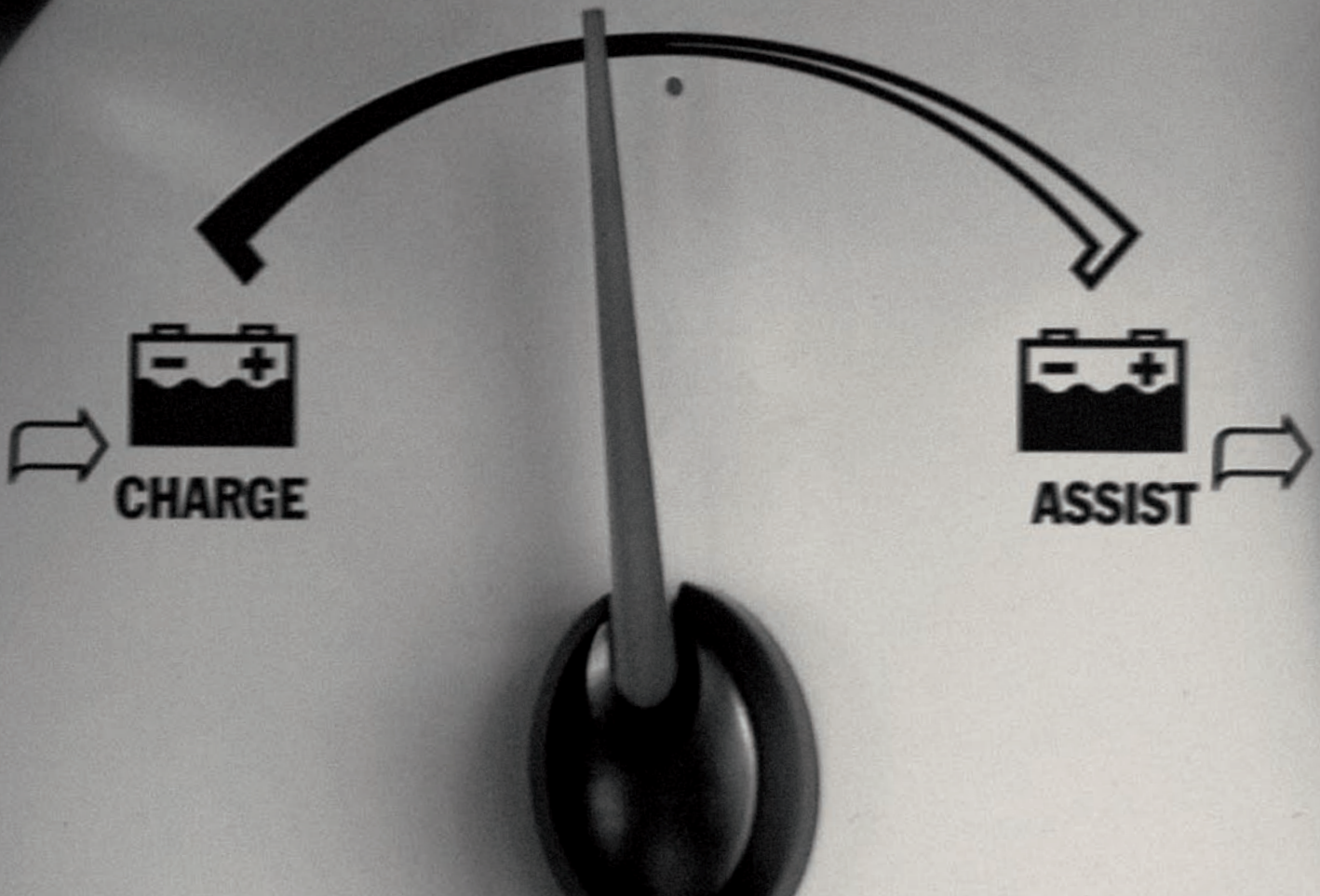


# NZI PERSONAL MOTOR VEHICLE INSURANCE

GET FUEL EFFICIENT – SAVE ON PREMIUMS

Available with NZI Distinction and NZI Echelon policies

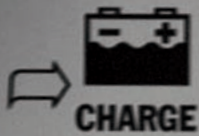


NZI has a longstanding commitment to protect New Zealand's environment for future generations. We do everything we can to conserve energy and natural resources, and are on our way to being carbon-neutral by 2012.

Why do we do this? It's all about 'sustainability' – meeting the needs of the present without compromising on the ability of future generations to meet their own needs.

Now we're taking our sustainability drive one step further, with a new approach to our personal insurance policies. Do your bit to save the environment and we'll reward you with lower premiums on your motor vehicle insurance.





## FUELLING EFFICIENCY: GET FUEL EFFICIENT – SAVE ON PREMIUMS

**We'll reward you for reducing your greenhouse gas emissions.** Hybrid and fuel-efficient vehicles are significantly better for our environment than regular vehicles. They use less fuel, cause less air pollution and produce less carbon dioxide – one of the greenhouse gases behind global warming and the resulting changes to the world's climate.

Hybrids are one of the most fuel-efficient vehicles on the road. You get more kilometres per litre because they use at least two fuel sources – usually petrol complemented by an electric motor powered by a battery that also stores energy for future use. Compared with regular cars of the same size, hybrid vehicles:

- use up to 50% less fuel than regular cars of the same size
- cause up to 90% less air pollution.

**Do your bit – and save.** You can do your bit to help reduce the effects of vehicles on our environment by owning a hybrid or fuel-efficient vehicle.

**Insure your hybrid or fuel-efficient vehicle with NZI, and you'll get a 10% discount on the premium you pay for comprehensive vehicle cover.**

We have defined a 'fuel-efficient vehicle' as a vehicle manufactured in 2005 or later that uses no more than 5.5 litres of fuel per 100 kilometres. To find out if your vehicle qualifies as 'fuel efficient', simply visit the sustainability section of [www.nzi.co.nz](http://www.nzi.co.nz). We source information for this list from [www.fuelsaver.govt.nz](http://www.fuelsaver.govt.nz), which is managed by Land Transport New Zealand.

Talk to your broker about our other sustainable personal motor vehicle insurance benefits – drive less than 5,000 kilometres in any policy year and receive a 10% discount. If you drive a hybrid or fuel efficient vehicle and drive less than 5,000 kilometres in a policy year the maximum combined discount you will receive is 15%.

### BECOME A SMARTER DRIVER: SAVE FUEL

**You can reduce fuel use, on-road costs and air pollution by:**

- removing roof racks or boxes from your car unless you're using them; the air resistance slows the vehicle
- removing excess weight from the boot. Each extra 50 kilogram of load increases fuel consumption by 2%
- avoiding engine idling and over-revving
- limiting your open-road cruising speed to 90 kilometres per hour when it's safe to do so. Compared with 110kph, this saves at least 20% of your fuel
- keeping tyres correctly inflated; soft tyres can waste 10% of fuel and are also dangerous
- checking tyres for uneven wear across the tread width; incorrect wheel alignment wastes fuel
- tuning your vehicle and keeping air filters and spark plugs clean (if the vehicle has them)
- avoiding sudden acceleration or braking, tailgating or cutting in and out of fast traffic
- planning your trips to avoid congested urban traffic and aggressive commuters on the open road. Stop-start queues waste fuel
- using ventilators instead of air-conditioners for cooling; you'll save up to 10% of fuel on a hot day (but note that wide-open windows create air drag at speeds over 50kph)
- turning off the rear window demister once it's done its job, to save 3% of fuel.

Sources: Adapted from [www.sustainablehouseholds.org.nz](http://www.sustainablehouseholds.org.nz), [www.eeca.govt.nz](http://www.eeca.govt.nz).

**Ready to apply?** If you'd like to apply for NZI Personal Motor Vehicle insurance, just talk to your broker. They'll be happy to help.