

**Pacific Toyota**



# **Vehicle Protection Plan**

## VEHICLE PROTECTION PLAN CLAIMS PROCESS

- 1/ If you are within 100kms of our Cairns dealership or located in remote Far North Queensland please contact Pacific Toyota, or bring the vehicle to the service department
- 2/ If you are more than 100kms from the dealership, please contact the claims administrator on 1800 817 743 to lodge a claim. At this stage you will be asked to provide documentation and service history.
- 3/ You will be asked to go to an accredited workshop of your choice to authorise a diagnosis of the concern with the vehicle. Once you have authorised the diagnosis, we will require a written quotation of the required repair to be forwarded via email to [claims@motorone.com](mailto:claims@motorone.com) for review.
- 4/ Once the quotation has been received it will be passed onto the claims team and also Pacific Toyota for approval. The claims department will authorise the repairer to proceed with the repair ASAP.

Claims administration office hours are 9am to 5pm (E.S.T)

**Claims number is 1800 817 743**

## WELCOME

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Congratulations on the purchase of your quality vehicle from Our Dealership.

Once a vehicle has successfully passed the service history check and service inspection, you can be sure that it offers excellent quality and value for money and Our commitment to service including roadside assistance will provide you with peace of mind.

We are pleased to be able to offer You this Vehicle Protection Plan for Your Vehicle. The Plan applies in addition to, and does not limit or replace, Your statutory rights as a consumer under the Australian Consumer Law (see page [8] of this Plan).

One of the advantages of buying a vehicle from Our Dealership is the reassurance and peace of mind of having a professional repair service delivered by Our Dealership.

This booklet contains the terms and conditions of the coverage and other benefits We provide under the Plan. Please pay particular attention to the sections covering servicing requirements in order to access the coverage provided by the Plan. The definitions used throughout this booklet can be found on page [10].

## THE PLAN

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If the servicing requirements and other conditions specified in this Vehicle Protection Plan are met by You, Our Dealership will pay the reasonable costs of repairing the Failure of Covered Components in Your Vehicle. We provide you the additional benefit of roadside assistance.

## THE BENEFITS

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Your Vehicle Protection Plan includes:

- Repair of the Failure of Covered Components for the duration of coverage set out below up to the value specified in the Application Page per repair claim and the maximum total value specified in the Application Page for all repair claims You make under the Plan. All repairs are undertaken by Our Dealership or unless you are greater than 50kms from our dealership, See page [7]. For details of the Covered Components that are protected under the Plan, See pages [5] to [7].
- Roadside assistance for the period specified on the Application Page provided by Our preferred service provider. More details about this service can be found in the Roadside Advantage Program brochure.

There are some things which can cause Failure to a Covered Component and cannot be warranted by Our Dealership. Usually these will be things that are beyond Our reasonable control or things which can expose Your Vehicle to an increased risk of Failure. It is important to read the exclusions and understand which Covered Components are included within the Plan You hold. See pages [4] to [7].

There are also conditions that apply to how You maintain Your Vehicle that determine how and when You can make a repair claim under this Vehicle Protection Plan. For example, it is Your responsibility to make sure You maintain the roadworthiness of Your Vehicle from the time You accept delivery of Your Vehicle. For more details about the conditions and exclusions, see pages [4] to [7].

An important requirement is for You to have all Your Vehicle's servicing performed in accordance with the manufacturer's warranty whilst it applies, and at the subsequent service periods identified in this booklet. For more details about servicing requirements, see page [3].

## DURATION OF COVERAGE

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Coverage for Failure of Covered Components under the Vehicle Protection Plan commences on, the expiry of any manufacturer's warranty, or the date specified in the Application Page.

The Vehicle Protection Plan, and the coverage provided under the Plan, will expire on the earlier of:

- 3 years from the commencement of coverage; or
- Once Your Vehicle has travelled 175,000 kilometres in total.

Roadside assistance coverage will commence on date specified on the Application Page. The duration of the roadside assistance is also as set out in the Application Page or until your Vehicle Protection Plan expires.

Our Dealership's liability for any repair claims for Failure of Covered Components involving Your Vehicle will end when the Plan expires (as set out above) and/or when the maximum monetary limits for all repair claims has been exhausted. Please refer to the Benefits section on page [2] and the Application Page and the Claim Limits section on pages [5] to [7] for the claim limit of Your Plan.

## VEHICLE SERVICING REQUIREMENTS

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Maintaining the mechanical and operational standard of Your Vehicle over its lifetime is critical to ensure the safety and long life of Your Vehicle.

In order to access coverage under this Vehicle Protection Plan, You are required to follow the service and maintenance schedule that applies to Your Vehicle at all times from the date of delivery of Your Vehicle. All services of Your Vehicle must be performed by a licensed mechanical workshop at the required intervals as this will maintain the validity of the Plan. Failure to follow the servicing requirements may result in Our Dealership refusing to cover the repair costs for a Failure of a Covered Component.

If Your Vehicle is under manufacturer's warranty – If Your Vehicle is still under the manufacturer's warranty, servicing must be undertaken in accordance with the manufacturer's recommendations until the manufacturer's warranty expires.

If Your Vehicle's manufacturer's warranty period has expired – You are required to service Your Vehicle every 6 months or every 10,000 kms whichever occurs first.

If You are unsure about the servicing requirements that apply to Your Vehicle, contact Our Dealership immediately. Our Dealership contact details are on the Application Page.

**FAILURE TO COMPLY WITH THESE SERVICING REQUIREMENTS WILL RESULT IN US  
CANCELLING THE VEHICLE PROTECTION PLAN AND WE MAY REFUSE TO PAY  
YOUR CLAIM.**

## EXCLUSIONS

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Repair claims for Failure of Covered Components will not be paid by Our Dealership if any of the following occurs:

- a. Any Failure of a part which is not listed, under 'Covered Components' for the Vehicle Protection Plan that You hold.
- b. Any Covered Component which is damaged due to overheating.
- c. Any bearing and coupling or moving joint protected by a boot or mounting where that boot or mounting has split or broken.
- d. Any accidental damage suffered to Your Vehicle or damage to Covered Components which is caused due to impact, collision, fire, flood, earthquake or theft.
- e. Any failure caused by Your negligence or the negligence of another person (other than Us) that causes loss or damage to Your Vehicle.
- f. Any Failure as a result of the modification of Your Vehicle.
- g. Any Failure of Covered Components caused by normal wear and tear relative to the age of the vehicle and the number of kilometres travelled.
- h. Any Failure of Covered Components related to known manufacturer recalls and modifications.
- i. Any repairs to Your Vehicle that are performed by someone other than Our Dealership or Our nominated agent or have been undertaken without Our prior consent or the prior authorisation of the Administrator.
- j. Your Vehicle is used in competitions, racing events, rallying, stunts or any other sporting or non-standard use including testing for racing or commercial uses such as a taxi or for a ride sharing service.
- k. You fail to service Your Vehicle in accordance with the manufacturer's recommendation and the terms and conditions of this Plan and this directly or indirectly causes a Failure of a Covered Component.
- l. You fail to maintain your vehicle in a roadworthy condition.
- m. If following a Failure of a Covered Component, You continue to drive Your Vehicle and do not exercise reasonable care to minimise the damage to one or more Covered Components.
- n. Your Vehicle is not operated in accordance with manufacturer's instructions and the Vehicle's design and specifications and this causes the Failure of the Covered Components.

- o. Any consequential loss, damage, cost or liability including loss of profit or use, incurred or suffered by You or any other person as a result of the Failure of a Covered Component or an inability to use Your Vehicle).

Our Dealership is not responsible for repairing or replacing any parts (including a Covered Component) if the loss or damage could have been prevented by You acting reasonably when You first knew or suspected there was a problem with Your Vehicle. We are not liable at all for loss or damage caused by a failure to take reasonable steps to minimise the loss or damage by acting promptly to deal with the problem - for example, seeking repair or replacement immediately and not driving Your Vehicle.

Taking reasonable care to minimise damage to Your Vehicle means when a defect becomes known or apparent to You or a driver of Your Vehicle, or it is suspected by You or a driver of Your Vehicle (for example by illumination of warning lights, fluid leaks, steam, smoke or unusual smell or sounds), You will immediately seek assistance, contact Our Dealership or Our Administrator, have the defect diagnosed by a mechanic as soon as possible and not continue to drive Your Vehicle.

Our Dealership is not liable under this Vehicle Protection Plan for any cost, loss or damage beyond what is expressly stated in this Plan.

## COVERED COMPONENTS AND CLAIM LIMITS

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Our Dealership will repair or replace the following mechanical components, when repair or replacement is caused by mechanical breakdown, or Failure of the parts as follows (subject to the terms and conditions of this Vehicle Protection Plan including the limits of the Plan You hold for Your Vehicle). Our Dealership warrants the quality of all repairs that We undertake during the period of Your Vehicle Protection Plan.

### Engine - Up to \$3,000

All internally lubricated parts, including: Balance Shafts, Camshafts, Camshaft Pulley, Camshaft Tower, Connecting Rods, Big End Bearings, Cranks haft and Main Bearings, Distributor Oil Sender Unit, EGR Valve, Factory Fitted Turbo, Harmonic Balancer, Idler Pulleys, Lifters, Oil Pressure Relief Valve, Oil Pump, Piston Rings, Gudgeon Pins, Pistons, Push Rods, Rocker Arms & Shafts, Throttle Cables, Throttle Linkages, Timing Belt Pulleys, Timing Chain, Timing Gear Valves, Valve Guides, Valve Springs, Valve Stem Seals, Waste Gates Flywheel, Flex Plate, Starter Ring Gear. Excluded from this cover are: Cylinder Heads Engine Block or Barrels or blown Head Gaskets.

### Differential/Drive Line - Up to \$3,000

Axle Hub Bearings, Axle Shafts, Bearings, Bushings, Centre Bearings, Bushings, Centre Bearings, Crown Wheel & Pinion, Front Hub Bearings, Gears, Half Shafts, Limited Slip Clutch, Park, Locking Hub Assemblies, U & CV Joints, Drive Shafts, Swivel Hubs, Drive Axle Housing if damages are due to failure of internally lubricated components.

## Braking System - Up to \$3,000

Brake Linkages, Brake Pressure Limiter, Handbrake Cable, Calipers, Handbrake Mechanism, Hydraulic Lines, Master Cylinder, Brake Booster Unit, Proportioning Valve, Brake Pedal Box, Wheel Cylinders

## Suspension - Up to \$3,000

Sway Bar Bushes, Bump Stop Cushions, Control Arms, Radium Rod Bushes, Steering Rack Mounts, Tension Rod, Top & Bottom Ball Joints, Wheel Bearings and Stub Axles

## Fuel Management System - Up to \$3,000

Fuel Pumps, Fuel Sender Unit, Fuel Relay, Injector Pump, Pressure Regulator, Vacuum Pump, Injectors, Accelerator Pump, Solenoids

## Transmission - Up to \$3,000

All internal mechanical parts including Accumulators, Bearings, Chain & Sprockets, Clutch & Band Assemblies, Electric Shift Control Unit, Gears, Interlock Control Unit, Solenoid, Inhibitor Switch, Oil Pump, Over Drive Clutch, Pressure Switches, Selector Forks, Selector Shafts, Servo Units, Synchromesh Assembly, Valve Body, Speedo Transducer, Transmission

## Clutch Assembly - Up to \$3,000

Clutch Master & Slave Cylinder, Clutch Fork, Pressure Plate, Spigot Bearing, Clutch Linkage, Throw Out Bearing, Clutch Cable, Clutch Pedal Box

## Electronics/Electro-Mechanical - Up to \$3,000

Central Locking Actuator, Door Light Actuator & Switch, Electric Boot Release, Engine Management Computer, Air Suspension Compressor, Alternator Starter Motor, Voltage Regulator, Hazard Light Switch, Headlight Switches, Indicator Switches, Key Remote, Power Seat Motors, Rear De-mister Switch Remote Fuel Release Mechanism and Cable, Headlight Motor, Sun Roof Motor, Window Motors, Window Regulators, Windscreen Washer Motors Windscreen Wiper Arms & Linkages, Wiper Motor, Wiper Switches, Load Levelling Sensor, Aerial Motor, Mirror Motors, Mirror Switch, Mechanical Switches

## Cooling System - Up to \$3,000

Radiator Cooling Fan Motor, Electric Fan Thermostat, Fan Hub, Thermostat, Water Pump, Heater Tap

## Steering - Up to \$3,000

Centre Links, Idler Arms, Pitman Arms, Power Steering Pulley, Power Steering Pump, Steering Column & Bushes, Steering Lock, Steering Rack, ie. Rod Ends, Tilt Lever, Power Steer Box



## Air-Conditioning - Up to \$3,000

A/C Switch, Compressor, Compressor Bearings, Compressor Clutch, Recycle Vent Flap, Blendor Motor, Idler Pulley, Idler Pulley Bearing, TX Valve, Vacuum Control Switch

## Other - Up to \$3,000

Seals & Gaskets will be replaced only when such replacement is required in the normal course of repair of a covered component

## CONDITIONS AND MAKING A CLAIM

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In the event of a claim arising under this Vehicle Protection Plan, You must do the following:

- Return Your Vehicle to the service department of Our Dealership. Ensure You have this booklet with You and Your service records are complete. Our service department will engage with the Administrator for authorisation prior to conducting any repairs.
- If Your Vehicle cannot be driven, You should have Your Vehicle towed or transported to the service department of Our Dealership. Any costs associated with towing or transportation will be at Your Own expense unless towing and transportation costs are covered by roadside assistance.
- Minimise where possible the liability of Our Dealership. This means You should not drive Your Vehicle, when to do so may cause further damage to the Covered Components. If You do this, We may not pay all or part of Your claim and in some cases, We may decide to cancel this Vehicle Protection Plan.
- If You require repairs but You are more than 50 kilometres from the service department of Our Dealership, You must contact Our Dealership and obtain Our Dealership's authorisation prior to any repairs taking place.
- If You fail to comply with any of these required procedures, You will not be reimbursed or compensated for any associated costs that You incur.

You must bear all other costs in connection with making a claim under this Plan including the costs of delivery and collection of the vehicle to and from Our Dealership's service centre and diagnostic costs if a claim is not approved. Ask Our Dealership for details of the diagnostic costs.

## WHEN WE WILL CANCEL THE PLAN

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- Our Dealership will cancel the Vehicle Protection Plan if any of the following events occur:
- You fail to have Your Vehicle in accordance with the Plan after a reminder is sent to You that Your Vehicle is due for servicing.
- Your Vehicle is used in competitions, racing events, rallying, stunts or any other sporting or non-standard use including use as a taxi or for a ride sharing service.
- If following a Failure of a Covered Component, You continue to drive Your Vehicle and do not exercise reasonable care to minimise the damage to one or more Covered Components.
- You breach any of the other terms and conditions of this Plan and this unfairly prejudices Our position.

You can cancel this Plan at any time by telephoning Our Dealership and quoting the contract number. Our Dealership contact details are on the Application Page.

All benefits under this Plan will immediately end when Your Plan is cancelled. Our Dealership will inform You of the cancellation date. We will not provide any refund of the amount paid for the Plan in the following circumstances:

- The Plan has been financed by a financier – We will provide a refund to the financier only;
- You have made a previous claim on the Plan.

If no repair claim has been made at the date of Your cancellation, We will pay a pro-rata refund for the period of the Plan which remains and has been unused by You.

## STATUTORY CONSUMER GUARANTEES

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The benefits to You given by this Vehicle Protection Plan include guarantees as to the quality of your Vehicle and its components (goods), as well as guarantees as to the quality of any repairs we undertake to those goods (services). These benefits are in addition to the rights and remedies of the consumer under law in relation to the goods and services the subject of this Plan.

Our goods and services come with guarantees that cannot be excluded under the Australian Consumer Law. For major failures with the service, you are entitled:

- To cancel your service contract with us; and
- To a refund for the unused portion, or to compensation for its reduced value.

You are also entitled to choose a refund or replacement for major failures with goods. If a failure with the goods or a service does not amount to a major failure, you are entitled to have the failure rectified in a reasonable time. If this is not done you are entitled to a refund for the goods and to cancel the contract for the service and obtain a refund of any unused portion. You are also entitled to be compensated for any other reasonably foreseeable loss or damage from a failure in the goods or service.

In some cases the protection given by this Vehicle Protection Plan may overlap with the rights and remedies available under the Australian Consumer Law and other laws in relation to the goods or services to which the Vehicle Protection Plan relates. This Plan does not take away or limit such rights.

## PRIVACY

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We are committed to protecting Your privacy. We use the personal information You provide to Us to administer this Vehicle Protection Plan including assessing Your benefits, rights and services in relation to the Plan, and managing a claim under the Plan.

We may provide Your information to a person who assists Us, such as the Administrator or any other person involved in providing the benefits to You (including the roadside assistance providers) or to people who act for us such as our lawyers or adviser, if there is a dispute involving You. If You don't provide personal information to Us, We may not be able to provide the Plan to You or process Your Claim.

Your information may be given to a person located outside of Australia if We are seeking information or services from parties located overseas or if We are storing data including customer details with a service provider located outside Australia. We will try to tell You where those parties are located and seek Your consent before disclosing Your information to them. We will not trade, rent or sell Your information.

You can check and amend the personal information We hold about You at any time, by requesting access from Us. For information about how to access the personal information We hold about You, how to have the information corrected and how to complain if You think We have breached the privacy law, ask Us for a copy of Our Privacy Policy or visit Our website.

## CONTACT DETAILS

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The Vehicle Protection Plan is provided by Our Dealership. Our Dealership contact details are on the Application Page. Please note, Our Administrator is not a party to this Vehicle Protection Plan and will not be held financially liable to pay a claim or make any payment other than as Our agent and on Our behalf and is authorised to administer the claims in accordance with the terms and conditions of this Plan.

## DEFINITIONS

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Within this booklet, the following definitions apply:

Administrator means MotorOne Group Pty Ltd trading as Customers For Life (ABN 31 097 188 219) or any person that We authorise to administer this Vehicle Protection Plan from time to time.

Application Page means the document headed 'Vehicle Protection Plan Application Page' which is appended to the inside cover of this booklet. It lists information identifying You, Your Vehicle, the contract number for Your Vehicle Protection Plan, the type of Plan and other vital information.

Covered Components means the parts described as Covered Components in this booklet which are included in the Basic Plan.

Failure means the unexpected or sudden failure of a part in Your Vehicle which has failed solely because of its condition and not because of the action or non-action of other parts which are not Covered Components. For example, noise does not necessarily constitute a failure.

Our Dealership means the motor vehicle dealership from which You purchased Your Vehicle and detailed on the Application Page.

Plan means the Vehicle Protection Plan described in this booklet and the Application Page.

Vehicle or Your Vehicle means the vehicle described on the Application Page.

Vehicle Protection Plan means the Vehicle Protection Plan described in this booklet and the Application Page.

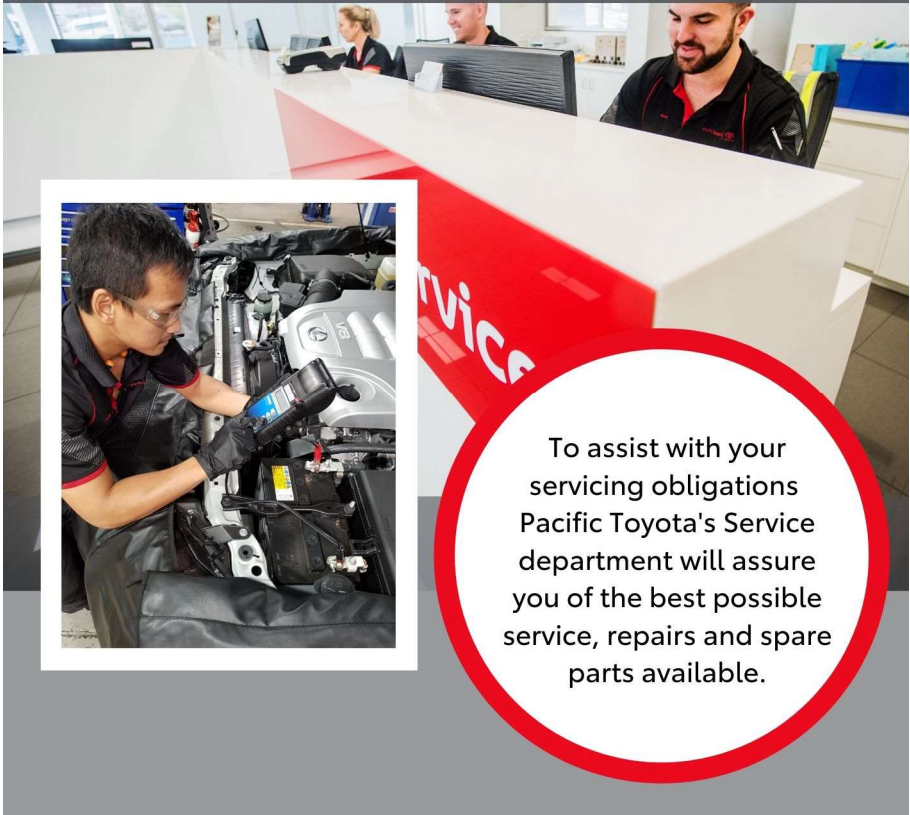
We, Us or Our means Our Dealership.

You or Your means the person identified as the owner of the Vehicle on the Application Page

## SERVICING

To be eligible to make a claim under this plan, you must have your vehicle serviced in accordance with the manufacturer's specifications during the manufacturer warranty period.

After expiry of the manufacturer's warranty period, you must have the vehicle serviced at a licensed motor mechanic at intervals that do not exceed ten thousand (10,000) kilometres or six (6) months, whichever occurs first.



To assist with your servicing obligations Pacific Toyota's Service department will assure you of the best possible service, repairs and spare parts available.

## SERVICE AND MAINTENANCE RECORD

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If you have any queries regarding the service or maintenance of your vehicle, refer to this Vehicle Protection Plan or contact Our Dealership.

### SERVICE 1

*Authorised Service Agent Stamp*

Date Completed: \_\_\_/\_\_\_/\_\_\_

Odometer Reading: \_\_\_\_\_kms

### SERVICE 5

*Authorised Service Agent Stamp*

Date Completed: \_\_\_/\_\_\_/\_\_\_

Odometer Reading: \_\_\_\_\_kms

### SERVICE 2

*Authorised Service Agent Stamp*

Date Completed: \_\_\_/\_\_\_/\_\_\_

Odometer Reading: \_\_\_\_\_kms

### SERVICE 6

*Authorised Service Agent Stamp*

Date Completed: \_\_\_/\_\_\_/\_\_\_

Odometer Reading: \_\_\_\_\_kms

### SERVICE 3

*Authorised Service Agent Stamp*

Date Completed: \_\_\_/\_\_\_/\_\_\_

Odometer Reading: \_\_\_\_\_kms

### SERVICE 7

*Authorised Service Agent Stamp*

Date Completed: \_\_\_/\_\_\_/\_\_\_

Odometer Reading: \_\_\_\_\_kms

### SERVICE 4

*Authorised Service Agent Stamp*

Date Completed: \_\_\_/\_\_\_/\_\_\_

Odometer Reading: \_\_\_\_\_kms

### SERVICE 8

*Authorised Service Agent Stamp*

Date Completed: \_\_\_/\_\_\_/\_\_\_

Odometer Reading: \_\_\_\_\_kms

## **Pacific Toyota North Qld**

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[www.pacifictoyota.com.au](http://www.pacifictoyota.com.au)

**Pacific Toyota**

