

Mechanical Breakdown Insurance FAQs

What is servicing?

Servicing is when various fluids and components are checked and parts/fluids with a limited life replaced (consumables). E.g. spark plugs, coolant, oils, brake fluid, brake pads or the checking of your cam belt. It is important for the general maintenance of the vehicle to do this, to ensure reliable and safe motoring. This way vital fluids and components of the vehicle don't run out, seize or deteriorate and cause damage.

Do I need to service my car?

Yes.

Refer to your policy wording for a detailed description relating to the vehicle service requirements.

We require that the vehicle is serviced to minimum criteria;

- Petrol vehicles - Every 12 months or every 15,000 km (whichever comes first).
- Diesel vehicles - Every 12 months or every 10,000 km (whichever comes first).

Do you cover servicing?

No.

Servicing is the replacement of consumables and the checking of important components, you would need to undertake this regardless of owning a policy.

Can I do my own servicing?

No.

You must take your vehicle to an authorised repairer.

Are my tyres covered?

No.

Tyres are a general exclusion under the policy; tyres are a consumable and therefore would need to be replaced regardless of owning a policy.

Is my windscreen covered?

No.

Windscreens are a general exclusion in our policies; these are normally covered under your comprehensive motor vehicle insurance. This insurance will also generally cover your body panels and damage to the mechanics of the vehicle in the event of an accident. Click here to [view](#) our comprehensive motor insurance product.

Where can I go for repairs that are covered by my policy?

You can take your vehicle to any one of our Approved Repairers, or alternatively you can contact us on 0800 809 700 to lodge a claim and have your problem diagnosed and have the best suited repairer recommended to you.

Can you please explain how the excess works?

The excess is the amount that the customer is responsible to pay to the repair facility. The excess is for each unrelated claim. E.g if you had an accepted claim on both your transmission and air conditioning, two excesses would be payable to the repairer.

Is my policy renewable?

Yes, you may renew your policy with the dealership that you purchased it from providing that your vehicle meets our current underwriting guidelines.

Other policies available on the market exclude Wear and Tear. What is it, and do you cover it?

Yes we do cover Wear and Tear.

This coverage means that parts do not have to break for you to be covered. Should a part or component wear out prematurely it is covered. Wear is defined as "can no longer perform the function for which it was designed solely because of its condition".

When the part or component has worn beyond the manufacturer's tolerances allowed for a particular vehicle at the mileage when the problem occurs the part or component is covered.

Parts that are considered "normal maintenance" parts are not covered under a Wear and Tear option. These would be items like brake pads, shoes, drums or rotors, and manual clutches.

Will a policy pay for a problem that the vehicle has when I purchased it?

Our policies are not meant to cover problems that exist with a vehicle at the time of purchase. Such problems are called "pre-existing" conditions and we do not approve claims for them. Whether a problem is a pre-existing condition is determined by the Approved Repairer or our claims team.

Can I transfer my policy when I sell my car?

The policy is non transferrable.

Also note: The warranty cannot be transferred to another vehicle.