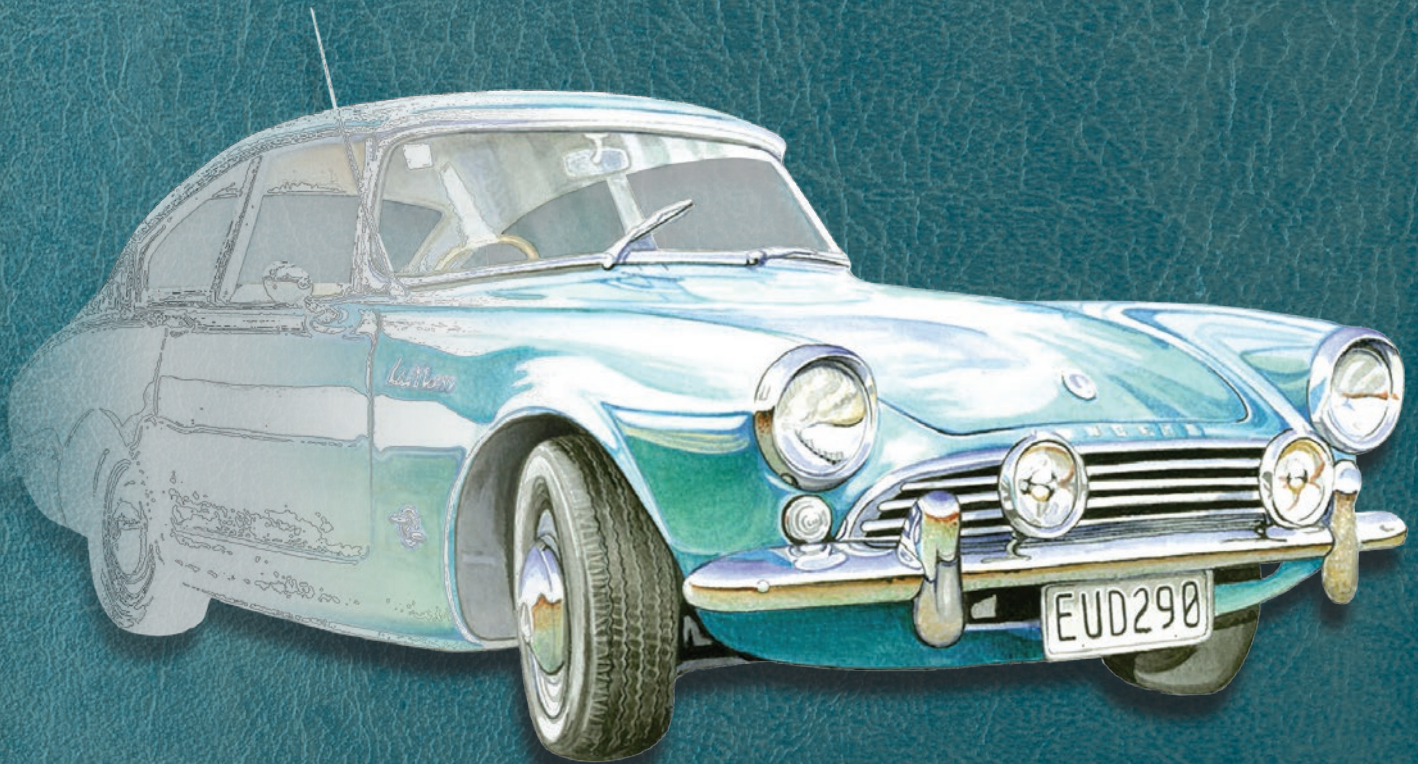


CLASSIC

Barley Insurances Limited

...specialist Classic Vehicle Insurances



Please click on a product title for more

Classic Vehicle Insurance

- **Overview**
- **Summary of Policy Benefits**
- **Claims Service**
- **Additional Classic Vehicle Products**

**Produced for the classic motor vehicle enthusiast including
classic cars, motorcycles and military vehicles**



Classic Vehicle Insurance

Overview

Summary of Policy Benefits

Claims Service

Additional Classic Vehicle Products

- **Overseas Transit Insurance**
- **Travel Insurance**
- **Windscreen Repair (Overseas and in NZ)**
- **Valuation Services**
- **Roadside Assist**
- **Security Products**

Overview



We insure your:

- **Classic Car**
- **Truck**
- **Motorbike**
- **Military vehicle**

For damage caused by:

- **Accident on the road**
- **Fire**
- **Theft**
- **Malicious damage**
- **Earthquake**

Damage cover to Third Party property including:

- **Other people's - cars and vehicles**
- **- physical property**

We also insure the vehicle **whilst undergoing restoration** for the fully completed value that you provide to us at time of placement of cover.



What makes Classic Vehicle insurance different?

Classic Motor Vehicle Insurance and Motorcycle Insurance really needs to be written under special terms because these cars are different from your daily car or motorcycle:

- Parts in some cases are difficult to obtain.
- Repairs to the cars are different to ordinary vehicles, extra time and specialist expertise has to be allowed for.
- There is an emotional tie to the vehicle (many spent hours given to repairs and motoring).

There are two forms of values (the sum insured) applied to classic motor vehicles. They are:

- **Market value** - This is what the car is worth on the open market. It is what a person would pay you for your car in its current condition.
- **Agreed value** - This is the figure that is agreed between you and your insurer. In the event of total loss the insurer will settle for the figures shown, provided
 - a) **that it does not exceed 'market value plus 20%'**
 - b) **does not exceed the value specified in the valuation provided to the insurer.**

In the event of partial loss the repairs will be fully covered.

Note: if the vehicle is uneconomical to repair, settlement of the loss will come to negotiation between you and the Insurer. As your broker, we will get involved and support you in that negotiation.

Therefore for **you** to get the best policy and service the policy provider (the Insurer) needs to have:

- Specific interest in your vehicle.
- Knowledge of your hobby interest and classic car environment.
- A specific policy that responds to your demands as a classic car owner.
- The claims service needs to have the skill set and the knowledge to deal with logistics of repairs and understand how repairs can go wrong or be delayed because of some technicality.

The claims service really needs to have an understanding of the classic car owner's attachment to the car. The service needs to go beyond the actual monetary cost.

For this reason we provide insurance products and services which we believe will fulfill these requirements.

Summary of Policy Benefits

Because not all providers are the same we have focused on those companies we believe will deliver not only on premium but also on service and cover.

Our recommended insurers are:

- **Prestigio**
- **Protecta**
- **Classic Cover**

Protecta	Prestigio	Classic Cover
Full Accidental Cover	Full Accidental Cover – Agreed Value	Accidental Cover – Agreed Value
Third Party Liability	Third Party Liability	Legal Liability
Selvage costs	Covers Private & Commercial Use	Forest & Rural fires for \$1,000,000
Trailer – no limit	- off road competition Vehicle	Spare parts \$5,000
General Average	Storage Transit Restoration Cover	Servicing & emergency
Hire Vehicles – limit 10 day or \$500	Accessories – Limit \$2,000	Cleaning Valet \$250
Medical Expenses \$300	Additional loss cost – limit \$5,000	Keys and Locks \$1,000
Legal Defence \$1,000	Additions & deletions – limit \$150,000	Emergency Costs \$500
Death Benefit \$5,000	Claim Free recognition	Personal Injury \$5,000
Keys and Locks \$500	Cleaning Valet costs \$250	Storage Restoration
Windscreen Breakage	Death by Accident \$10,000	Road Race Rally cover
No Blame Excess	Defence Costs \$5,000	Dedicated Competition Vehicle
Natural Disaster	Disablement \$10,000	
AA Roadside	Hazardous Substances \$5,000	
	Hired Vehicles	
	Inability to Drive \$10,000	
	Incorrect refueling \$1,500	
	Invalidation	
	Keys and Locks \$2,500	
	Loss of Use \$5,000	
	Parts \$5,000	
	Personal Injury \$10,000	
	Personalised plate	
	Physical Assault \$1,000	
	Trailer \$5,000	
	Trauma Cover \$2,000	
	Uninsured Third Party \$3,000	
	Windscreen	

Claims Service



In the event of damage to your car as a client all you need to do is:

1. Advise us of the incident. We will then send a claim form for you to complete and return to us. As soon as your claim form has been received by us then it will be immediately sent over to the insurers for their management.
2. Send or drive your car to your selected repairer. Your repairer will then contact the insurer and arrange for an assessor to inspect the car and discuss the repairs with the insurer. The vehicle will be repaired to the condition the vehicle was in prior to the accident. The cost of repair will be paid for by the insurer net of excess and settlement will be based on the terms and conditions of the policy.

Note that there may be discussions as to contribution

- a) **should there be additional repairs required due to internal rust,**
- b) **finding the required parts and the costs of doing so if they have to be obtained from overseas and**
- c) **special parts that need to be made if they can not be found in the market.**



Additional Classic Vehicle Products

If driving your car overseas (ie on a tour through Europe or Australia or USA) we can insure the car comprehensively for accidental damage to the vehicle and for third party property damage.

We can offer this to clients if they have their vehicle insured with us prior to departure or on the basis that the car will be insured for the remainder of the year on the return of the car to New Zealand and/or Australia.

Overseas Transit Insurance

We can insure the cars from time of loading the vehicle into the container to time of devanning the vehicle at the port or freight forwarder of destination. We will also arrange the insurance for the return journey.

The car will be covered for full accidental loss caused by a peril of the transit.

We insure the car for its declared value as advised by the owner. In the event of damage or loss we will also look after the claim and arrange for assessors. This service is included in the premium paid for the Transit Insurance (also called Marine Insurance).

Travel Insurance

We can arrange travel insurance for your prior to your departure and cover you for your entire trip.

- Comprehensive Travel Insurance
- International SOS

Windscreen Repair Overseas and in New Zealand

Because of its international connection and global unity, through **Smith & Smith Glass** we have designed a special programme just for our clients.

New Zealand - If you insure your car comprehensively with us and **Smith & Smith Glass** have recorded the part number of the glass for your car they will replace and/or repair that glass. The cost is paid by the Insurer.

Overseas - If whilst driving your car overseas you have a windscreen breakage you can take an introductory letter from Smith & Smith Glass to any one of their sister companies and the repair will be made to your vehicle. The cost of these repairs will be paid by your Insurer.



Valuation Services

As your vehicles have specific values (some perceived) we want to make sure that you are confident in the knowledge that value declared is the 'agreed' figure between you and the Insurer.

For this reason we often recommend to our clients that the services of a registered valuer be employed to provide professional valuation at a very reasonable value. The valuations are then sent to your insurer and that is the agreed value between you and the insurer for one year.

We are able to provide details of the valuer that we use for our own classic vehicles.

Road Side Assist

All the benefits of 'Journey On' plus:

- Medical Advice line for medical advice to you and your immediate family members
- Legal Advice line relating to matters involving ownership or use of your vehicle including accident related matters
- 4WD trip tracking and advice on 4WD tracks available
- Towed item assistance. In the event of a breakdown of the towing vehicle – we'll also organise that the towed item gets back to the nearest place of safety
- Concierge Service and Assistance, providing:
 - Golf Course recommendations and reservations,
 - Hotel, Motel and accommodation advice and location, dining information and reservations
 - Flower and Gift Delivery
 - Special Event and Show Bookings
 - Rental Car referrals and bookings
 - Parts and Service locator service to help you find the nearest tyre, service, repair workshop.

If you've broken down more than 100km away from your home, **Journey On Enhanced** also provides:

Emergency Taxi transport after the vehicle has been towed (Maximum \$30 incl GST)

- Hotel Accommodation (Maximum \$150 per night for up to 3 nights)
- OR
- Rental Vehicle (Maximum \$130 per day for up to 3 days)

Security Products

- Anti Theft Bollards
- Car Theft Burglar Alarms/Immobilisers
 - Security Ratings from 3 Star through to 5 Star alarms