



JANSSEN
INSURANCE

DRIVING PEACE OF MIND FOR OVER 25 YEARS

PRODUCT INFORMATION



EliteCover 

With ROADSIDE

EliteCover 

With ROADSIDE

EcoCover 

With ROADSIDE

ROADSIDE ASSIST
Unlimited callouts. 24 hours a day. 365 Days a year.

CVI *Comprehensive
Vehicle Insurance*

With ROADSIDE

GAP *Guaranteed
Asset Protection*

CCI *Credit Contract
Insurance*

LPI *Lifestyle Protection
Insurance*



JANSSEN INSURANCE

DRIVING PEACE OF MIND FOR OVER 25 YEARS

ABOUT US

CELEBRATING OVER 25 YEARS OF PROVIDING INSURANCE PRODUCTS TO NEW ZEALANDERS

Established in 1992, Janssen Insurance is a 100% New Zealand owned and operated nationwide insurance company. We provide a wide range of insurance products, with tailored protection levels, designed to help our customers cover the unknown costs of everyday life.

At Janssen's our business is focussed on innovative insurance products and services centred on customer needs. We want our customers and clients to enjoy our specialised insurance approach, and know that we are here to help prepare for what may come next. Through our customised and effective products and services, and our comprehensive range of consumer and commercial insurance, we are leading the way towards a new and dynamic insurance experience.

- ✓ **100% New Zealand owned and operated**
- ✓ **Over 25 years providing insurance to New Zealanders**
- ✓ **Nationwide**
- ✓ **Innovative and relevant products**
- ✓ **Customer Focused**



ROADSIDE ASSIST

Unlimited callouts. 24 hours a day. 365 Days a year.

PRODUCT SUMMARY

DAY ONE COVER

UNLIMITED *ROADSIDE ASSIST* 24 hours a day / 365 days a year

Janssen Insurance Roadside Assist offers unlimited call outs per year with no dollar limit on road services (limited to one call out, per event) with all our Mechanical Breakdown Insurance products and our Comprehensive Vehicle Insurance. You and any person named on the policy certificate can receive assistance in any of the following situations:

Towing:

Your car needs to be towed! Roadside Assistance is here to help in a roadside breakdown situation, we cover the initial tow of your vehicle to the closest repairer or nearest place of safety.

Flat battery jump start:

Got a flat battery! Roadside Assistance will organise a jumpstart for your vehicle, and if you choose, we can organise a new battery at your cost.

Flat tyre assistance:

You've got a flat tyre! Roadside Assistance will change a spare tyre, inflation and/or transport your vehicle to the nearest repairer.

Locked in keys:

You've locked your keys in your car! Roadside Assistance can help by attempting a forced entry into your car to recover the locked in keys. Note, this can only be requested and instructed by the registered vehicle owner.

Emergency fuel:

Run out of fuel! Roadside Assistance can help if your vehicle has run out of fuel on the roadside, we can deliver up to 5 litres of petrol or diesel or transport your vehicle to the closest refuelling depot at our discretion.

Technical advice & support:

Need some advice or support? Many of Roadside Assistance telephone operators are mechanics, we can help solve and assist many cases over the phone. For example, warning lights, operation of vehicle components, immobilisers, alarms, as well as matters such as travel advice.

CVI Comprehensive Vehicle Insurance

With ROADSIDE

PRODUCT SUMMARY

DAY ONE COVER

Janssen's Comprehensive Vehicle Insurance covers loss or damage to your vehicle.

Commercial or Business Use Cover.

Taxis and Ride-sharing Uber, Zoomy, Ola Cover. We are an Uber business partner.

Janssen's CVI covers you for unexpected events such as fire, theft, and collisions, whether it's your fault or not, and covers the cost for emergency accommodation, transport, repairs and towing costs. Legal Liability Cover of \$1,000,000 for third party damages.

- ✓ Total loss
- ✓ Damage repairs
- ✓ Fire damage
- ✓ Theft
- ✓ Damage to someone else's car
- ✓ Vehicle removal
- ✓ Transport to get you home
- ✓ Approved repair work guarantee

Roadside Assistance 24 Hours/365 days a year with unlimited call outs

Flat battery jump start, locked keys assistance, flat tyre assistance, emergency fuel, towing, technical advice. This is a nationwide service. Unlimited call outs per year with no dollar limit on road services. Limited to one call out, per event.

Please refer to policy documents for policy terms, conditions, exclusions, and for exact limits and policy wording.

CUSTOMER CARE PACKAGE:

A customer care package to the value of \$5,000 is included in your comprehensive vehicle insurance and available to you with a valid and approved claim:

- ✓ **Trailer cover up to \$1,000**
- ✓ **Child Restraints up to \$1,000**
- ✓ **Towing up to \$1,000**
- ✓ **Accessories cover up to \$1,000**
- ✓ **Accommodation and rental car cover up to \$1,000**

Glass Cover:

You are covered when claiming for the repair or replacement of any windscreen, window or sunroof. When there are no other damages to your vehicle, you are not required to pay any excess when claiming for Glass cover (excluding Commercial or Business Use vehicles, excess is shown on the Policy Certificate). Customer care only applies to accepted claims under this policy

ROADSIDE ASSIST

Unlimited callouts. 24 hours a day. 365 Days a year.

GAP *Guaranteed Asset Protection*

PRODUCT SUMMARY

DAY ONE COVER

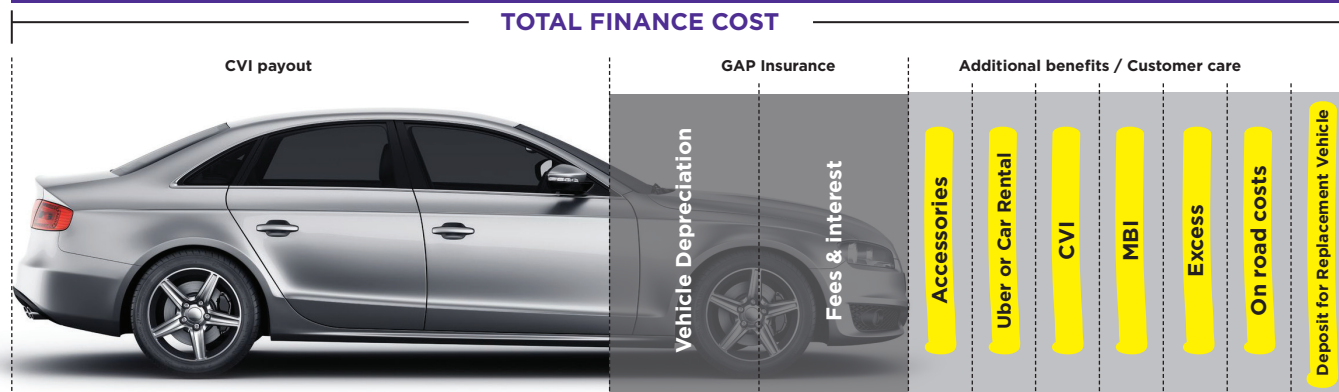
Gap insurance covers the difference (the GAP) between what your vehicle is worth and how much you owe on the car.

Did you know if your vehicle is written off while it is on finance, there is potentially a shortfall between your comprehensive vehicle insurance payment and the amount you still have to pay to your finance company?

When there is a total loss under your comprehensive vehicle insurance, there may be a GAP between your loan settlement and the comprehensive vehicle payment, this shortfall is what we will pay.

Janssen's GAP Insurance covers you for the difference between your Comprehensive Vehicle Insurance payment and the finance on your vehicle up to a chosen shortfall amount.

Janssen's Customer Care Package offers an additional financial benefit of up to \$5,000 related to the finance contract.



CUSTOMER CARE PACKAGE:

In the event of a total loss through theft or accident to your car, a customer care package to the maximum value of \$5,000 is included in your GAP insurance, with a valid and approved claim:

- On road costs for replacement vehicle up to \$395**
- Janssen's one-year Comprehensive Vehicle Insurance for replacement vehicle up to \$1,000**
- Excess in relation to the Total Loss Vehicle, to a maximum of \$500**
- Car rental or Uber allowance of up to \$100 a day for 5 days after total loss of vehicle**
- Janssen's MBI for replacement vehicle up to a maximum value of \$1,000**
- Accessories financed on previous vehicle up to a maximum value of \$1,000**
- Deposit for a replacement vehicle up to a maximum value of \$1,000**

(Please see policy documents for the extent of your cover and full terms and conditions)

Please refer to policy documents for policy terms, conditions, exclusions, and for exact limits and policy wording.

PRODUCT SUMMARY

DAY ONE COVER

Covid-19 Pandemic Cover

This policy will cover you in the event you are affected by Covid -19 under one of the following listed insured event, Pandemic Lockdown, Redundancy, Business Interruption.

Financial Protection for your Loved ones:

Your policy also pays out a lump sum to a maximum total limitation of \$200,000 as per you policy document at the time of event of your death or terminal illness. This will help ease the financial burden on your family, and give you peace of mind knowing they will be looked after financially should the worst happen.

EMPLOYEE:	SELF-EMPLOYED:	EVERY DAY LIFE:
Pandemic Lockdown, Redundancy, Accident, Life Cover, Terminal Illness, Disablement, Suspension, Hospitalisation, Serious Medical Trauma, Home Health Aide, Customer Care Package. For people in full-time permanent employment (More than 30 hours per week)	Pandemic Lockdown, Business Interruption, Accident, Life Cover, Terminal Illness, Bankruptcy, Hospitalisation, Disablement, Serious Medical Trauma, Home Health Aide, Customer Care Package. For people who are self employed (More than 30 hours per week)	Life Cover, Terminal Illness, Accident, Hospitalisation, Serious Medical Trauma, Home Health Aide, Customer Care Package. For people not in full-time permanent employment or self-employed (Less than 30 hours per week)

Credit Contract Insurance Options

There are three different options of Credit Contract Insurance available to you. It is important you pay special attention to the information on the option of cover you have selected. Credit Contract Insurance is designed to protect you and your family's financial situation in event of the unexpected.

Please refer to policy documents for policy terms, conditions, exclusions, and for exact limits and policy wording.

CUSTOMER CARE PACKAGE:

- ✓ **Redundancy Cash Payment of \$1,000 for the first 90 days**
- calculated on a daily rate
- ✓ **Business Interruption Cash Payment of \$1,000 for the first 90 days**
- calculated on a daily rate
- ✓ **Rental car and Uber cover \$1,000**
- ✓ **Medical/Doctor prescription \$1,000**
- ✓ **Employment consultants \$500 (Employee category only)**
- ✓ **Medical Aids and Equipment \$1,000**
- ✓ **Ambulance Cover \$1,000**
- ✓ **Funeral Cover \$1,000**

Customer care benefits apply to the related insurance event for which you are covered based on your selected cover category, the claim you are making and claim approval.

*Please see policy documents.

LPI Lifestyle Protection Insurance

PRODUCT SUMMARY

DAY ONE COVER

Set Monthly benefit to suit your needs:

Tailored monthly benefit to suit your lifestyle, financial commitments and expenses. You can set your monthly benefit at any amount from \$100 to \$5,000* per month for up to a maximum of five years (60 months).

Financial Protection for your Loved ones:

Your policy also pays out a lump sum up to the maximum value of \$100,000* in the event of your death or terminal illness. This will help ease the financial burden on your family, and give you peace of mind knowing they will be looked after financially should the worst happen.

EMPLOYEE:	SELF-EMPLOYED:	EVERY DAY LIFE:
Pandemic Lockdown, Redundancy, Accident, Life Cover, Terminal Illness, Disablement, Suspension, Hospitalisation, Serious Medical Trauma, Home Health Aide, Customer Care Package. For people in full-time permanent employment (More than 30 hours per week)	Pandemic Lockdown, Business Interruption, Accident, Life Cover, Terminal Illness, Bankruptcy, Hospitalisation, Disablement, Serious Medical Trauma, Home Health Aide, Customer Care Package. For people who are self employed (More than 30 hours per week)	Life Cover, Terminal Illness, Accident, Hospitalisation, Serious Medical Trauma, Home Health Aide, Customer Care Package. For people not in full-time permanent employment or self-employed (Less than 30 hours per week)

Lifestyle Protection Cover Options

There are three different options of LifeStyle Protection cover available to you. It is important you pay special attention to the information on the option of cover you have selected.

LifeStyle Protection Insurance is designed to protect you and your family's financial situation in event of the unexpected.

**Please refer to policy documents for policy terms, conditions, exclusions, and for exact limits and policy wording.*

CUSTOMER CARE PACKAGE:

- Day One Cover
- Monthly benefit paid directly to you*
- No excess
- ACC shortfall
- Protects your credit rating

ADDITIONAL CUSTOMER CARE BENEFITS:

- Rental car and Uber cover \$1,000
- Medical/Doctor prescription \$1,000
- Employment consultants \$500 (Employee category only)
- Medical Aids and Equipment \$1,000
- Ambulance Cover \$1,000
- Funeral Cover \$1,000

Additional customer care benefits apply to the related insurance event for which you are covered based on your selected cover category, the claim you are making and claim approval.

**Please see policy documents.*



PRODUCT SUMMARY

Elite Cover offers you a more enhanced Mechanical Breakdown Insurance coverage with up to \$10,000 claim entitlement and increased benefits. This policy is designed to protect your quality vehicle investment.

DAY ONE COVER

Elite Specialised Cover

Air bag sensors, air conditioning gas, air suspension bellows, air suspension compressor, air suspension lines, engine oil filter, fluids, height control module, lambda sensors, NOX sensors, O2 sensors, oils, seat mat sensors, and shock absorbers.

Our Warranty is Transferable without Fees!

The ability to transfer the warranty adds value to your car! Your warranty is FULLY TRANSFERABLE FREE OF CHARGE if you decide to sell your car, the balance of the warranty goes with it to the new owner. Imagine this scenario: if you found two cars on the internet, identical in every way, but one had an 18 month extended warranty already in place, which one would you buy? Conditions apply: no claims against warranty and servicing up to date.

Roadside Assistance 24 Hours/365 days a year with unlimited call outs

Flat battery jump start, locked keys assistance, flat tyre assistance, emergency fuel, towing, technical advice. This is a nationwide service. Unlimited call outs per year with no dollar limit on road services. Limited to one call out, per event.

Minimal Exclusions:

Only 6 Electric / Mechanical components are excluded from Elite cover:

Batteries, seat belts, exhaust system, tyres, door keys and remotes. Components excluded if replacement is required due to wear and tear: clutch assembly, brake pads, suspension components.

Factory Audio Cover included!

Please refer to policy documents for policy terms, conditions, exclusions, and for exact limits and policy wording.

CUSTOMER CARE PACKAGE:

Should your car be undergoing insured repairs after authorisation by Janssen Insurance, then you are entitled to a \$2,000 customer care package:

- Car Hire up to \$500**
(for repairs taking longer than 48 hours, excluding weekends and public holidays)
- Towing up to \$500**
- Hotel/Motel Accommodation up to \$500**
(if you are over 100 kms away from home)
- Credit Payments up to \$500**
(when breakdown takes longer than 30 days from date of repair authorisation)

(Please see policy for full terms and conditions)

ROADSIDE ASSIST

Unlimited callouts. 24 hours a day. 365 Days a year.

EliteCover⁺

With ROADSIDE

PRODUCT SUMMARY

Elite Cover offers you a more enhanced Mechanical Breakdown Insurance coverage with up to \$5,000 claim entitlement and increased benefits. This policy is designed to protect your quality vehicle investment.

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Elite Specialised Cover

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Batteries, seat belts, exhaust system, tyres, door keys and remotes. Components excluded if replacement is required due to wear and tear: clutch assembly, brake pads, suspension components.

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CUSTOMER CARE PACKAGE:

Should your car be undergoing insured repairs after authorisation by Janssen Insurance, then you are entitled to a \$2,000 customer care package:

- ✓ **Car Hire up to \$500**
(for repairs taking longer than 48 hours, excluding weekends and public holidays)
- ✓ **Towing up to \$500**
- ✓ **Hotel/Motel Accommodation up to \$500**
(if you are over 100 kms away from home)
- ✓ **Credit Payments up to \$500**
(when breakdown takes longer than 30 days from date of repair authorisation)

(Please see policy for full terms and conditions)

ROADSIDE ASSIST

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^{ELITE} EcoCover

With *ROADSIDE*

PRODUCT SUMMARY

Elite Eco Cover offers you a more enhanced Mechanical Breakdown Insurance coverage with higher claim entitlement and increased benefits for your Hybrid/EV vehicle.

Hybrid/EV vehicles are very different to a standard car. The way they operate mechanically and electrically, the components that drive the vehicle, the way they are maintained, and most importantly the potential mechanical and electrical issues that may arise. This policy is specifically designed for these types of vehicles to address these fundamental differences and to ensure a quick and smooth repair process should any mechanical and/or electrical faults occur.

DAY ONE COVER

Parts Covered Specifically for EV/Hybrid Vehicles:

Battery Current Sensor, Battery Module, Battery Monitoring Unit, Charger, Cooling Fans, DC/DC Converter, Electric Coolant Pump, Electric Generator, High Voltage Cables, High Voltage Relays, Inverter PCU, Motor Generator, Power Module, Reduction Drive, Regeneration Braking, Traction Motor

Our Warranty is Transferable without Fees!

The ability to transfer the warranty adds value to your car! Your warranty is FULLY TRANSFERABLE FREE OF CHARGE if you decide to sell your car, the balance of the warranty goes with it to the new owner. Imagine this scenario: if you found two cars on the internet, identical in every way, but one had an 18 month extended warranty already in place, which one would you buy? Conditions apply: no claims against warranty and servicing up to date.

Roadside Assistance 24 Hours/365 days a year with unlimited call outs

Flat battery jump start, locked keys assistance, flat tyre assistance, emergency fuel, towing, technical advice. This is a nationwide service. Unlimited call outs per year with no dollar limit on road services. Limited to one call out, per event.

Factory Audio Cover Included!

Please refer to policy documents for policy terms, conditions, exclusions, and for exact limits and policy wording.

CUSTOMER CARE PACKAGE:

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- ✓ **Towing up to \$500**
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(if you are over 100 kms away from home)
- ✓ **Credit Payments up to \$500**
(when breakdown takes longer than 30 days from date of repair authorisation)

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