



POLICE FIRE & GENERAL INSURANCE

Get the best service –
from arranging cover to fair
and prompt claim settlement.



Police Fire & General Insurance provides competitively priced, quality insurance cover with:

- No additional fees for fortnightly payments.
- Free premium AA Roadside Assistance with Full Cover vehicle insurance.
- Multi-policy discounts when you package your insurance together.

Police Fire & General Insurance: Exclusively for Police Welfare Fund members and their families. Arranged by Police Welfare Fund General Insurances Limited and underwritten by Lumley, a business division of IAG New Zealand.

ALL POLICIES

DISCOUNT FOR MULTIPLE POLICIES

Insure your owner-occupied home and you will receive additional discounts on any contents, private vehicle and pleasurecraft you insure with us.

FREE FORTNIGHTLY PAYMENTS

No additional fees for the convenience of paying your premiums fortnightly.

OPTIONAL EXCESS

Choose an optional excess for a premium reduction.

50+ BENEFITS

If you are 50 or over, you receive a special premium discount on your home, contents and private vehicle policies.

NATURAL DISASTER COVER

All policies include cover for natural disasters. Under the home policy the Natural Disaster benefit has a special excess for any items of property not covered by the EQC.

HOME

Our Home Insurance covers your home, outbuildings, walls, gates, fences, and even your in-ground swimming pool.

ACCIDENTAL DAMAGE COVER

Provides broad protection for most events that could damage your home.

Your home will be repaired or rebuilt up to the Sum Insured you have selected, using today's building materials to as-new condition.

There is no deduction for age, depreciation or deferred maintenance.

PRIVATE MOTOR VEHICLE

Choose the cover that suits your needs:

- Full Cover (with free Roadside Assistance)
- Third Party Fire and Theft
- Third Party Only

FULL COVER

Covers accidental damage or theft of your private motor vehicle, caravan or trailer, plus liability cover for damage to the property of a third party.

Replacement Vehicle

If you replace your vehicle or buy an additional vehicle, we will automatically cover your new vehicle for 30 days (up to the value of \$100,000).

Windscreen

Your No Claim Bonus will not be affected and you will not have to pay any excess if you make a claim for accidental loss of your windscreen, window glass or sun roof.

New Vehicle Replacement

If your vehicle is less than a year old from the time of its original registration or purchase; we will supply a replacement vehicle of the same make and model if repairs would amount to more than 60% of the vehicle's market value.

Free 24-hour Premium Roadside Assistance

Our premium 24-hour roadside assistance service is included free with Full Cover vehicle insurance. Your car could have a flat battery, a flat tyre, or maybe you've run out of petrol or locked your keys in the car. At any time you can call Police Welfare Fund Roadside Assist Plus for help. The service is attached to the insured vehicle, not the driver, so, if a problem occurs, whoever is driving your car at the time can call for service.



Free Roadside Assistance

No need to be stranded by the roadside. Full Cover Motor Vehicle Insurance includes a free 24hr premium roadside assistance service.

THIRD PARTY, FIRE AND THEFT

In addition to Third Party Only cover above, you're covered if your vehicle catches fire or is stolen.

Innocent Party Protection

Your No Claim Bonus will not be affected and your excess will be refunded if you are involved in an accident where the other person is completely at fault and you can establish the other driver's identity.

THIRD PARTY ONLY

Covers you for legal liability for damage to someone else's property caused by your vehicle. Your vehicle is also covered up to \$3,000 for accidental damage and you will not have to pay an excess if the driver of the other vehicle is uninsured, provided you can identify the driver and establish that they are completely at fault.



CONTENTS

Our Contents Insurance covers any household or personal goods owned by you, or any family member permanently residing with you.

ACCIDENTAL DAMAGE / REPLACEMENT VALUE COVER

Covers your contents for most accidental events, while at home or temporarily removed from your home, anywhere in New Zealand.

Most household items are covered for their replacement cost, regardless of age, up to the Sum Insured you have selected.

PLEASURECRAFT

Take to the water without a worry. Our cover protects you and your marinecraft, including sailboats, dinghies, windsurfers, runabouts, jet skis – trailered or moored.

You'll be covered for loss or damage resulting from an accident, including stranding, capsizing, stress of heavy weather, storms and other perils of the sea. This includes all reasonable salvage charges or charges incurred in preventing further loss following an accident.

Also included is protection in the event of a fire, lightning or explosion, as well as accidents resulting from loading and unloading the boat from the boat trailer or collision with another vessel, jetty or submerged object.

Malicious damage is covered, and theft of equipment following forcible entry if the vessel is sufficiently secured while unattended.

There is also up to \$1,000,000 for legal liability resulting from an accident causing damage to the property of others.

NAVIGATIONAL LIMITS

You are covered while ashore or in transit by land anywhere in New Zealand or while afloat within New Zealand territorial waters.

IMPORTANT:

The description of cover available is only an outline. For full details please read the policy wording.



GOING OVERSEAS?

Don't forget we offer Travel Insurance with a discount for Health Plan members. Log on to www.policeassn.org.nz and go to the 'Insurances' section for more information and to get a quote or cover online.

FOR A QUOTE

-  Online, logon and go to the 'Insurances' section of our website: www.policeassn.org.nz,
-  Send us this quote form to: Police Insurances, PO Box 12344, Wellington 6144,
-  Email: insurances@policeassn.org.nz

INSURED DETAILS

Title:	Mr <input type="radio"/>	Mrs <input type="radio"/>	Miss <input type="radio"/>	Ms <input type="radio"/>	Other <input type="radio"/>	Specify _____
Member No.						QID:
First Names:						
Last Name:						
Date of Birth:	/	/				Sex: M <input type="radio"/> F <input type="radio"/>
Occupation:						
POSTAL ADDRESS:						
Home:						
Work:						
Phone:						Mobile:
Email:						

HOME NO. 1

Owner occupier <input type="radio"/>	Landlord <input type="radio"/>	Holiday home <input type="radio"/>
Street Address:		
Suburb:	Town/City:	
Year the house was built? (approx.)	Alarm: Yes <input type="radio"/> No <input type="radio"/>	
WHAT IS THE TOTAL FLOOR AREA OF:		
Living (residential buildings, including basements, attached garages and conservatories)	SqM:	
Other structures (including decks, carports, detached garages and swimming pools)	SqM:	
What is your sum insured (incl. GST):		

CONTENTS NO. 1

Owner occupier <input type="radio"/>	Landlord <input type="radio"/>	Tenant NOT Sharing <input type="radio"/>
Holiday home <input type="radio"/>	Tenant Sharing <input type="radio"/>	
Street Address:		
Suburb:	Town/City:	
Sum Insured (incl. GST):		
Alarm: Yes <input type="radio"/> No <input type="radio"/>	Monitored: Yes <input type="radio"/> No <input type="radio"/>	Patrolled Response: Yes <input type="radio"/> No <input type="radio"/>
SPECIFIED ITEMS: Please detail any item of jewellery, watch, fur, camera, bicycle, sporting or recreational equipment over \$3,000 that you wish to insure.		
Description:	Value: \$	
Description:	Value: \$	
Description:	Value: \$	

HOME NO. 2

Owner occupier <input type="radio"/>	Landlord <input type="radio"/>	Holiday home <input type="radio"/>
Street Address:		
Suburb:	Town/City:	
Year the house was built? (approx.)	Alarm: Yes <input type="radio"/> No <input type="radio"/>	
WHAT IS THE TOTAL FLOOR AREA OF:		
Living (residential buildings, including basements, attached garages and conservatories) :	SqM:	
Other structures (including decks, carports, detached garages and swimming pools)	SqM:	
What is your sum insured (incl. GST):		

PLEASE TURN OVER...



CONTENTS NO. 2

Owner occupier Landlord Tenant NOT Sharing

Holiday home Tenant Sharing

Street Address: _____

Suburb: _____

Town/City: _____

Sum Insured (incl. GST): _____

Alarm: Yes No Monitored: Yes No Patrolled Response: Yes No

SPECIFIED ITEMS: Please detail any item of jewellery, watch, fur, camera, bicycle, sporting or recreational equipment over \$3,000 that you wish to insure.

Description: _____ Value: \$ _____

Description: _____ Value: \$ _____

Description: _____ Value: \$ _____

VEHICLE NO. 1

CHOICE OF COVER:

Full Cover Third Party, Fire and Theft Third Party only

Vehicle type: Car Ute Van Motorbike

Year: _____ Make: _____ Model: _____

CC Rating: _____ Market Value: \$ _____ Turbo: Petrol Diesel

Principal Driver Name: _____ Immobiliser/Alarm:

Date of Birth: / / Sex: M F

Full NZ Licence for _____ years

LIST ALL ACCIDENTS/CLAIMS IN THE LAST 5 YEARS FOR THE PRINCIPAL DRIVER:

Year: _____ Amount: \$ _____ Details: _____

Year: _____ Amount: \$ _____ Details: _____

Year: _____ Amount: \$ _____ Details: _____

VEHICLE NO. 2

CHOICE OF COVER:

Full Cover Third Party, Fire and Theft Third Party only

Vehicle type: Car Ute Van Motorbike

Year: _____ Make: _____ Model: _____

CC Rating: _____ Market Value: \$ _____ Turbo: Petrol Diesel

Principal Driver Name: _____ Immobiliser/Alarm:

Date of Birth: / / Sex: M F

Full NZ Licence for _____ years

LIST ALL ACCIDENTS/CLAIMS IN THE LAST 5 YEARS FOR THE PRINCIPAL DRIVER:

Year: _____ Amount: \$ _____ Details: _____

Year: _____ Amount: \$ _____ Details: _____

Year: _____ Amount: \$ _____ Details: _____

CARAVAN

Year: _____ Model: _____ Market Value: \$ _____

TRAILER

Year: _____ Model: _____ Market Value: \$ _____

FOR A QUOTE

- Online, logon and go to the 'Insurances' section of our website: www.policeassn.org.nz,
- Send us this quote form to: Police Insurances, PO Box 12344, Wellington 6144,
- Email: insurances@policeassn.org.nz

When it comes to insuring your possessions – our focus is your welfare.



Police Welfare Fund General Insurances Ltd
PO Box 12344, Wellington 6144
0800 500 122 or (04) 496 6800

- insurances@policeassn.org.nz
- www.policeassn.org.nz
- NZPoliceAssociation
- @NZPoliceAssn