

Mechanical Breakdown Insurance FAQs

- What is Mechanical Breakdown Insurance?

Mechanical Breakdown Insurance covers the reasonable cost to repair the actual failure of mechanical or electrical parts as a result of a sudden and unforeseen breakdown that occurs during normal use in New Zealand, unless otherwise excluded in the policy book.

- Does the policy include the cost of both parts and labour?

Yes. The cover is comprehensive and includes parts and labour, and additional benefits depending on the policy cover selected for towing, plus AA Roadservice & 24/7 breakdown assistance, plus accommodation and rental car costs for out of town breakdowns.

- Do I need to service my car?

You must, at your cost, maintain your vehicle in good repair and take all reasonable steps to prevent any damage. The servicing of your vehicle must be carried out by a Ford authorised service facility.

- What is an excess?

An excess is the amount you are required to pay in respect of each unrelated claim. Every policy has an excess that is determined by the category of vehicle and the level of cover purchased.

- Is my policy refundable or transferable?

If your policy is cancelled shortly after commencement, you may be eligible for a refund. To discuss a cancellation or transfer call 0800 267 873. Autosure Insurance Limited underwrite the policy and at their discretion, they may permit the transfer of a Mechanical Breakdown Insurance policy to a new owner if you sell the vehicle privately. A transfer will not be permitted if the vehicle is sold to or through a motor vehicle dealer or trader, or you have had a claim accepted on your policy. To request a Transfer Form please email support@autosure.co.nz.

- How much does the policy cost?

We have a number of options, so the premium will depend on the make/model of vehicle, the age and mileage, the term of cover and excess option selected.

- Can my policy be renewed after it has expired?

You may purchase another policy after the original policy has expired, provided there are no inherent faults with your vehicle at that time and it fits the policy criteria.

- Who is the underwriter?

Our Mechanical Breakdown, Payment Protection and Guaranteed Asset Protection Insurance products are underwritten by [Autosure Insurance Limited](#). Find out more about their [Financial Strength Rating](#).

- If I need to cancel my policy, can I get a refund?

If you are not completely happy with the cover provided by your Mechanical Breakdown, Payment Protection or Guaranteed Asset Protection Insurance policy, you can cancel it within 15 days of the start of the period of insurance, provided you have not made a claim under your policy. After that the policy is not refundable. To request a cancellation please email support@autosure.co.nz.

- I've moved house. How do I update my policy address with you?

Call 0800 267 873 or email support@autosure.co.nz and we'll be happy to change the contact address we have for you.

- How do I make a mechanical breakdown insurance claim?

Simply follow these steps:

1. Call 0800 809 700 and provide your policy number or vehicle registration and current odometer reading if available.
2. We'll help you find your nearest Ford authorised service facility.
3. If the vehicle can be driven safely without causing further damage, take it to the Ford service facility. If not arrange to have it towed by the AA road service on 0800 581 581.
4. Present your policy to the repairer to determine if the breakdown constitutes a claim and request the repairer contacts us.
5. You may be required to complete a claim form and we may also require other documentation, such as proof of servicing and other relevant invoices
6. If the repairer can't determine the fault it may be necessary to dismantle parts. If this is the case we must be notified, however, only you can authorise the dismantling to be carried out. Please note: The contract for repair is between you and the repairer. Any costs not covered by the policy (including your excess), must be paid to the repairer at the completion of the repairs.

NOTE: Any repairs commenced without the prior approval of the underwriter, Autosure, are excluded from cover.

- Will all of my claim be covered?

Please refer to the "What you are not insured for" section of the policy wording.

- If a repairer needs to dismantle the car, who will pay for the cost?

You would be responsible for the initial dismantling cost until the cause of the breakdown is known. If the cause means that your claim is accepted, the underwriter, Autosure, will pay for this cost.

Car Insurance FAQs

- Who is the underwriter?

Our Car Insurance is underwritten by [Vero Insurance New Zealand Limited](#). Find out more about their [Financial Strength Rating](#).

- If I need to cancel my policy, can I get a refund?

After this insurance begins or you renew your policy for another period of insurance, you have 21 days to consider the information in your policy document. This is called the 'cooling off period'. If you wish, and provided you have not made a claim, you can exercise your cooling off rights by cancelling this policy within 21 days from the day cover began or was renewed. When you exercise your cooling off rights, we will refund in full the money you have paid for that period of insurance but you will have no cover from when your policy would have otherwise begun or from your renewal date. To request a cancellation please email fordservice@vero.co.nz.

- I've moved house. How do I update my policy address with you?

Call 0800 227 787 or email fordservice@vero.co.nz and we'll be happy to change the contact address we have for you.

- How can I make a premium payment by credit card?

You can [pay online](#) directly to Vero with your credit or debit card. Please use your Customer PRN and policy number as the reference.

- How do I make a car insurance claim?

If you have been involved in a vehicle accident call 0800 227 787. If your vehicle has been stolen or broken into, you must notify the police immediately and then call 0800 227 787. If you have a windscreen or other glass claim, call 0800 227 787 to arrange repair or replacement.

- What if my windscreen or window is damaged?

If you have a windscreen or other glass claim, call 0800 227 787 to arrange repair or replacement.

- Someone drove into my car, what do I do?

It's important to get as much information from them as possible e.g. driver's full name, drivers licence no, address, phone number, car registration, insurance company (if any). If you're not at fault for the accident and we have the other person's details, we may waive your excess.

- What if I caused the accident and the other person wants to make a claim against me?

Do not admit fault for the damage/accident and do not promise to pay for any costs. Tell them we're your insurance company and they can call us on 0800 227 787.