

Accidental Damage Insurance

3 Year Term

To make a claim, please log onto

www.nzclaim.com/noelleeming

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

Or phone

0800 47 87 37

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

About your Accidental Damage Insurance

1. This policy forms part of the insurance contract between us and you
2. Your insurance contract consists of
 - this policy
 - the till receipt
 - the certificate of insurance

Provided you have not made a claim, if you are not happy with this accidental insurance policy, you can change your mind, provided you tell us within 28 days from the purchase of this policy.

Coverage under this policy will cease at the end of the **period of insurance** or when we have provided you any of the following in relation to the **covered product**;

- settlement of 2 claims for repair / **equivalent replacement** product; or
- 1 payment of the **original price**

What is 'accidental damage'

'**Accidental damage**' is sudden and unforeseen damage, drops or spills, resulting in your **covered product** no longer performing some or all of the functions for which it was intended, due to broken parts or material or structural failures caused by unintentional or unexpected external event which arises during normal handling and usage of the covered product.

Your covered product is covered under this policy while it is at your normal place of residence in New Zealand or while it is temporarily removed for use anywhere within New Zealand or while in transit from place of purchase to your residence in New Zealand.

What is covered by this accidental damage policy

In the event that the **covered product** suffers **accidental damage** and subject to you paying an excess, we can choose to repair the **covered product** or replace the **covered product** with an **equivalent product** or provide you with a Noel Leeming gift card for the **original purchase price**. Your covered product is covered for up to two claims for repair/ equivalent replacement product, or one payment of the original price for accidental damage anywhere in New Zealand during the **period of insurance**.

Where your till receipt shows you paid for delivery and/or installation at the same time you paid for your covered product these costs will be covered as part of your **accidental damage** claim.

Where your item is replaced your **Supercover Extended Warranty** will have the unexpired period transferred over to the replacement item.

What we will pay;

If you lodge a claim for accidental damage, we can choose to;

- i. repair the covered product to the condition it was before the accidental damage occurred, or
- ii. replace the item with an equivalent product (in the event of a replacement, the equivalent product may at our option be a later version or edition of your covered product, due to technological advances which may result in a replacement product with a lower selling price than your covered product), or
- iii. provide you with a Noel Leeming gift card for the original purchase price of the covered product

The following is not considered accidental damage and not covered by this policy;

- natural disaster
- wear and tear
- burglary/theft
- rot, corrosion & rust
- action of micro-organisms, mold, mildew, fungi, or gradual deterioration
- damage caused by insects or vermin
- any process of cleaning, refurbishment, repair or restoration or modification
- scratching or denting
- damage caused by domestic animals
- mechanical, electrical or electronic breakdown except as a result of accidental damage
- inherent fault or defective workmanship, material or design
- storm or flood damage while in the open air
- any loss of use or consequential loss
- any loss of electronic data
- fire
- intentionally caused or malicious damage
- damage to a covered product in any of the following circumstances:
 - while it is removed outside of New Zealand;
 - during the course of household removal;
- non-operating or cosmetic damage where it does not affect the operation or safety of the product, paint or product finish;
- accessories used in or with a product unless covered under a separate contract;
- batteries of any kind unless encapsulated or encased and not accessible by the end user;
- costs of re-installation of the product unless otherwise agreed by us. This includes reception and transmission problems resulting from external causes, faults in any wiring, electrical connection not internal to the product;
- Freight, shipping and delivery costs associated with getting the product to the designated repair agent.
- any event where the covered product is lost or deemed unrecoverable, and as a result cannot be produced for inspection

Making a claim

Should a claim seem likely for any accidental damage to your **covered product** you shall;

- Notify us immediately by phoning IUG on 0800 47 87 37 or online www.nzclaim.com/noelleeming
- Take all reasonable precautions to prevent further damage
- Complete a claim form, in accordance with IUG's instructions given at the time of the claim
- Pay your excess

You must not incur any expense or undertake any repair without our prior authorisation.

In the event of any claim we shall be entitled, at our discretion and at our expense but in your name, to take proceedings to obtain relief from any third party for anything covered by this policy to undertake the conduct and control of any proceedings to which this policy applies which may compromise any of those proceedings.

Your Excess

The excess is the amount that you must contribute toward the cost of your claim. Your excess is directly related to the original purchase price of the covered product and is outlined in the table below;

Original purchase price	Applicable excess
\$0 - \$1,500	\$50.00
\$1,501 - \$2,500	\$75.00
\$2,501 +	\$100.00

You can either pay your excess directly to Noel Leeming or the repairer or in the event that we give you a gift card instead of a replacement product your excess will be deducted from the value of the gift card.

Your responsibilities;

You must take every care to protect the safety and security of the **covered product**. You must let us attempt to repair the **covered product** using our own repair network.

You must pay your excess.

Definitions

Accidental Damage	see definition set out on page 1 of this policy
AIG	AIG Insurance New Zealand Limited
Certificate of insurance	The certificate issued to you when you complete all requirements to purchase cover under this Accidental Damage insurance policy, confirming the details of your coverage which forms part of this policy
Covered product	The original product purchased by you from Noel Leeming along with a Supercover Extended Warranty
Equivalent product	A product based on like kind and quality as the covered product with the nearest compatible features and benefits which may be based on current technology
Excess	The first amount of the claim payable by you
Goods and Services Tax	All amounts referred to in the policy include any GST that may apply
IUG	International Underwriters Group, our appointed agent to provide claims administration for AIG for this policy
Natural Disaster	Natural landslip, subsidence, settling, ground heave, shrinkage, erosion, earthquake, volcanic eruption, tsunami, hydrothermal activity or geothermal activity or fire resulting from these or any even where cover is provided under the Earthquake Commission Act 1993
Original purchase price	Means the price you paid for the covered product including any delivery or installation charges you paid and any discounts you received
Period of Insurance	Period of cover as shown on your certificate of insurance, the period between which your policy starts and ends in accordance with the earlier of the following: <ol style="list-style-type: none"> a period of three years from the purchase date as stated on your certificate of insurance; or the date we meet your maximum number of claims for accidental damage by repair or by providing you an equivalent product or by paying you the original purchase price in accordance with the 'what we will pay' section
Supercover Extended Warranty	The warranty purchased by you from Noel Leeming to cover the repair or replacement of the covered product you have purchased from Noel Leeming
We/Us	AIG Insurance New Zealand Limited
You/Your	The individual who has purchased the covered product and a Supercover Extended Warranty and who has completed the online accidental damage acceptance form

General Policy exclusions

There is no cover under this policy where the following has occurred

- A serial number has been altered, defaced or removed
- Where the covered product has been modified to alter its functionality or capability
- Where the covered product is operating outside the permitted or intended uses specified by the manufacturer
- Where a service is performed by anyone that is not authorised by us
- As a result of lawful seizure, including the repossession of the covered product or any other operation of law

There is no cover under his policy in respect of claims arising out of;

- (i) any act of declared or undeclared war, invasion or civil war
- (ii) nuclear weapons material or ionising radiation or contamination by radioactivity from any nuclear waste or from the combustion of nuclear fuel. For the purpose of this exclusion, combustion shall include any self-sustaining process of nuclear fission or fusion
- (iv) confiscation, nationalisation or requisition by the order of Government or Local Authority but the Company will pay for damage as a result of such an order if it is to prevent fire or other damage covered by this policy.
- (v) any act of Terrorism, regardless of any other cause or event contributing concurrently or in any other sequence to the loss, damage, death, injury, illness, liability, cost or expense, or any action taken in controlling, preventing, suppressing or in any way relating to an act of terrorism, which may result in loss, damage, death, injury, illness, liability, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any Act of Terrorism
- (vi) any loss of Electronic Data and any liability arising from this, directly or indirectly caused by, or in connection with a Computer Virus. This includes loss of use, reduction in functionality any other associated loss or expense in connection with the electronic data

AIG will not be liable to provide any coverage or make any payment under this policy if to do so would be in violation of any sanctions law or regulation which would expose AIG, its parent company or its ultimate controlling entity to any penalty under any sanctions law or regulation.

This Policy is issued / insured by
AIG Insurance New Zealand Limited (AIG).
PO Box 1745, Shortland Street,
Auckland 1140
New Zealand

Insurer financial strength rating

The Insurance (Prudential Supervision) Act 2010 requires licensed insurers to have a current financial strength rating that is given by an approved rating agency. AIG Insurance New Zealand Limited has an A (Strong) insurer financial strength rating given by Standard & Poor's (Australia) Pty Ltd. The rating scale, in summary form is:

AAA Extremely Strong	BBB Good	CCC Very Weak	SD Selective Default
AA Very Strong	BB Marginal	CC Extremely Weak	D Default
A Strong	B Weak	R Regulatory Action	NR Not Rated

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

A full description of the rating scale is available on Standard & Poor's website.

Fair Insurance Code

The Insurer is a signatory to the Fair Insurance Code. The Fair Insurance Code is a code of practice that sets minimum service standards for insurance companies and describes the responsibilities that customers and their insurance company have to each other. You can obtain a copy of the code from the Insurance Council of New Zealand website or by contacting the Insurer.

Complaints

The Insurer is a member of an independent dispute resolution scheme operated by Financial Services Complaints Limited (FSCL) and approved by the Ministry of Consumer Affairs. The Insurer has 40 days to respond to your complaint. If you are not satisfied with our response, you may refer to the matter to FSCL by emailing info@fscl.org.nz or calling FSCL on 0800 347257. Full details of how to access the FSCL scheme can be obtained on their website www.fscl.org.nz There is no cost to you to use the services of FSCL.

Copyright

The content of this policy, including but not limited to the text and images herein, and their arrangement, is copyright protected. All rights reserved.

This document contains your Insurance Policy terms, Exclusions and Conditions. It is important that you read it, understand it and retain it in a safe place

Staple our till receipt here. You will need it to make a claim.

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 Accidental Damage Insurance relates. You may not be able to obtain the benefits of Accidental Damage Insurance if the 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 Accidental Damage Insurance, for marketing and promotional purposes and generally to do business with Noel Leeming. Information may from time to time be disclosed, and collected from, Noel Leeming's 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 Noel Leeming, its 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.

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