

# NZI PERSONAL MOTOR VEHICLE INSURANCE

LOWER PREMIUMS FOR FEWER KILOMETRES

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.





## DRIVING THE **CHANGES**: LOWER PREMIUMS FOR FEWER KILOMETRES

**We'll reward you for cutting your kilometres.** It's a fact that vehicles have a significant effect on our environment. They produce carbon dioxide, one of the greenhouse gases behind global warming and the resulting changes to the world's climate. Vehicle emissions also reduce visibility because of smog and haze, and stain buildings.

About 40% of New Zealand's carbon dioxide emissions come from transport, mainly private cars. What's more, New Zealand has the most cars per capita in the world\* and we're putting more of them on the road every day.

**Do your bit – and save.** You can do your bit to help reduce the effects of vehicles on our environment by reducing the kilometres you travel, and therefore the emissions your vehicle(s) produces.

**Drive fewer than 5,000 kilometres in a policy year, and you'll get a 10% discount on the premium you pay for comprehensive vehicle cover.**

Simply let us know the odometer reading when you apply for your insurance and if you can commit to driving less than 5,000 kilometres we'll apply the discount.

Note the premium discount only applies to cars that are fully insured, and all drivers must be over 25 years old. If you drive more than 5,000 kilometres in a policy year simply contact your broker and we'll remove the discount.

Talk to your broker about our other sustainable personal motor vehicle insurance benefits – drive a hybrid or fuel efficient vehicle 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%.

\* Source: World Development Indicators 2006.

### **DOING YOUR BIT – WHAT ELSE CAN YOU DO?**

- When you buy a new car, choose one that's more fuel efficient and produces lower emissions. You may qualify for a further premium discount!
- Check your tyres every week to make sure they're properly inflated.
- Keep your car regularly tuned.
- Plant trees to absorb the carbon your travel generates.
- Try telecommuting from home.

Source: Adapted from [www.greenfleet.org.nz](http://www.greenfleet.org.nz).

### **ESCAPING THE CAR HABIT**

**You can reduce the kilometres your vehicle travels by:**

- walking, cycling or taking public transport like buses and trains
- carpooling with your colleagues
- combining errands on a single journey
- before you get into your car, asking yourself, "Do I need to make this trip at all?" Can the errand be done another way? Could you use the Internet or phone to 'do the walking'?
- If you have to travel, try to do it outside peak hours when you could get caught in traffic.

Source: Adapted from [www.sustainablehouseholds.org.nz](http://www.sustainablehouseholds.org.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.