> <p>Notwithstanding anything contained herein to the contrary it is understood and agreed that if the business carried on by You be interrupted or interfered with in consequence of Loss or damage (as provided for herein and for which We have admitted liability) this insurance extends to:</p> <ul style="list-style-type: none"> (i) indemnify You against the increase in cost of working directly resulting from such interruption or interference; and also (ii) compensate You for any Loss of Revenue suffered by You directly resulting from such interruption or interference; <p>PROVIDED that</p> <ul style="list-style-type: none"> (a) the amount payable for any increase in the cost of working shall be the additional expenditure necessarily and reasonably incurred for the sole purpose of minimising any interruption to the business during the indemnity period in consequence of insured Loss or damage; and (b) You shall provide all documentation required to establish and verify any claim for Loss of Revenue directly related to insured Loss or damage; and (c) You shall take all reasonable steps to avoid or reduce any potential Loss of Revenue including reorganising work methods and schedules; and (d) You shall take all reasonable measures to assist with the expedient repair and availability of the machine; and (e) no indemnity shall be provided by this extension if replacement or alternative Plant is available at no cost; and (f) no indemnity shall be provided by this extension for the reimbursement of any Deductible or Excess applying under any other section or extension of this Policy; and (g) We will pay a maximum amount of \$5,000 per week subject to Our total liability in any one Period of Insurance not exceeding \$50,000; and 	<p>7. CONSEQUENTIAL LOSS</p> <p>Notwithstanding anything contained herein to the contrary it is understood and agreed that if the business carried on by You be interrupted or interfered with in consequence of Loss or damage (as provided for herein and for which We have admitted Liability) this insurance extends to:</p> <ul style="list-style-type: none"> a) indemnify You against the increase in cost of working directly resulting from such interruption or interference; and also b) compensate You for any Loss of Revenue suffered by You directly resulting from such interruption or interference; <p>PROVIDED that</p> <ul style="list-style-type: none"> (i) the amount payable for any increase in the cost of working shall be the additional expenditure necessarily and reasonably incurred for the sole purpose of minimising any interruption to the business during the indemnity period in consequence of Insured Loss or damage; and (ii) You shall provide all documentation required to establish and verify any claim for Loss of Revenue directly related to Insured Loss or damage; and (iii) You shall take all reasonable steps to avoid or reduce any potential Loss of Revenue including reorganising work methods and Schedules; and (iv) You shall take all reasonable measures to assist with the expedient repair and availability of the machine; and (v) no indemnity shall be provided by this extension if replacement or alternative Plant is available at no cost; and (vi) no indemnity shall be provided by this extension for the reimbursement of any Deductible or Excess applying under any other section or extension of this Policy; and (vii) Unless otherwise agreed by Us, Our total Liability under this extension shall not exceed; <ul style="list-style-type: none"> (I) \$5,000 per week subject; or (II) \$50,000 per claim; or (III) \$250,000 any one Period of Insurance

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<p>Standard Extension 7 – Con Loss</p>	<p>(h) where any amount has been paid to You under this extension then, at Your option, You may reinstate cover to the maximum amount. Any such reinstatement will require the payment of an additional premium; and</p> <p>(i) the Excess applying to this extension shall be 10% of each and every claim subject to a minimum of \$2,500.</p> <p>(j) in addition to (i) above, a 10 day time Excess shall apply to any claim if an approved valuation has not been supplied as required under the Agreed Value extension of this Policy.</p>	<p>For clarity, the maximum amount payable for any one claim under this extension, shall be \$50,000 less the deduction of any applicable Excess.</p> <p>(viii) where any amount has been paid to You under this extension then, at Your option, You may reinstate cover to the maximum amount. Any such reinstatement will require the payment of an additional premium; and (i) the Excess applying to this extension shall be 10% of each and every claim subject to a minimum of \$2,500; and</p> <p>(ix) in addition to (i) above, a 10 day time Excess shall apply to any claim if an approved valuation has not been supplied as required under the Agreed Value extension of this Policy.</p>
<p>Standard Extension 10 – Hired or Borrowed Plant – Replaced</p>	<p>10. HIRED OR BORROWED PLANT This Policy includes cover for items of Plant hired or borrowed for a maximum period of 90 consecutive days and not otherwise insured, for Your liability to the owner of the machine for:</p> <p>(i) Loss or damage to any one machine limited to \$250,000 any one machine; and</p> <p>(ii) Loss or damage up to a maximum total value at risk of \$250,000; and</p> <p>(iii) consequential losses caused by a Loss for which a claim is payable under (i) above, subject to a limit any one claim of \$25,000. If the total combined value of all hired in or borrowed Plant is in excess of \$250,000, then payment for any claim will be reduced in proportion to the amount at risk UNLESS otherwise agreed with Us.</p>	<p>Replaced with STANDARD EXTENSION 11</p>
<p>Standard Extension 20 – Replacement Cost on Parts</p>	<p>19. REPLACEMENT COST ON PARTS Where a claim has been accepted under this Policy, it is agreed that We will pay the repair costs in line with the following bases of settlement clause: Bases of settlement</p> <p>a) Where damage to an insured item can be repaired We will pay all expenses necessarily incurred to restore Your damaged machine to its state of serviceability immediately before the occurrence of damage. If the repairs are executed by You, We will pay the cost of materials and wages incurred for the purpose of the repairs, plus a reasonable allowance to cover overhead charges.</p> <p>If any parts are found to be unprocurable Our liability for these parts shall be limited to the manufacturer's or supplier's latest list price.</p> <p>b) Where Your Machine is totally destroyed We will at Our own option either;</p> <p>(i) pay the Agreed Value of Your Machine immediately before the occurrence of damage; or</p> <p>(ii) supply an equivalent replacement item similar in type capacity and condition to Your Machine immediately before the occurrence of damage and pay any costs for ordinary freight and installation.</p> <p>An item will be deemed to be totally destroyed if the cost of repairs as detailed in paragraph (a) equals or exceeds the Agreed Value of the insured item.</p>	<p>20. REPLACEMENT COST ON PARTS Where a claim has been accepted under this Policy, it is agreed that We will pay the repair costs in line with the following bases of settlement clause: Bases of settlement</p> <p>a) Where damage to an Insured item can be repaired We will pay all expenses necessarily incurred to restore Your damaged machine to its state of serviceability immediately before the occurrence of damage. If the repairs are executed by You, We will pay the cost of materials and wages incurred for the purpose of the repairs, plus a reasonable allowance to cover overhead charges.</p> <p>b) Where the item Insured is more than 15 years old from the date of manufacture the basis of settlement for any replacement parts shall be;</p> <p>(i) the replacement cost of such parts less an allowance for depreciation to account for wear and tear; OR</p> <p>(ii) the market value of such parts as may be available at the time of repair;</p> <p>whichever is the less.</p> <p>c) If any parts are found to be unprocurable Our Liability for these parts shall be limited to the manufacturer's or supplier's latest list price.</p> <p>d) Where Your Machine is totally destroyed We will at Our own option either;</p> <p>(i) pay the Agreed Value of Your Machine immediately before the occurrence of damage; or</p>

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<p>Standard Extension 20 – Replacement Cost on Parts</p>		<p>(ii) supply an equivalent replacement item similar in type capacity and condition to Your Machine immediately before the occurrence of damage and pay any costs for ordinary freight and installation.</p> <p>An item will be deemed to be totally destroyed if the cost of repairs as detailed in paragraph (a) equals or exceeds the Agreed Value of the Insured item.</p>
<p>Standard Extension 24 – Tyres - New</p>	<p>23. TYRE EXTENSION</p> <p>Notwithstanding General Exception 17 this Policy is extended to include the cost of any tyre attached to an insured machine which is accidentally damaged as a result of staking or spiking by static foreign objects lying on or protruding from the ground. We will pay the replacement value of the tyre, less an allowance for depreciation to account for wear and tear.</p> <p>The maximum payable for any one tyre under this extension shall not exceed the amount stated in the Schedule and subject always to the Excess stated in the Schedule.</p>	<p>24. TYRE EXTENSION</p> <p>Notwithstanding General Exception 17 this Policy is extended to cover Accidental Loss to any tyre attached to an Insured machine. We will pay the replacement value of the tyre, less an allowance for depreciation to account for wear and tear. The maximum payable for any one tyre under this extension shall not exceed the amount stated in the Schedule and subject always to the Excess stated in the Schedule</p>
<p>Optional Extension 1 – DBA – Replaced</p>	<p>1. EMPLOYEE DEATH BY ACCIDENT-AT WORK AND FUNERAL EXPENSES COVER</p> <p>In the event of the accidental death of an employee 'At Work' We agree to pay the amount specified for this extension. 'At Work' is defined as per the Accident Insurance Act 1998.</p> <p>'Accidental Death' is defined as bodily injury caused solely and directly by violent, accidental, external and visible means which injury shall independently of any other cause be the sole and direct cause of death occurring within 12 calendar months of the Accident.</p> <p>No benefit shall be payable under this extension in respect of any Accident happening to an employee whilst under the influence of an intoxicating liquor or a drug.</p> <p>FURTHERMORE:</p> <p>Following an Accident for which a claim has been accepted under this Policy, if You or any person employed by You suffer death whilst operating an insured machine then this Policy is extended to cover funeral expenses including reasonable travel costs within New Zealand for any immediate family member of the deceased PROVIDED that:</p> <p>(i) immediate family shall mean father, mother, brother, sister, spouse or children of the deceased;</p> <p>(ii) Our total liability does not exceed \$5,000 in respect of any one claim under this extension.</p>	<p>9. EMPLOYEE DEATH BY ACCIDENT</p> <p>In the event of a work related Accident resulting in the death of an employee, we agree to pay to that employee:</p> <p>a) \$50,000; and</p> <p>b) Reasonable funeral costs, up to a maximum of \$5,000. Such payments being in addition to any payments under the Accident Compensation Act 2001, equivalent legislation or other applicable insurances.</p> <p>PROVIDED that:</p> <p>a) This extension is limited to an aggregate of \$100,000 for death and \$10,000 for funeral costs. Extension 18 (reinstatement) does not apply;</p> <p>b) If one incident results in the death of two or more employees then any indemnity entitlement between those employees will be shared equally;</p> <p>c) Exclusion 19 does not apply to this extension HOWEVER no cover will be provided if the employee that suffers death was under the influence of alcohol, drugs or other intoxicating substances at the time of the incident. If other employees suffer death as the result of the actions of an employee under such influence those employees will be covered unless also under such influence and that was a factor in their death.</p> <p>DEFINITIONS:</p> <p>For the purposes of this extension, the following definitions apply:</p> <p>a) Employee means a direct employee of the Insured under a contract of paid employment and includes that employee's estate. For the avoidance of doubt contractors or other staff retained on an ad- hoc basis are not employees;</p> <p>b) Funeral Costs includes travel costs for the employee's immediate family which shall be limited to their father, mother, brother, sister, spouse or children;</p> <p>c) WorkRelated Accident means any injury which is caused by immediate, violent, external and visible means which:</p>

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<p>Optional Extension 1 – DBA – Replaced</p>		<p>(i) occurs during the ordinary course of employment or while the employee was undertaking an activity at the specific direction of the employer; and</p> <p>(ii) is the direct cause of the employee's death within 12 calendar months of the incident</p>
<p>Optional Extension 5 – Hired or Borrowed Plant – Removed</p>	<p>5. HIRED OR BORROWED PLANT The limit under Standard Extension 8 for Hired or Borrowed Plant is increased to the amount specified in the Schedule for this extension.</p>	
<p>Optional Extension 7 – Tools and Sundry Equipment</p>	<p>10. TOOLS AND SUNDRY EQUIPMENT This Policy is extended to cover market value in respect of Plant, machinery, tools (including employees tools and other personal effects not otherwise Insured), equipment, Mobile Plant and motor machine parts and accessories, tyres, stores of petrol, diesel and oil, mobile and radio telephones including base and handsfree units, office equipment including computers, Your own or for which You are responsible anywhere in New Zealand PROVIDING not otherwise Insured.</p> <p>This extension does not provide indemnity in respect of buildings, structures or caravans, whether fixed to the ground or not UNLESS otherwise specified It is hereby understood that cover in respect of burglary and/or theft only applies where Loss is resulting from violent and forcible entry or exit from any enclosed building and/or enclosed vehicle/machine.</p> <p>This extension is subject to Average as defined.</p> <p>Our total Liability for any one Loss shall not exceed the amount stated in the Schedule and subject always to the Excess stated in the Schedule.</p>	<p>7. TOOLS AND SUNDRY EQUIPMENT This Policy is extended to cover market value in respect of Plant, machinery, tools (including employees tools and other personal effects not otherwise Insured), equipment, Mobile Plant and motor machine parts and accessories, tyres, stores of petrol, diesel and oil, mobile and radio telephones including base and handsfree units, office equipment including computers, Your own or for which You are responsible anywhere in New Zealand PROVIDING not otherwise Insured.</p> <p>This extension does not provide indemnity in respect of buildings, structures or caravans, whether fixed to the ground or not UNLESS otherwise specified It is hereby understood that cover in respect of burglary and/or theft only applies where Loss is resulting from violent and forcible entry or exit from any enclosed building and/or enclosed vehicle/machine.</p> <p>Our total Liability for any one Loss shall not exceed the amount stated in the Schedule and subject always to the Excess stated in the Schedule.</p>
<p>Optional Extension 9 – Third Party Road Risk Extension - Replaced</p>	<p>9. THIRD PARTY ROAD RISK EXTENSION Further to Standard Extension 18 it is hereby agreed that the limit payable under this extension is increased to the amount stated in the Schedule. The Excess applying to all claims under this extension is as stated in the Schedule</p>	<p>23. THIRD PARTY - ROAD RISK ONLY This extension covers Your Liability at law, including legal expense in defending any claim, to indemnify Third Parties for their Loss or injury in the event of Accident, caused by, or in connection with Your Machine only whilst on a road, including while it is being loaded or unloaded.</p> <p>We will also indemnify any person who is driving Your Machine who has Your permission to do so, but not during and in connection with the letting out on hire of Your Machine without a driver unless Liability was completely and directly attributable to the failure of Your Machine and outside the control of the hirer or other contracting party.</p> <p>PROVIDED Our total Liability will not exceed \$10,000,000 unless otherwise agreed and stated in the Schedule (inclusive of all costs and expenses) in respect of any one claim or claims arising from any one Accident. If Our total Liability is insufficient to cover both You and any other party entitled to cover under this Policy it shall apply in priority to You.</p> <p>PROVIDED also that We shall not be liable in respect of:</p>

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<p>Optional Extension 9 – Third Party Road Risk Extension - Replaced</p>		<p>b) any person who at the time of the Accident out of which bodily injury or damage arose was driving Your Machine;</p> <p>c) Liability directly or indirectly caused while any component on the Insured machine is being used or operated for the purpose for which it has been designed (e.g. operation of a crane, log skidder, backhoe and the like);</p> <p>d) Liability in respect of any property which belongs to, or is in the care, custody or control of any Insured, other than personal baggage and wearing apparel of any passenger, a building leased or rented by the Insured or a machine (not being the property of the Insured or Insured under this Policy) which is being towed by an Insured machine. However this does not apply to machines which are towed or recovered for reward where the Insured's business includes a machine recovery service.</p> <p>For the purposes of this extension only "Road" shall mean any place which the public have access to, whether as of right or not (e.g. service lane, street, motorway, or closed roads such as off highway service roads and the like). Subject always to the Excess stated in the Schedule.</p>
<p>Optional Extension 11 – Windscreen</p>	<p>11. WINDSCREEN (FORESTRY & QUARRY ONLY) Where damage has occurred to the windscreen or window glass of Your Machine whilst located in any forest or quarry, this Policy is extended to cover Loss that occurs solely to any windscreen or window glass. This Policy will pay the cost of replacement and will be subject to a \$250 Excess (or as otherwise agreed and specified in the Schedule). It is understood and agreed that this extension will only indemnify the Insured in respect of the replacement of the actual glass damaged and not any superior alternative or temporary repair involving additional expense unless otherwise agreed by the insurer.</p> <p>Cover will only apply where an Insured item has been specified within the Schedule as having this extension and:</p> <p>a) the maximum payable is limited to \$5,000 any one claim (or as otherwise agreed and specified within the Schedule);</p> <p>b) the Loss must be reported within 60 days of the damage occurring.</p>	<p>8. WINDSCREEN (FORESTRY ONLY) Where damage has occurred to the windscreen or window glass of Your Machine whilst located in any forest or quarry, this Policy is extended to cover Loss that occurs solely to any windscreen or window glass. This Policy will pay the cost of replacement and will be subject to a \$250 Excess (or as otherwise agreed and specified in the Schedule). It is understood and agreed that this extension will only indemnify the Insured in respect of the replacement of the actual glass damaged and not any superior alternative or temporary repair involving additional expense unless otherwise agreed by the insurer.</p> <p>Cover will only apply where an Insured item has been specified within the Schedule as having this extension and:</p> <p>a) the maximum payable is limited to \$5,000 any one claim (or as otherwise agreed and specified within the Schedule);</p> <p>b) the Loss must be reported within 60 days of the damage occurring.</p>
<p>General Claims – New</p>	<p>N/A</p>	<p>GENERAL CLAIMS</p> <p>5. JOINT INSURANCE If there is more than one Insured named on the Schedule this Policy insures the Insureds jointly. This means that if one of You does or fails to do anything so that there is no cover there will be no cover for any of You, not just the person or entity responsible.</p> <p>6. OTHER INSURANCE If, at the time of any claim arising under the Policy, there is any other valid and collectable insurance covering all or part of the same Loss or Liability this Policy will apply only to the amount of any Loss or Liability in Excess</p>

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<p>Claims Conditions</p>	<p>CLAIMS CONDITIONS</p> <p>1. In the event of an Accident that may become the subject of a claim under the Policy, You must immediately notify Us and then forward:</p> <ul style="list-style-type: none"> (i) full details in writing; (ii) any communication or court documents received. <p>2. You may appoint a licensed repairer of Your choice, but:</p> <ul style="list-style-type: none"> (i) You must obtain Our agreement before repairs are started; (ii) You must make Your Machine available for Our inspection; (iii) We reserve the right to invite, accept, adjust or decline estimates or to arrange at Our expense for the removal of Your Machine to other repairers for quotation purposes. <p>3. In respect of each claim or potential claim, You must:</p> <ul style="list-style-type: none"> (i) not make any admission of guilt or offer of payment without Our written consent; (ii) allow Us to have the sole conduct of all negotiations and proceedings; (iii) give Us all reasonable assistance and co-operation in all regards including recovery from the responsible party; (iv) notify Us of any other insurance that also provides cover, whether in whole or in part; (v) notify the Police as soon as possible in respect of theft of or malicious damage to Your Machine; (vi) retain any and all parts that are damaged and affected as a consequence of any claim or potential claim and these are not to be disposed of without Our consent. 	<p>CLAIMS CONDITIONS</p> <p>1. In the event of an Accident that may become the subject of a claim under the Policy, You must immediately notify Us and then forward:</p> <ul style="list-style-type: none"> a) full details in writing; b) any communication or court documents received. <p>2. You may appoint a licensed repairer of Your choice, but:</p> <ul style="list-style-type: none"> a) You must obtain Our agreement before repairs are started; b) You must make Your Machine available for Our inspection; c) We reserve the right to invite, accept, adjust or decline estimates or to arrange at Our expense for the removal of Your Machine to other repairers for quotation purposes. <p>3. In respect of each claim or potential claim, You must:</p> <ul style="list-style-type: none"> a) not make any admission of guilt or offer of payment without Our written consent; b) allow Us to have the sole conduct of all negotiations and proceedings; c) give Us all reasonable assistance and co-operation in all regards including recovery from the responsible party; d) notify Us of any other insurance that also provides cover, whether in whole or in part; e) notify the Police as soon as possible in respect of theft of or malicious damage to Your Machine; f) retain any and all parts that are damaged and affected as a consequence of any claim or potential claim and these are not to be disposed of without Our consent. Complete all repairs or replacement of the Insured property within reasonable period after We accepted Your claim. Unless otherwise agreed, all repairs or replacement must be fully completed and all relevant invoices for payment be presented to Us within 6 months from the date of claim acceptance.

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