

REVOLUTION  
Insurance for your wheels

# BIKE Insurance

## Policy Wording

Effective date 1 January 2023

Powered by **Allianz** 

# WELCOME

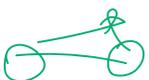
**to Revolution Insurance.**

Thanks for joining us.



**This is your policy document.**

There's some important things you need to know about your insurance policy so please have a read through and keep this document somewhere handy.



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## A. General Information

This Policy Wording together with Your Certificate of Insurance form the contract between You and Us.

### A.1 Policy

**Policy:** The Policy consists of the following documents:

- 1 Policy Wording
- 2 Certificate of Insurance

**Start Date of the Insurance Cover:** Your cover under this **Policy** (“**Insurance Cover**”) commences on the Policy start date noted on Your Certificate of Insurance subject to the payment of the Premium. Please see Section H and Section I for details.

### A.2 Insurer / We / Us / Our

This Policy is issued and managed by AWP Services New Zealand Limited trading as Allianz Partners, Level 3, 1 Byron Avenue, Takapuna, Auckland 0622 and underwritten by The Hollard Insurance Company Pty Ltd ABN 78 090 584 473 (Incorporated in Australia), (“Hollard”), (referred to as “Us”, “We” or “Our”).

## B. Summary of Insured Objects and Events

In return for payment of your Premium, Your Policy insures certain objects against certain events. They are referred to as Insured Object(s) and Insured Events if they are covered by this Policy.

B.1 What Objects are insured?	
Bike	✓ Insured
e-Bike	
Accessories	
Consumable Parts	Not Insured

B.2 What Events are insured?	
Accidental Damage	✓ Insured
Breakdown Costs	
Damage Caused by Vandalism or Sabotage	
Rider Third Party Liability	
Theft*	
Cosmetic Damage	Not Insured
Damage caused by Ingress of foreign bodies	
Damage caused while in temporary storage	
Gross negligence	
Wear and Tear	

referred to as **Event(s)**.

**\* Important - Please note: When not stored in a locked premises, the Bike’s frame must be Secured with an Approved Lock**

Please see Section D for definitions of Insurable Objects and Insurable Events.

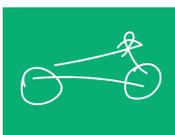
## C. Eligibility

**Policyholder / Insured Person / You / Your:** You, the Policyholder must be the sole owner of the Bike, and have to be 18 years of age or over.

You are not eligible to take this Policy if You have had an insurance policy previously declined or cancelled by Us or a claim was declined by Us for fraud.

**Geographic scope of coverage:** The insurance will only cover any loss or liability that occurs in New Zealand.

This Policy is only valid for individuals whose normal Place of Residence is in New Zealand. Please note that this must remain as your country of residence throughout the term of the Period of Insurance in order for Your Insurance Cover to be valid.



## D. Definitions

In this section We provide definitions and/or clear descriptions of words or phrases used in this Policy Wording. When the words below are used in this Policy they shall have the meanings detailed below.

### D.1 General Definitions

**Accessories Insured Amount:** The value your accessories are insured for as specified in your Certificate of Insurance.

**Approved Lock:** a key lock for which you have evidence of ownership or purchase and meets the Revolution Lock Standards as published on the Revolution website at [www.revolutioninsurance.co.nz/locks](http://www.revolutioninsurance.co.nz/locks)

**Bike Insured Amount:** The value your bicycle is insured for as specified in your Certificate of Insurance.

**Excess:** The pre-defined amount payable by You for each valid claim You make under Your Insurance Cover. The amount of the Excess may depend on Your Insured Bike and is defined in Section E.

**Insured Bike:** a Bike or e-Bike covered under this Policy and as outlined in the Certificate of Insurance.

**Limits:** The maximum amount per claim We will pay for repairs, replacement or reimbursement as set out in Section E.

**Period of Insurance:** The duration of the Policy as stated on the Certificate of Insurance. At the end of the Period of Insurance if we agree to keep insuring you, and you pay the Premium, we will extend the policy for a further:

- 14 days if you pay the Premium fortnightly
- 1 month if you pay the Premium monthly
- 12 months if you pay the Premium annually

We will continue to extend your policy on the above basis until this Policy is either cancelled by You or Us as set out in Section H6.

**Place of Residence:** Your normal place of residence in New Zealand.

**Policy Start Date:** The date your insurance cover starts as specified in your Certificate of Insurance.

**Premium:** The amount to be paid by You for Your Insurance Cover, which includes GST.

**Terms and Conditions:** The terms set out in this Policy Wording. Only the terms laid out in this document and Your Certificate of Insurance are valid for the Policy. Your rights under the general law are not affected.



## D.2 Definition of Insurable Objects

**Bike:** A vehicle with 2 wheels in tandem mounted on a frame with handlebars; a seat; and propelled by pedals connected to a wheel. The vehicle does not require a licence for any use on or off road. Bike includes e-Bike.

**e-Bike:** A Bike with an electric motor used for locomotion in addition to the pedals as defined by the New Zealand Transport Agency.

**Accessories:** Items that are used specifically in conjunction with the Bike including but not limited to child seat, speedometer, basket, saddle bags, bottles, lights, tools, mud guard, and decals. Detachable items and rider gear such as helmets, gloves, clothing and watches. are covered only as a result of Accidental Damage.

**Consumable Parts:** Constituent parts of the Bike which are normally replaced due to wear, including but not limited to tyres, inner tubes, valves, seals, fluids, brake pads, brake disks and grips. These parts will only be covered if loss is caused by an Insured Event.

## D.3 Definition of Insured Event(s)

**To find out which Events are covered by Your Policy, please see the table in Section B.2 for details**

**Accidental Damage:** Unintentional damage caused to Your Insured Bike occurring at a definable time and place and impairing the functionality or safe use of Your Insured Bike.

**Breakdown Costs:** Costs incurred following an accident, act of vandalism, irreparable breakdown to Your Insured Bike, flat battery, loss of Approved Lock keys, or malfunction of Approved Lock, which results in Your Insured Bike being immobilised.

**Damage Caused by Vandalism or Sabotage:** Deliberate damage to Your Insured Bike caused by a person or persons unknown to You.

**Rider Third Party Liability:** A legal liability to pay for Accidental Damage to third party property and/or legal expenses with regard to a third party liability claim against You which has arisen following use of or ownership of Your Insured Bike.

**Theft:** The unauthorised taking of Your Insured Bike with or without force.

## E. Insured Amounts, Limits, Excess

### E.1 Insured amounts

Your Bike Insured Amount and the Accessories Insured Amount are shown on Your Certificate of Insurance. The insured amount is stated in New Zealand Dollars. Limits and Excesses may apply as outlined below.

### E.2 Limits in case of Repair, Replacement or Reimbursement

At our option, we will repair, replace or reimburse you for any lost or damaged item on the following basis:

1. For the cost of repair; or
2. Replacement with an identical Bike and Accessories; or
3. Replacement with an item of a similar type or equivalent specification; or
4. Reimbursement of the cost to Us to repair or replace the Bike and Accessories.

We will cover You for the repair, replacement or reimbursement for loss or damage to Your Accessories up to the Accessories Insured Amount as shown on your Certificate of Insurance.

### E.3 Limits in Case of Breakdown Costs

In the case of Breakdown Costs being incurred, and as long as the incident is more than 2km from Your Place of Residence, we will pay up to a maximum of \$500 for any, or a combination of the expenses covered in Section F.5

### E.4 Limits in Case of Rider Third Party Liability

We cover You up to the Policy's maximum benefit for all sums that You become legally liable to pay resulting from use of or ownership of the Insured Bike. The maximum benefit will be \$1,000,000.

### E.5 Excess

The Excess is shown on Your Certificate of Insurance.

The Excess will be collected by Us for each individual valid claim. If the cost of repair is lower than the Excess amount collected for Your claim, the difference will be refunded to You.



## F. Benefits, Repair, Replacement, or Reimbursement & Breakdown Costs

When You submit a claim to Us that is covered by Your Insurance Cover and that is considered a valid claim, We will, at our option, either repair, replace, or reimburse You for the Insured Bike, after payment of the Excess.

### F.1 Repair

In the case of a repair of Your Insured Bike We will compensate the costs required for the repair of the damaged Insured Bike (including the incidental material, labour and transport costs), incurred with a repair service firm commissioned by Us. You are liable for additional costs incurred as a result of changes or design improvements made during the repair in consultation with You. The Insured Bike must be sent, together with its Accessories (if applicable), to the appointed repair service firm.

### F.2 Replacement

In the case that:

- Your Insured Bike cannot be repaired or parts are no longer available; or
- The repair costs or the costs of procuring a replacement Bike exceed the Bike Insured Amount; or
- Your Insured Bike was stolen

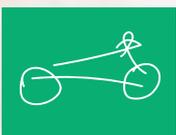
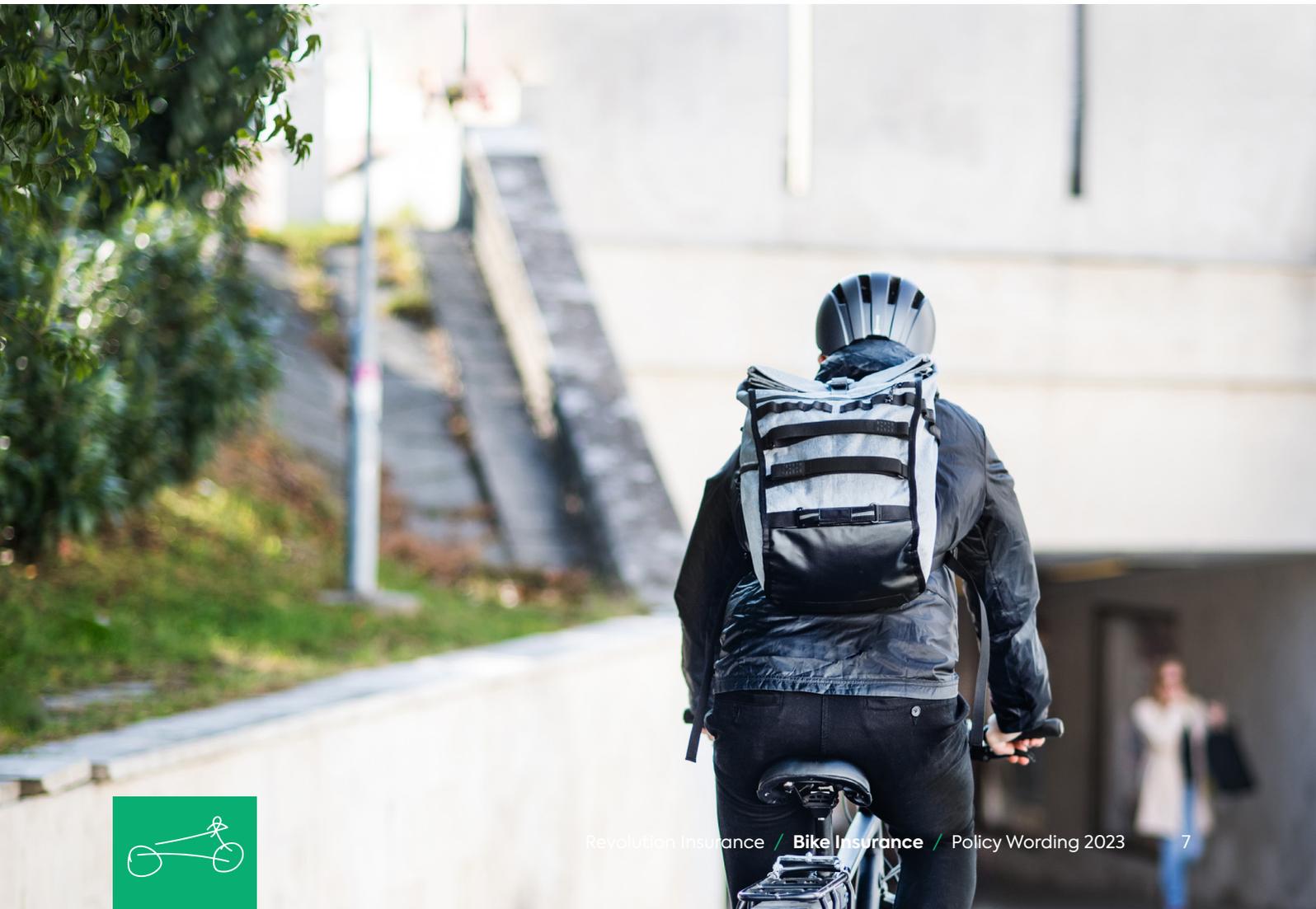
You will receive a new or equivalent Bike of a comparable specification. The replacement Bike could be either the same or a different colour, that will be shipped to You at Our expense.

### F.3 Reimbursement

Where We are unable to provide a replacement Bike or the value of a replacement Bike is greater than the Bike Insured Amount, we may choose to reimburse You for the cost of a comparable Bike.

Where We are able to repair or replace Your Insured Bike but You would prefer to be reimbursed, the amount of reimbursement will be the lesser of the cost to Us of repairing or replacing the Insured Bike.

In any case, the most We will pay you is the Bike Insured Amount



## F.4 Recovery

As a consequence of a claim in sections F.2 or F.3, the defective or recovered Insured Bike, including the supplied Accessories, shall become Our property and You are required to return Your defective Insured Bike along with all Accessories and batteries as a condition for receiving a replacement Bike or reimbursement. Replacement or reimbursement may fulfil our obligations under Your Insurance Cover and may cancel and discharge all further obligations under Your Insurance Cover, where allowed by law.

## F.5 Breakdown Costs

We will pay for any, or a combination of the below expenses:

1. Taxi costs to transport You & Your Bike to the nearest repair shop, railway station, bus station, hotel, or Your Place of Residence.
2. Train or bus ticket to your Place of Residence.
3. Overnight accommodation (if 100km from your Place of Residence, and if no local accommodation has been pre-booked in advance of the breakdown).
4. Reimbursements for the costs associated with a rental bike for the maximum of five days.

We will not cover more than 3 claims for Breakdown Costs in the Period of Insurance.

## G. Exclusions and Limitations

In addition to exclusions mentioned in other sections including Section B, Your Insurance Cover does not cover any of the events stated in this section.

### G.1 Product-specific exclusions

**Breakdown of battery:** Battery breakdown or failure (except in the case of Breakdown Costs).

**Cosmetic Damage:** Damage that only affects the appearance of the Insured Bike and not its underlying functionality or safe use. Cosmetic Damage includes but is not limited to scratches, kinks, dents, discoloration, or small cracks.

**Damage by Cleaning:** Damage caused by any form of cleaning.

**Damage caused by Ingress of foreign bodies:** Damage caused by foreign bodies (e.g. sand, grit or dust) that has intruded the Insured Bike over time.

**Damage caused by software-related events:** Damage caused by software, software errors, data carriers, computer viruses, programming or programming errors.

**Damage caused by Wear and Tear:** Damage that naturally and inevitably occurs as a result of normal use over a period of time.

**Damage caused while in temporary storage:** Damage caused to Your Insured Bike while in temporary storage away from your Place of Residence.

**Gross negligence:** Damage caused by a failure to take reasonable precautions to prevent damage by You or a user of Your Insured Bike.

### Manufacturer-related Events:

- Damage due to faults or defects in materials and workmanship occurring during the term of the manufacturer's warranty when the manufacturer or You must be held liable in the case of a damage event occurring
- Pixel faults
- Serial production faults as well as recall campaigns conducted by the manufacturer
- Design, manufacturing or other faults relating to the Insured Bike safety

**Servicing / cleaning costs:** Payments made for the elimination of Cosmetic Damage not affecting the operability of the Insured Bike (including but not limited to scratches, scrapes, wear abrasion, bumps, dents, paint, decorative fixtures).

### G.2 General Exclusions

Damage and costs defined and listed below are excluded from cover in general:

**Alterations to Insured Bike:** Damage caused by safety features being removed from, bypassed, disabled or altered in Your Insured Bike.

**Commercial use:** Damage caused by use of the Bike for business rather than personal purposes. This does not include commuting.

**Costs of unauthorised transport or shipping charges:** Costs of unauthorised transport or shipping charges undertaken by You without prior authorisation by Us.

**Damage by 3rd Parties:** Damage for which a third party is liable on the basis of the terms of a warranty or guarantee or on the basis of other legal or contractual provisions, unless the damage was caused by sabotage or vandalism.



**Damage by external events:** Damage caused by or arising from external events such as, but not limited to damage caused by war, or civil war, invasion, revolution, unrest, civil commotion, political acts of violence, attacks or acts of terrorism, lock-outs or labour disputes, expropriation or similar interference, confiscation, official decrees or other interference by public authorities.

**Damages deriving from racing or competitive use:** Damage caused by the use of the Insured Bike for any form of race or competition, including when left in a transition zone. This also includes any professional cycling activities such as training or races. The following activities are also excluded: Dirtyjump, Downhill, Freeride/Slopestyle.

**Damages deriving from off-road use of Insured Bike not designed for off-road use**

**Damage by transport or shipment:** Damage caused by the inappropriate packaging of the Insured Bike during transportation or shipment.

**Damage or malfunctions which can be rectified by cleaning the Insured Bike.**

**Existing fault or condition:** At the time of purchasing Your Policy You were aware of something that would give rise to You making a claim.

**Illegal use of Insured Bike:** Illegal use of Your Insured Bike, including breaking government prohibition or regulation.

**Negligence, misuse or inappropriate use of Insured Bike and loss:** Damage caused by misappropriation, incorrect installation or improper operation, the use of Your Insured Bike for a purpose for which it was not originally intended. Damage caused by use not in accordance with the manufacturer's instructions.

**Non-authorized repairs / replacements:** Alterations, modifications, improper repairs/interference carried out without Our authority or, including alteration or modification to any internal parts. Any repair that is a result of in-warranty parts not provided or shipped by the manufacturer.

**Outside of Period of Insurance Cover:** Any event that occurred before the start date or after the end date of Your Insurance Cover as shown on Your Certificate of Insurance.



## H. Start and End of Insurance Cover

### H.1 Start of Policy

The date from which Your Insured Bike is insured by Us as stated in the Certificate of Insurance that forms part of Your Policy.

### H.2 Continuation of Cover

Your Insurance cover will continue provided you pay the Premium for each Period of Insurance and the policy is not cancelled by either You or Us.

We have the right to change the premium payable for the Policy and the Terms and Conditions of this Policy Wording at the end of a Period of Insurance. We will email you at your last known email address if we change the Premiums, the Terms or Conditions of the Policy Wording. The change will take effect no less than 14 days after the date of our email. We will send you a new Certificate of Insurance and the Policy Wording and will inform you of any changes.

### H.3 Multiple Insurance

If any loss, damage or liability covered under this Policy is covered by another insurance policy, You must give Us details of that insurance policy. We may seek contribution from Your other insurer. You must give Us any information We reasonably ask for to help Us make a claim from Your other insurer.

### H.4 Recovery from Third Parties

We may, at Our discretion undertake in Your name and on Your behalf, control and settlement of proceedings for Our own benefit in Your name to recover compensation or secure indemnity from any party in respect of anything covered by this Policy. You are to assist and permit to be done, everything required by Us for the purpose of recovering compensation or securing indemnity from other parties to which We may become entitled or subrogated, upon Us accepting Your claim under this Policy regardless of whether We have yet paid Your claim and whether or not the amount We pay You is less than full compensation for Your loss. These rights exist regardless of whether Your claim is paid under a non-indemnity or an indemnity clause of this Policy.

### H.5 Cooling-off Period

If You are not completely satisfied with the extent of cover provided by this Policy You may cancel this Policy within 14 days after You first take out Your policy with Us and are issued with Your Certificate of Insurance. You will be given a full refund of the Premium You have paid, provided You have not made any claim and You do not wish to make a claim or

exercise any other right under this Policy. A Cooling-off Period does not apply for each subsequent Period of Insurance

### H.6 Cancellation

You and We may cancel this Policy as follows:

#### Cancellation by You

You can cancel Your Insurance Cover at any time, however only a refund of a proportionate part of any Premium already paid will be made after the initial 14 day period referred to in Section H.6 Cooling-off Period.

If You wish to cancel, You should contact Us using Our contact details specified below.

#### Cancellation by Us

We may be entitled to decline a claim, terminate Your Insurance Cover or to change the terms of Your Insurance Cover with immediate effect if You:

- Are in breach of the Terms and Conditions
- Have acted dishonestly or provided incomplete information when taking out this Policy
- Have purposely misrepresented or failed to disclose the facts when submitting a claim
- Have committed or attempted to commit fraud
- Have deceived Us or attempted to deceive us

We may cancel Your Insurance Cover if you have not paid the Premium at the start of a new Period of Insurance. Cancellation will take effect from the first day of the Period of Insurance to which the unpaid Premium relates.

We may cancel Your Insurance Cover at the end of a Period of Insurance. We will notify you in writing no less than 14 days before the cancellation will take effect.

After a claim, We may be entitled to terminate Your Insurance Cover with effect after one month's notice. In any event, We will notify You in writing.

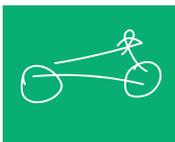
In the event that We terminate Your Insurance Cover, We will refund a proportionate part of any Insurance Premium to reflect the unused portion of Your Policy.

## I. Payment of Premium

### I.1 Payment Date

The Premium must be paid by You. Payment of the Premium is due at the start of each Period of Insurance.

If you do not pay the Premium We are entitled to cancel Your Insurance Cover.



## J. How to make a Claim

### J.1 Claims requirements

You should provide all information that We specifically request.

For the period of Your Insurance Cover, You must, to the best of Your ability, keep the Insured Bike in good working order, and take reasonable care to prevent or, at least, minimise the risk of damage or loss.

You must at all times act in a prudent manner and take all reasonable steps to prevent loss and minimise any claim made under Your policy.

If the Insured Bike becomes damaged or destroyed during the Period of Insurance, You must, as soon as reasonably practical notify Us and, where necessary, provide Us or a third party chosen by us with the Insured Bike (including any Accessories included) so that We may examine it.

**Admission of Liability:** You must not make any offer, promise or payment regarding admission or liability for any loss.

You must at all times act in a prudent manner and take all reasonable steps to prevent loss and minimise any claim made under Your policy.

If costs are incurred due to false or untruthful information, which would otherwise not have arisen had the information provided been accurate, We reserve the right to demand payment of these costs.

### J.2 Notification process

Please contact Us by using the contact details as stated on the back cover of this Policy Wording. You will need to complete a Claim Form and may be required to provide the following information:

- Your Policy Number
- Description of what occurred to the Insured Bike
- Proof of Purchase of the Insured Bike

Accidental Damage: We may require a photograph of the damage

#### Specific Obligations in case of Theft

Evidence of any damage relating to the Theft must be provided with Your claim along with a police crime report stating details of Your Insured Bike. Lost property reports will not be accepted in support of a Theft claim.

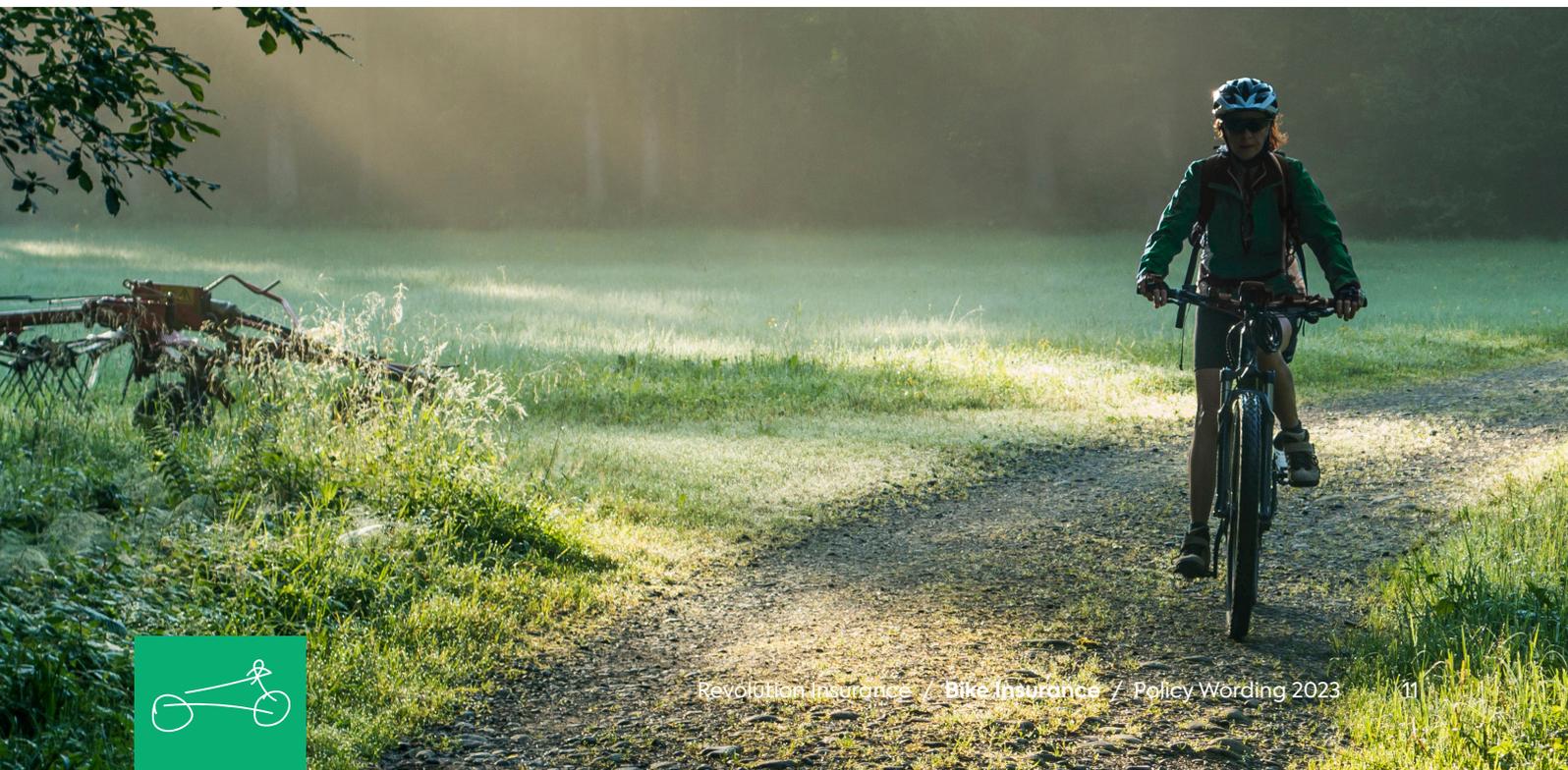
You must provide the key and an invoice for the Approved Lock detailing the make & model, or the remains of the Approved Lock when submitting your claim.

#### Specific Obligations in case of Damage Caused by Vandalism or Sabotage

Evidence of the damage must be provided with Your claim along with a police crime report in support of the vandalism or sabotage event.

### J.3 Time limit for submitting a claim

We encourage You to report Your claim as soon as possible so that the Insured Bike can be repaired and so that the Insured Bike does not further deteriorate. If there is an unreasonable delay between the occurrence of the claim and You notifying Us, We may adjust Your claim settlement in case Our obligations have increased due to the delay.



#### J.4 Claim process on insurer's side

We will let You know as soon as possible if We can approve Your claim. After We have reviewed Your claim You must not separately arrange a repair without Our approval.

The fastest way to make a claim is to visit the claim section on the Revolution Insurance website at [www.revolutioninsurance.co.nz](http://www.revolutioninsurance.co.nz) or call us on 0800 400 132

#### J.5 Adjustment of claim

Once we have accepted Your claim, the repair will be arranged or You will be provided with an equivalent replacement Bike or granted compensation for Your loss. Any costs arising in connection with damage or expenses not covered by this Policy shall be paid by You directly to Us.

#### J.6 False statement / declaration / non-disclosure by Policyholder

When You apply for insurance or alter this Policy, You have a duty at law, to disclose to Us all material facts. A material fact is one that may influence a prudent insurer in deciding whether or not to accept the cover and, if so, on what Terms and Conditions and for what Premium.

Examples of information You may need to disclose include:

- I. anything that increases the risk of an insurance claim;
- II. any criminal conviction subject to the Criminal Records (Clean Slate) Act 2004;
- III. if another insurer has cancelled or refused to insure or renew insurance, has imposed special terms, or refused any claim;
- IV. any insurance claim or loss made or suffered in the past.

These examples are a guide only. If there is any doubt as to whether any particular piece of information needs to be disclosed, this should be referred to Us.

#### If You fail to comply with Your duty of disclosure it may result in:

- this Policy being cancelled retrospectively with the effect that the policy never existed;
- this Policy being cancelled;
- the amount We pay if You make a claim being reduced; or
- Us refusing to pay a claim.

#### J.7 Change of Circumstances

During the Period of Insurance, You must tell Us immediately of any material change in the circumstances surrounding the Insured Bike that:

- increases the risk We are insuring, or
- alters the nature of the risk We are insuring.

Once You have told Us, We may immediately change the terms of this Policy or cancel it. If You fail to tell Us, We may apply these changes retrospectively from the date You ought to have reasonably told Us.

#### J.8 Gross Negligence

You are required to take reasonable care. We are entitled to decline claims where you have been reckless or grossly negligent.

## K. Communication

Communications with Us will be conducted mainly via e-mail. The transmission of data via unencrypted e-mails can entail considerable security risks, such as the disclosure of data due to unauthorised third-party access, loss of data, virus transmission, transmission errors. You are responsible for monitoring your emails.

## L. General Provisions

#### L.1 Contractual amendments

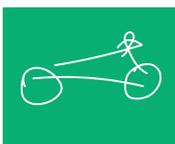
**Written Confirmation:** Any amendments to the terms of insurance will not take effect unless You have received written confirmation from Us.

#### L.2 Contractual amendment by the Insurer

We can review and change the Premium, Excess and/or these Terms and Conditions at any time for regulatory reasons. You will be given a minimum of 14 days notice of any proposed changes by email. If You do not agree with the amendment You may cancel Your Policy within 14 days after You were informed of the change. Should You decide to cancel within the 14 day period You will be entitled to a pro-rata refund of the unexpired months' Premium less the value of any claims paid.

#### L.3 Transfer of Policy

You may not transfer this Policy when You transfer the Insured Bike to someone else. You may cancel the Policy (refer to Section H.7).



#### L.4 Data protection

Your personal data will be handled in accordance with the Privacy Notice attached to this Policy Wording.

#### L.5 Economic sanctions (International sanctions)

This Policy will not provide any cover or benefit to the extent that either the cover or benefit would violate any applicable sanction, law or regulations of the United Nations, the European Union, United States of America, United Kingdom, New Zealand or any other applicable economic or trade sanction, law or regulations. We decline claims to persons, companies, governments and other parties to whom this is prohibited under national or international agreements or sanctions.

#### L.6 Complaints

If You have a complaint or dispute in relation to this Insurance Cover, or the services of Allianz Partners or Our representatives, please call Us on **0800 400 132** or put the complaint in writing and send it to The Dispute Resolution Department, PO Box 33 313, Takapuna, Auckland 0740, New Zealand, or email Your complaint to [DisputeResolution@allianz-assistance.co.nz](mailto:DisputeResolution@allianz-assistance.co.nz).

We will attempt to resolve the matter in accordance with Our Internal Dispute Resolution procedure. To obtain a copy of this please contact Us.

We are registered by law with an independent, external dispute resolution scheme. To obtain a copy of Our External Dispute Resolution process, please contact Us.

If Your complaint or dispute is not satisfactorily resolved, We will provide You with information on Our External Dispute Resolution provider.

#### L.7 Manufacturer's warranty

If Your Insured Bike is not working it may be covered by the original manufacturer's warranty or You may have statutory rights under consumer law. In accordance with the statutory rules, compensation claims against third parties will be assigned to Us up to the amount of the payment made, provided this does not disadvantage You.

#### L.8 Compensation claim against third parties / other insurers

In consideration for the payment of compensation and, up to its limit amount, We become beneficiaries of the rights and actions that You have or are entitled to against anyone liable for the claim. If, by Your act, We are no longer able to perform this action, We can be discharged of all or part of Our obligations towards You.

#### L.9 Jurisdiction and Choice of Law

This policy is governed by and construed in accordance with the laws of New Zealand and You agree to submit to the exclusive jurisdiction of the courts of New Zealand. You agree that it is Your intention that this Jurisdiction and Choice of Law clause applies.

#### L.10 Fair Insurance Code

Hollard is a member of the Insurance Council of New Zealand and adheres to the Fair Insurance Code, which provides You with assurance that We have high standards of service to Our customers. A copy of the Fair Insurance Code is available from the Insurance Council of New Zealand website: [www.icnz.org.nz/fair-insurance-code](http://www.icnz.org.nz/fair-insurance-code)

#### L.11 The Hollard Insurance Company Pty Ltd - Financial Strength Rating and Overseas Policyholder Preference Disclosure Notice

The Hollard Insurance Company Pty Ltd has a financial strength rating of A (Strong) issued by Standard and Poor's.

The Standard & Poor's rating scale is:

<b>AAA</b>	Extremely Strong
<b>AA</b>	Very Strong
<b>A</b>	Strong
<b>BBB</b>	Good
<b>BB</b>	Marginal
<b>B</b>	Weak
<b>CCC</b>	Very Weak
<b>CC</b>	Extremely Weak
<b>C</b>	Selective Default
<b>D</b>	Default

The rating may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the major rating categories.

The rating scale above is in summary form. A full description of this rating scale can be obtained from [www.standardandpoors.com](http://www.standardandpoors.com).

An overseas policyholder preference applies. Under Australian law, if The Hollard Insurance Company Pty Ltd is wound up, its assets in Australia must be applied to its Australian liabilities before they can be applied to overseas liabilities. To this extent, New Zealand policyholders may not be able to rely on The Hollard Insurance Company Pty Ltd's Australian assets to satisfy New Zealand liabilities.



## L.12 Privacy Notice

To arrange and manage your insurance and provide you with our services, we (in this Privacy Notice “we”, “our” and “us” means AWP Services New Zealand Limited trading as Allianz Partners of Level 3, 1 Byron Avenue, Takapuna, Auckland, and our agents) collect, store, use and disclose your personal information including sensitive information. We usually collect it directly from you but also from others (including those authorised by you such as distributors, roadside assistance service providers, bike retailers and other persons whom we consider necessary including our agents). We are the “data controller” and are responsible for ensuring your personal information is used and protected in accordance with applicable laws and regulations. Personal information we collect includes, for example, your name, address, date of birth, phone number, email address, bank account details, as well as other information we collect when you visit our website such as your IP address and online preferences.

Any personal information provided to us is used by us and our agents to evaluate and arrange your insurance. We also use it to administer and provide the insurance services and manage your and our rights and obligations in relation to the insurance services, including managing, processing, investigating claims and screening to comply with economic sanctions obligations. We may also collect, use and disclose it for product development, marketing (where permitted by law or with your consent), customer data analytics, research, IT systems maintenance and development, recovery against third parties, fraud investigations and for other purposes with your consent or where authorised by law. We do not use sensitive information for marketing purposes or provide that information to any third parties for marketing.

You authorise us to disclose your personal information to recipients including third parties (some of whom are data processors) in New Zealand and overseas involved in the above processes, such as bike retailers and intermediaries, agents, distributors, reinsurers, claims handlers and investigators, cost containment providers, overseas data storage (including “cloud storage”) and data handling providers, transportation providers, legal and other professional advisers, the Insurance Claims Register, our related and group companies and the Insurer. Some of these third parties may be located in other countries including in Australia, Europe, Asia, Canada or the USA. We will use reasonable endeavours to ensure people we disclose your personal information to outside New Zealand are required to protect it in a way that provides comparable safeguards to those set out under New Zealand privacy law, such as via contractual data protection obligations, our group binding corporate

rules or because they are subject to laws of another country with comparable protections. However, you acknowledge that sometimes overseas recipients of your personal information may not be required to protect it in a way that provides comparable safeguards to those provided under the New Zealand privacy law.

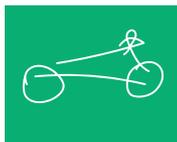
Where permitted by law or with your consent, we may contact you with offers of products or services (from us, our related companies, as well as offers from our business partners) that we consider may be relevant and of interest to you (including insurance products). This could be via telephone, post, electronic messages (including email) online or via other means. You can withdraw your consent at any time if you no longer wish to receive marketing material or promotional offers from us or our related companies and business partners by calling our Contact Centre on 0800 400 132.

The collection of information is required pursuant to the common law duty to disclose all material facts relevant to the insurance sought and is mandatory. If you do not agree with the matters set out in our privacy notice or will not provide us with personal information, we may not be able to provide you with our services or products, process your application, issue you with a policy or process your claims. We will not retain your personal data for longer than is necessary for the purposes for which it may be lawfully used.

You can: (1) seek access to your personal data and ask about its origin, the purposes of the processing, and details of the data controller or data processor and the parties to whom it may be disclosed; (2) correct and update your personal information (subject to the provisions of applicable privacy legislation), and (3) ask for a copy of your personal data in an electronic format for yourself or for someone you nominate. You may in some circumstances restrict the processing of your personal data, and request that it be deleted.

Where your personal information is used or processed with your specific consent as the sole basis for processing (rather than on a contractual basis or legitimate interest), you may withdraw your consent at any time. In cases where we cannot comply with your request concerning your personal information, we will give you reasons why. You may not access or correct personal information of others unless you have been authorised by their express consent or are otherwise permitted by law.

When you provide personal information to us about other individuals, we rely on you to have first obtained each of those individuals’ consent, and have made them aware of the matters set out in this Privacy Notice.



If you have a request or complaint concerning your personal information or about our privacy notice, please contact: Privacy Officer, Allianz Partners, P.O. Box 33 313, Takapuna, Auckland 0740 or email us at [AzPNZ.Privacy@allianz-assistance.co.nz](mailto:AzPNZ.Privacy@allianz-assistance.co.nz). For urgent assistance please call our Contact Centre on 0800 400 132. You can also contact the Privacy Commissioner at the Office of the Privacy Commissioner, P.O. Box 10 094, The Terrace, Wellington 6143 if you have a complaint.

For more information about our corporate privacy policy and handling of personal information, including further details about access, correction and complaints, please visit our website at [www.allianzpartners.co.nz](http://www.allianzpartners.co.nz) and click on the Privacy Policy link.

### **L.13 Privacy Act and the Insurance Claims Register (ICR)**

The ICR is a database of insurance claims to which participant insurers have access. The purpose of the ICR is to prevent insurance fraud. The ICR is operated by Insurance Claims Register (ICR), PO Box 474, Wellington.

This Policy is issued to You on the condition that You authorise Us to place details of any claims made against this Policy on the database of ICR, where they will be retained and be available for other insurance companies to inspect. You also authorise Us to obtain from ICR personal information about You that is (in Our view) relevant to this Policy or any claim made against it. You have certain rights of access to and correction of this information, subject to the provisions of applicable privacy legislation.

## **Need to get in touch?**

For general enquiries or claims call: **0800 400 132**

General enquiries:

**[Revolution-Admin@allianz-assistance.co.nz](mailto:Revolution-Admin@allianz-assistance.co.nz)**

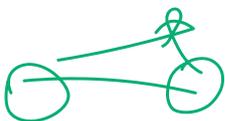
Claims:

**[Revolution-Claims@allianz-assistance.co.nz](mailto:Revolution-Claims@allianz-assistance.co.nz)**

Visit **[revolutioninsurance.co.nz](http://revolutioninsurance.co.nz)**

for more information, FAQs and downloads.





**REVOLUTION**  
Insurance for your wheels

0800 400 132

General: [Revolution-Admin@allianz-assistance.co.nz](mailto:Revolution-Admin@allianz-assistance.co.nz)

Claims: [Revolution-Claims@allianz-assistance.co.nz](mailto:Revolution-Claims@allianz-assistance.co.nz)

[revolutioninsurance.co.nz](http://revolutioninsurance.co.nz)

This policy is issued and managed by AWP Services New Zealand Limited trading as Allianz Partners, Level 3, 1 Byron Ave Avenue, Takapuna, Auckland 0622 and underwritten by The Hollard Insurance Company

Pty Ltd ABN 78 090 584 473 (Incorporated in Australia), ("Hollard").

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