



**with Price Protection**

- **What it's all about**
- **How to make a claim**
- **What's covered**
- **What's not covered**

To make a claim, please log onto

**[www.noelleeming.co.nz/supercover](http://www.noelleeming.co.nz/supercover)**

The website provides links to the claims administrator's website which provides  
24-hour 7-day assured claims handling service.

Or phone the SuperCover Service Centre on

**0800 47 87 37**

between 8:30am - 7:00pm, Monday-Friday (excluding public holidays).



# You'll love the protection of SuperCover, the Product cover that takes care of most of the things that can go wrong that aren't Your fault.

SuperCover provides the following features and benefits:

| Timing                                | Features and Benefits                   | Manufacturer's Warranty †                                       | Consumer Guarantees Act ‡  | SuperCover  |
|---------------------------------------|---|---|--|---|
| <b>Base Benefit</b>                   | Period of cover                         | Generally 1 or 2 years from purchase                            | For a "reasonable" period  | An additional 1,2,3 or 4 years from the expiry of Manufacturer's Warranty depending on the Product and warranty purchased |
|                                       | "Lemon" Protection                      | No  | Yes - dependent on specific circumstances  | Yes - from the expiry of the Manufacturer's Warranty up to 4 years depending on the Product and warranty purchased        |
| <b>Additional Benefits from Day 1</b> | Malfunction due to "normal wear & tear" | No  | Yes - dependent on specific circumstances  | Yes   |
|                                       | 30 day Price Protection                 | No  | No   | Yes - with conditions   |
|                                       | Freight costs on covered repairs        | In some circumstances   | Yes - if Act applies   | Yes   |
|                                       | Power surge cover                       | No  | Maybe under certain circumstances  | Yes   |
|                                       | Food Loss                               | In some circumstances   | Yes - if Act applies   | Yes   |
|                                       | Laundry Cover                           | In some circumstances   | Yes - if Act applies   | Yes   |
|                                       | 24/7 online claims processing           | No  | No   | Yes   |
|                                       | International Coverage                  | Some  | Yes - if the Product is returned to New Zealand                                    | Yes - but the freight costs are excluded  |
|                                       | Commercial Use                          | No - unless allowed by Manufacturer's Warranty for limited time | Yes - if Act applies and is not contracted out of                                  | No - for small appliance replacement;<br>Yes - for limited cover available for others                                     |
|                                       | Rights transferable on private sale     | Yes   | Rights against: Manufacturer - Yes<br>Noel Leeming - Only if the Product is a gift | Yes - multiple transfers, when We are advised   |
|                                       | Sulphur Damage                          | No  | Maybe under limited circumstances  | Yes   |
|                                       | Encapsulated or enclosed batteries      | Yes   | Yes - if Act applies   | Yes   |

The above information is intended to be a summary only. Further details of what is and is not covered by SuperCover are set out later in this document.

**You may also have additional rights under the Consumer Guarantees Act 1993 which are not set out in the table above, or excluded under SuperCover.** For further information and guidance, please refer [www.consumeraffairs.govt.nz/for-consumers/law/consumer-guarantees-act](http://www.consumeraffairs.govt.nz/for-consumers/law/consumer-guarantees-act).

‡ SuperCover in no way affects or limits any right or remedies You may have under the Consumer Guarantees Act 1993. For further information and guidance please refer [www.consumeraffairs.govt.nz/for-consumers/law/consumer-guarantees-act](http://www.consumeraffairs.govt.nz/for-consumers/law/consumer-guarantees-act).

† Manufacturer's Warranties do vary depending on the Product purchased. Please refer to Your Manufacturer's Warranty for detailed coverage of the Product purchased.

## Your rights as a customer

Your rights and remedies under SuperCover are in addition to your rights under the Consumer Guarantees Act 1993 (CGA). Under the CGA, Your Product must:

- be durable for as long as most people would expect that kind of Product to last
- be fit for its purpose – do all the normal things that people would expect that kind of Product to do
- be free of minor and major faults
- do what you are told it does including anything you are told about the Product and anything written on the box or in advertising material
- arrive on time (if it is delivered) and be in good condition.

If You think Your Product does not comply with the above guarantees and You experience a problem with the Product, you may be entitled to a remedy under the CGA, as set out in further detail at the back of this booklet.

## Your right to cancel Your SuperCover warranty

We understand that all customer needs are different. If within 7 days of the date of purchase, You decide for any reason whatsoever that SuperCover does not suit Your needs, You may cancel Your SuperCover warranty by going in store for a credit or providing notice to Us using the contact details below. You may also cancel Your SuperCover warranty where We have failed to comply with Our disclosure obligations under the Fair Trading Act 1986. If You do decide to cancel, you will receive a full refund of the purchase price of Your SuperCover warranty. For further information see the "Cooling Off Period" in the Terms and Conditions.

SuperCover is provided to you by Noel Leeming Group Limited. You can contact us:

Noel Leeming Group  
26 The Warehouse Way, Northcote, Auckland  
0800 44 44 88  
[customercare@noelleeming.co.nz](mailto:customercare@noelleeming.co.nz)

The full terms and conditions of Your SuperCover warranty are contained in this booklet and on Your Till Receipt. You must retain a copy of Your Till Receipt as it includes important information including the date of your SuperCover warranty and the SuperCover warranty you have purchased.

With SuperCover, most electrical or mechanical Breakdowns are covered.

Our SuperCover commences at the conclusion of the Manufacturer's Warranty.

Your Till Receipt will provide the details of the SuperCover You have purchased and the term of the cover.

### **SuperCover Benefits**

- Lemon Protection (as described below), regardless of the nature of the faults.
- Parts and labour costs incurred in respect of covered mechanical and electrical faults. In some instances reconditioned parts may be used to affect a repair.
- Home callout fees for accepted claims for televisions 32" and over, and whiteware (excluding microwaves).
- International coverage. You can lodge a claim from most locations in the world and We can assist You.
- Limited coverage for items used for Commercial and Business purposes.
- Transfer the unexpired portion of SuperCover to a new owner.
- Sulphur damage.
- Battery Cover for fully encapsulated or encased batteries, for a total period of three years from the date of purchase (including the Manufacturer's Warranty period).
- Assured Replacement Cover (as described below) of most items purchased for \$450 or less.

### **Additional Benefits from Date of Purchase**

These benefits are available from Date of Purchase and until the expiry of the SuperCover.

- Malfunction due to reasonable wear and tear.
- Damage from power surges or spikes (excluding lightning).
- Home callout fees for televisions 32" and over, and all whiteware (excluding microwaves), if not covered by the Manufacturer's Warranty.
- Food spoilage per valid freezer or fridge claim (supported by evidence of loss) caused by or attributable to a covered fault (unless already covered by the Manufacturer's Warranty).
- Laundry Cover for laundry cleaning and/ or drying costs incurred (supported by receipts) caused by or attributable to a covered fault (unless already covered by the Manufacturer's Warranty).
- Freight cover for assessment and for the return of repaired Product or replacement Product where the loss is attributable to a covered fault within New Zealand.
- TV Remote control extension covers one replacement TV remote control during the term of this extended warranty where a mechanical or electrical fault is found.

For a full list of Exclusions and definitions please refer to the terms and conditions set out in full on page 8.

# **You'll love the protection of SuperCover, the Product cover that takes care of most of the things that can go wrong that aren't Your fault.**

## **Small Appliance Replacement Cover**

The Small Appliance Replacement Cover applies to a specific range of new small appliances purchased from us for \$450 or less. Please check Your Till Receipt to determine if the Small Appliance Replacement Cover applies to the Product You have purchased.

The Small Appliance Replacement Cover will replace the faulty Product as often as a covered event occurs from the expiry of the Manufacturer's Warranty period until the expiration of the original term of cover.

Small Appliance Replacement Cover is not applicable during the original Manufacturer's Warranty period. The maximum period of cover under the Small Appliance Replacement Cover is 2 years from the expiry of the Manufacturer's Warranty period, or 3 years from the date of purchase of the applicable Product, whichever is earlier. If no Equivalent Product is available and there is no substitute available which The Administrator considers (at its sole discretion) to be acceptable, We will give You a Noel Leeming Gift Card equal to the cost of the equivalent Product offered. The cost of any replacement product will not exceed the Small Appliance Replacement Cover limit of \$450.

## **Assured Replacement Cover**

Assured Replacement Cover applies to all Products not covered by the Small Appliance Replacement Cover purchased for \$450 or less.

The Assured Replacement Cover will replace the faulty Product as often as a covered event occurs from the expiry of the Manufacturer's Warranty period until the expiration of the warranty coverage term.

The Assured Replacement Cover is not applicable during the original Manufacturer's Warranty period.

For all other warranties which qualify for Assured Replacement Cover, the coverage ends on the expiry of the warranty coverage term.

If no Equivalent Product is available and there is no acceptable substitute available which The Administrator considers (in its sole discretion) to be acceptable We will give You a Noel Leeming Gift Card equal to the cost of the equivalent Product offered. The cost of any replacement product will not exceed the Assured Appliance Replacement Cover limit of \$450.

For any Product covered under the Small Appliance Replacement Cover or Assured Replacement cover we reserve the right to undertake an inspection before settlement is arranged.

## Help us help you

When You make Your purchase make sure the details of both the SuperCover type and the duration of cover are correctly recorded on Your Till Receipt. If You do need to make a claim You'll need to provide us with a copy of the Till Receipt that details Your Product as well as the SuperCover You have purchased. Each Product covered must have a separate SuperCover listed on the Till Receipt. If You have any questions please ask us and We'll ensure You have the right information recorded.

## If a Breakdown occurs

Firstly, review the manufacturer's Product manuals and instructions as this will assist to pinpoint the issue and advise You how to remedy the failure. If the problem persists and the Manufacturer's Warranty period has expired please contact Our claims administrator.

## Our Claim Process

You will need Your Till Receipt to log a claim with Our administrator.

## To lodge a claim You can:

Log onto **[www.noelleeming.co.nz/supercover](http://www.noelleeming.co.nz/supercover)**

Our website provides links to the claims administrator's website which provides 24-hour 7-day claims handling service, including the ability for:

- Instant repairer selection if Your claim is accepted by Us, with full details provided for You.
- Instant notification to selected repairer of Your claim on completion by You of the online claim form.
- The ability to log on using Your claim number during the repair process to track Your repair and send messages to the repairer and the claims administrator.

Or phone the SuperCover Service Centre between 8.30am and 7.00pm Monday to Friday, excluding Public holidays on **0800 47 87 37**

## Important

If Your Product is found to be in working order (i.e. not faulty or the fault found is not one that is covered under SuperCover), You will be responsible for any call out, service, repair and other charges and fees incurred in processing Your claim.

## What happens if my Product can't be repaired?

If Your Product is found to have a fault which is covered by SuperCover and which can't be repaired, or if The Administrator chooses at their sole discretion not to repair it, We will either offer a Equivalent Product (based on like kind and quality, with the nearest compatible features and benefits which may be based on current technology), or offer a Noel Leeming Gift Card equal to the cost of the replacement product offered.

Occasionally a reconditioned product may be supplied.

Your SuperCover ends when You make a claim under Your SuperCover protection and We replace the Product or a Gift Card is provided, except under the Small Appliance Replacement Cover or Assured Replacement Cover.

## Lemon Protection

If Your Product has been repaired three times for any reason (whether major or minor fault) by Us after the Manufacturer's Warranty period has expired, should a 4th warrantable failure occur, You are assured that We will give You a similar replacement product (based on like kind and quality, with the nearest compatible features and benefits which may be based on current technology), or offer a Noel Leeming Gift Card equal to the cost of the replacement product offered.

## Can I use my Product for business or commercial purposes?

Yes, except Products:

- covered under the SuperCover Small Appliance Replacement Cover
- operated by multiple users (including Products intended for public rental or communal use)
- purchased predominantly to generate revenue
- which are operated outside of the manufacturer's specifications

We can provide a Commercial Warranty, which covers most types of usage not covered by our Domestic SuperCover. Please ask a Team Member for details of our Commercial Warranty cover.

# Terms and conditions (please read carefully)

## **SuperCover is provided by Noel Leeming Group Limited**

In these terms and conditions We refer to the issuer of Your SuperCover warranty as 'We', 'Us', or 'Our'.

This is a service contract between You and Us. Your SuperCover warranty does not constitute or create a contract of insurance between You and Us and any information regarding Your SuperCover warranty should not be construed as a contract of insurance. Our SuperCover program is underwritten by AIG Insurance New Zealand Limited (AIG). For details on AIG, including contact details and financial strength rating, go to [www.aig.co.nz](http://www.aig.co.nz). International Underwriters Group Limited (IUG) acts solely as administrator to the SuperCover program as an agent for AIG.

### **1. Exclusions from SuperCover protection**

- Repair costs that have not been approved by Our claims administrator.
- Damage or Breakdown due to flood, wind, lightning, other severe weather conditions and acts of God.
- Damage to Your Product caused by accident, neglect, abuse, willful act, misuse, theft, sand, liquid damage (other than in a Product advertised by Us as being watertight or waterproof), corrosion or rust, battery leakage, infestation, mildew and mould.
- Any cost that can be or could have been recovered under the manufacturers or suppliers warranty or product recall and any problems, malfunctions, defects, adjustments of any part or assembly of Your Product which would not have been covered by the Manufacturer's Warranty during the validity of the warranty period.
- Routine maintenance, lubrication, adjustments or alignments to the Product.
- Loss or damage caused by the failure to follow the manufacturer's recommended cleaning maintenance and other procedures.
- Problems or malfunctions caused by unauthorised modifications, or, failure to follow the manufacturers' installation instructions, operation or maintenance instructions.
- Callout fees or any form of onsite warranty for Products other than televisions over 32" and whiteware. If a manufacturer provides an onsite warranty then this expires when the Manufacturer Warranty expires and is not renewed or otherwise extended by SuperCover.
- Cosmetic or other damage which does not affect the operation or safety of the Product, damage to paint or product finish, damage to or malfunction of (a) accessories used in or with a product (whether built in or separate) unless covered under a separate warranty (b) cables, cords, cartridges of any kind and style (c) toners and drum rolls, tapes, light bulbs or lamps, bulbs and globes (whether internal or external to the product), (d) add-on-options incorporated in a Product where such options are not essential to the basic functioning of the Product.
- Batteries of any kind, unless fully encapsulated or encased and not accessible by the end user.
- Screen burn and re-gassing of plasma televisions or LCD/LED Technology products or, faults where the Product operates within the normal range of the manufacturer's performance specifications (including, without limitation, specifications in relation to normal, standard brightness reduction or fan noise).
- Costs of removal or reinstallation of the Product unless otherwise agreed by Us. This includes reception and transmission problems resulting from external causes; along with faults in any wiring, electrical connection or plumbing not internal to the Product.
- Mouse or track ball devices, 3D glasses, SIM cards, hand controllers for games consoles, any support relating to operator error, reformatting, installation or recovery of data, software, viruses, Spyware/Adware and any fault arising there from except for the limited cover available under the remote control extension.
- Any loss suffered because You cannot use or have difficulty using the Product, or any loss or damage whatsoever other than repair or replacement of the Product except for the laundry and food loss cover.
- Inoperability of a Product caused by withdrawal of services by a third party.
- Except as otherwise stated in these terms and conditions loss, damage, costs, claims and expenses (whether direct or indirect, consequential or incidental) arising from use of or inability to use the product to the extent that the exclusion of such liability may be disclaimed by law.
- Freight, shipping and delivery costs associated with getting the Product to the designated repair agent from overseas.
- Commercial use for products covered by SuperCover Small Appliance Warranty, operated by multiple users, purchased predominately to generate revenue, or operating the Product outside of the manufacturer's specifications.



## 2. Transfer of Warranty

You may transfer the unexpired portion of SuperCover to a new owner. Please contact Us on 0800 47 87 37 to arrange this. It is important to give the new owner a copy of the original Till Receipt. Should Your Product covered under SuperCover be replaced by the manufacturer during the manufacturers' warranty period, please contact Our SuperCover Service Centre on 0800 47 87 37 and We can transfer the remaining unused cover period to the replacement product.

## 3. Settlement or Replacement

Where settlement or replacement or Gift Card is provided, the original Product becomes the property of AIG either directly or indirectly via its agent IUG and this SuperCover is cancelled.

## 4. Cooling Off Period

We understand that all customer needs are different. Accordingly as part of SuperCover We offer a "Cooling Off Period". If within 7 days of the date of purchase, You decide for any reason whatsoever that SuperCover does not suit Your needs, You may cancel Your SuperCover warranty by providing notice to Noel Leeming using the contact details set out in this booklet. If You do decide to cancel Your SuperCover warranty, You will receive a full refund of the purchase price of Your SuperCover warranty (as long as no claims have been lodged). Should You decide to cancel after 7 days from the date of purchase and before the "28 day Cooling Off Period" expires, We will arrange a Noel Leeming Gift Card for the purchase price of Your SuperCover (as long as no claims have been lodged).

## 5. Availability of Service

We endeavour at all times to provide a prompt and professional claims service, however sometimes there are factors outside our control such as manufacturer delay in parts supply and Our repairer networks existing work schedule. We value Your feedback and should You have any concerns regarding our service please contact Our Noel Leeming Customer Service Team on 0800 44 44 88.

## Definitions

**Breakdown** - means a breakdown of a Product, whether a result of mechanical issues, electrical issues or normal wear and tear, that affect the functionality or operation of the Product.

**Equivalent Product** - means a product based on like kind and quality with the nearest compatible features and benefits which may be based on current technology.

**Exclusions** - means the circumstances that are not covered by SuperCover as set out in this brochure.

**Gift Card** - means a store card or voucher redeemable for purchases at participating Noel Leeming stores nationwide.

**Manufacturer's Warranty** - means the original in box warranty coverage provided by the manufacturer in respect of the Product

**Product** - means any item identified on a Till Receipt, which is a consumer home appliance or home electronics or computer equipment, which You purchased from us.

**Purchase Price** - means the purchase price of the Product specified on the Till Receipt inclusive of GST.

**Till Receipt** - means the tax invoice or document that We issued to you at the time of purchase which identifies the Product and the SuperCover policy you have purchased.

**The Administrator** - means International Underwriter Group Limited as Claims facilitator.

**We, Us, Our** - means Noel Leeming Group Limited.

**You, Your** - means the person who has purchased SuperCover together with the Product, or is the person who is the new owner of the Product and has had the unexpired portion of SuperCover validly transferred to them.

# SuperCover - Price Protection

## What's Covered

Included with Your SuperCover purchase on Your appliance is the added benefit of "Price Protection".

With Price Protection we will reimburse You with a Noel Leeming Gift Card for the difference between the price You paid for an item and a lower advertised price by a competing retailer, for the same item plus 10%. The minimum price difference we will reimburse You for is \$10.

## Limitations

The item must be the same brand, make, model name and/or number, and available from a competing retailer in New Zealand.

The printed advertisement or in store notification price must be within 30 days of the original date of sale of the goods purchased.

You must contact us within 14 days from the advertisement's publication or in store notification.

## Exclusions

- Items for which the printed advertisement containing the lower price was published more than 30 days after date of the purchase
- Products purchased by a person not resident in New Zealand
- Shipping and/or transportation costs or price different due to shipping, handling costs and sales tax
- Internet only retailers will be excluded (but local appliance retailers websites will be matched)
- Price comparisons to items purchased outside of New Zealand or in a duty free zone
- Used, antique, recycled, previously owned, rebuilt, or remanufactured items, whether or not You knew the item was used, antique, recycled, previously owned, rebuilt, or remanufactured
- Items advertised in or as result of "limited quantity," ex demo, trade in offers," going out-of-business sales," "cash only" or "close out" advertisements, parallel imported product, cost savings as a result of package offer, manufacturer's coupons or free items, or where the advertised price includes bonus or free offers, special financing, installation or rebate, or one-of-a-kind or other limited offers
- Items shown on price lists or price quotes
- Any price difference found in an outlet not open to the public
- Any price difference found with an item sold as a special deal available only to the members of specific organisations such as clubs, preferred suppliers, loyalty cards and associations or by way of insurance company claims settlement
- Item purchased for resale, professional, or commercial use
- Items purchased subject to rebate, redeemable manufacturer's coupon, or any refund of any sort, in which case Your Purchase Price will be determined by taking into account any such rebate or refund
- Items on lay-by are excluded from this coverage

## Contact us at 0800 576 576 to obtain a claim form

With the claim form You will be required to provide the following information within 14 days of notifying the claim:

- An original Till Receipt showing payment and the original purchase price.
- The advertised documents proving the difference in price between Your item and the same, lower priced item; such as catalogues, seller's official print notification, and print advertisements, which identifies the item, the price and the manufacturer's or distributor's references, as well as the validity period of the advertised price.
- If it is a notified price, publicly advertised in store, this will be accepted with photographic proof which identifies the item, the price and the manufacturer's or distributor's references, as well as the validity period of the advertised price.

Instore notification means sign, poster or notice on display in the store which promotes a product.

Advertisement means a printed notice in a public medium promoting a product.

**Staple our Till Receipt here. You'll need it to make a claim.**



Your rights and remedies under SuperCover are in addition to your rights under the Consumer Guarantees Act 1993 (CGA), as summarised in this booklet. If you think a Product you have purchased from us does not comply with the guarantees under the CGA and you experience a problem with the Product, you may be entitled to a remedy under the CGA. Where the failure is not serious, we may choose to repair, replace or refund the cost of the Product. Where the failure is serious or makes the Product unsafe, you can choose a refund, a replacement, or to keep the goods (in which case we will pay you an amount to cover the product's loss of value). We will also pay you a reasonable amount for any damage or extra costs caused by the fault.

If you discover a fault or failure in your Product, you can contact Noel Leeming Group or the store where you purchased your Product from. Where the failure is serious, you must contact us and request a refund as soon as possible after you discover the failure otherwise you may lose your right to that refund. You must also give us a reasonable time to repair the failure. We do not have to cover the cost of a repair if you do not contact us about the failure of the Product first.

#### **Disclaimer of Liability**

SuperCover is subject to the provisions of applicable New Zealand laws at all times. Unless expressly stated elsewhere in these terms and conditions, under no circumstances will coverage extend to any loss or damage (whether direct, indirect, consequential or incidental) arising from use of or inability to use the Product to the extent that such may be disclaimed by law. This Service Contract does not cover any defects, which are subject to a manufacturer's recall or are covered by the Manufacturer's Warranty. This Service Contract is not a guarantee or promise relating to the nature of the material, workmanship or performance of the Product covered by the Contract.

This Service Contract in no way affects or limits any right or remedies You may have under the Consumer Guarantees Act 1993. For further information and guidance please refer [www.consumeraffairs.govt.nz/for-consumers/law/consumer-guarantees-act](http://www.consumeraffairs.govt.nz/for-consumers/law/consumer-guarantees-act).

#### **Privacy Act**

Noel Leeming Group Limited, 26 The Warehouse Way, Northcote, Auckland New Zealand may collect information about You and the Product to which this SuperCover relates. You may not be able to obtain the benefits of SuperCover if required information is not provided. Information collected and held about You may be used from time to time to support the Product, for claims management purposes, to update or inform You regarding the Product and/or Your SuperCover, for marketing and promotional purposes and generally to do business with Us. Information may from time to time be disclosed to, and collected from, Our related parties, the manufacturer or importer of the Product, AIG (the underwriter) and claims administrator IUG. Under the Privacy Act 1993, individuals have rights of access to, and correction of, their personal information. You authorise Us, Our related parties and the recipient organisations set out in this privacy policy to send You commercial electronic messages for any of the purposes set out in the privacy policy.

To make a claim, please log onto  
**[www.noelleeming.co.nz/supercover](http://www.noelleeming.co.nz/supercover)**

The website provides links to the claims administrator's website which provides  
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Or phone the SuperCover Service Centre on

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