# **Business Vehicle**

## **Policy Endorsement**



### Your State Business Vehicles policy is amended as follows:

# 8. Section 1: Optional extensions

The following optional extension is added to '8. Section 1: Optional Extensions' and will only apply where specified in the schedule.

Roadside Rescue applies only to an insured vehicle stated in the schedule as being subject to this extension.

#### 8.6 Roadside Rescue

We will provide Roadside Rescue service for the insured vehicle during the period of insurance.

- (a) Roadside Rescue will:
  - (i) fit the insured vehicle's spare tyre if it has a flat tyre, and
  - (ii) access the insured vehicle if the insured vehicle keys are locked inside, and
  - (iii) provide 5-litres of fuel if the insured vehicle is out of fuel, and
  - (iv) jump-start the insured vehicle if it has a flat battery.

Where the insured vehicle is an electric vehicle and has a flat battery, it will be towed to the nearest charge station using charge.net.nz to identify location. Hybrid vehicles can also be topped up for fuel and jumpstarted for a flat battery.

Roadside Rescue makes regular contact with EV and hybrid vehicle manufacturers to keep up to speed on what can be done on the roadside, what requires a charge station and what requires dealership assistance.

- (b) Roadside Rescue will arrange to tow the **insured vehicle** to the nearest approved repairer, **your** place of business or place of safety if the **insured vehicle** suffers mechanical or electrical damage or failure and:
  - (i) cannot be easily mobilised at the roadside, or
  - (ii) requires replacement parts.
- (c) Roadside Rescue service will also be provided for vehicles not exceeding 3,500kg (trailer, boat and caravan) being towed by the **insured vehicle**.
- (d) Roadside Rescue will make emergency arrangements after the insured vehicle breaks down. Roadside Rescue can:
  - (i) contact family, friends or colleagues to advise them of possible delays,
  - (ii) arrange a rental car or emergency taxi and arrange emergency accommodation.

All costs associated with these services are your responsibility.

- (e) If the insured vehicle breaks down over 100km from your home, we will contribute towards the reasonable costs of:
  - (i) a hire car,
  - (ii) emergency accommodation,

for up to 3 days or until the insured vehicle is repaired, whichever is the earlier.

The most we will pay is up to \$120 per day each towards the costs of hiring a car and emergency accommodation.

(f) Roadside Rescue cover provides three call outs during any 12-month period.

Extra call outs can be made, however all extra call outs will be charged to **you** at \$50 per call out, and further assistance is at **your** expense.

The excess does not apply to this Roadside Rescue cover.

## **Exclusions**

Roadside Rescue will not assist where the insured vehicle:

- (i) has been left unattended, or
- (ii) requires specialised salvage equipment, or
- (iii) is not within easy access of a public road that is negotiable by a two-wheel drive vehicle, or
- (iv) cannot be accessed due to extreme conditions such as snow, ice, flooding, road slips or the like, or
- (v) was being used for competitions or off-road activity, or
- (vi) was involved in an accident or collision, or
- (vii) was being misused, or
- (viii) exceeds 3,500kg.

See 14. 'General exclusions' and 16. 'General conditions'.