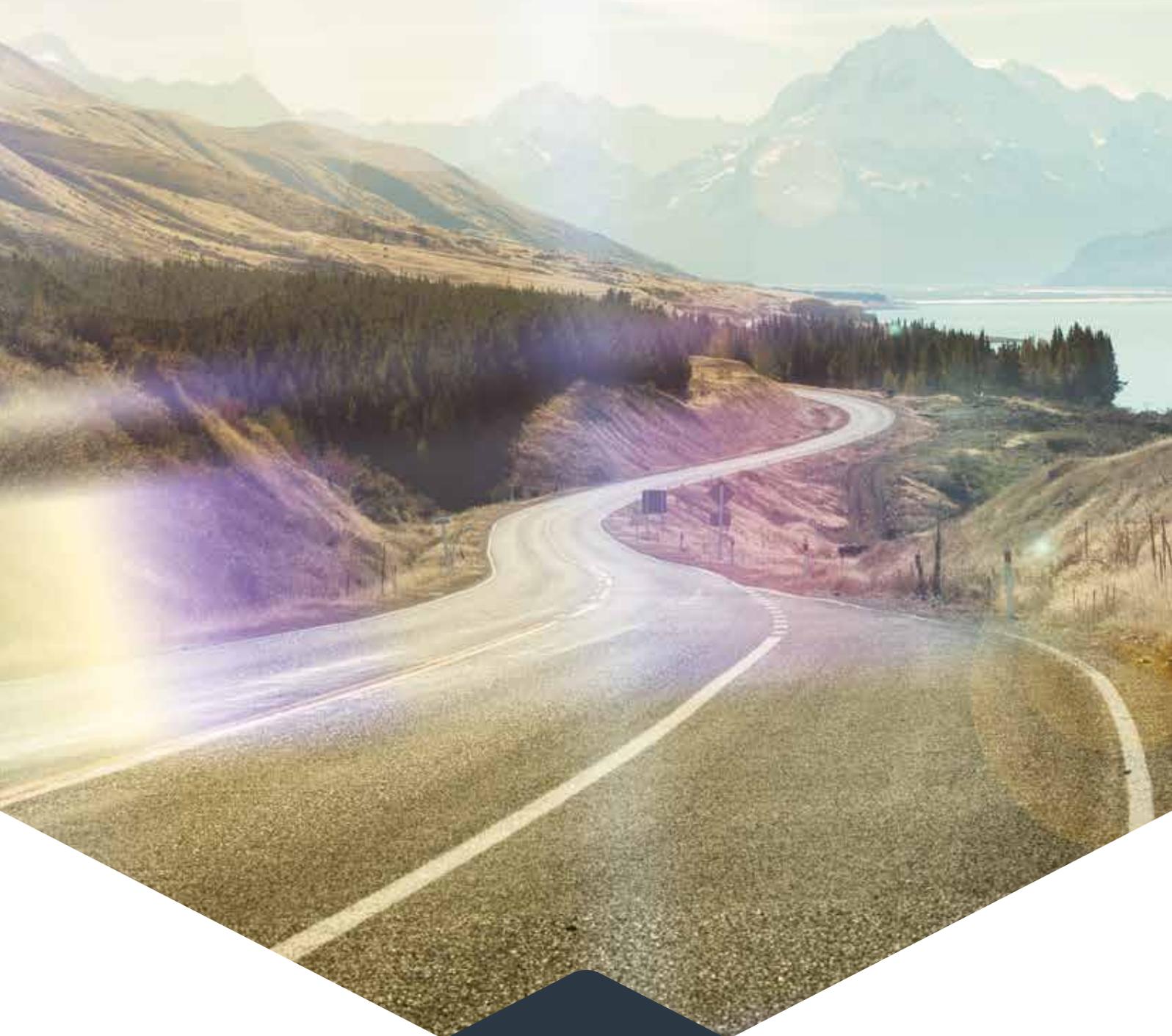

*Welcome to the bright
side of insurance.*



STAR
Insurance Specialists



STAR
Insurance Specialists



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Our Products



We want to shine for you every day.

With years worth of niche insurance experience our team of specialists know everything about insuring RVs, Motorcycles, Prestige, Classic and European cars.

We come to work each day to protect our customers' wealth and look after our special relationships. Maybe that sounds a bit different, because we don't sell investments, life insurance or wealth protection policies. Well yes, we are different, but when you think about it, it's the reason why the insurance industry exists.

We believe in the strength of good old-fashioned relationships and want our customers to have the best insurance at the best possible price, whilst reducing stress and minimising financial risk.

We're real people like you, and we know dealing with insurance can sometimes be stressful. But we work like nothing's a problem, because we want you to remain happy and continue returning to us. It also makes us feel good to offer vehicle policies without the excessive premiums.

Until recently we operated under the radar, so it might surprise you to know that we handle a large portion of New Zealand's vehicle insurance. We've achieved this by delivering a higher level of service...well beyond ticking boxes and putting policies through a pipe. Our personalised approach ensures we serve our customers' best needs.

Warm regards,

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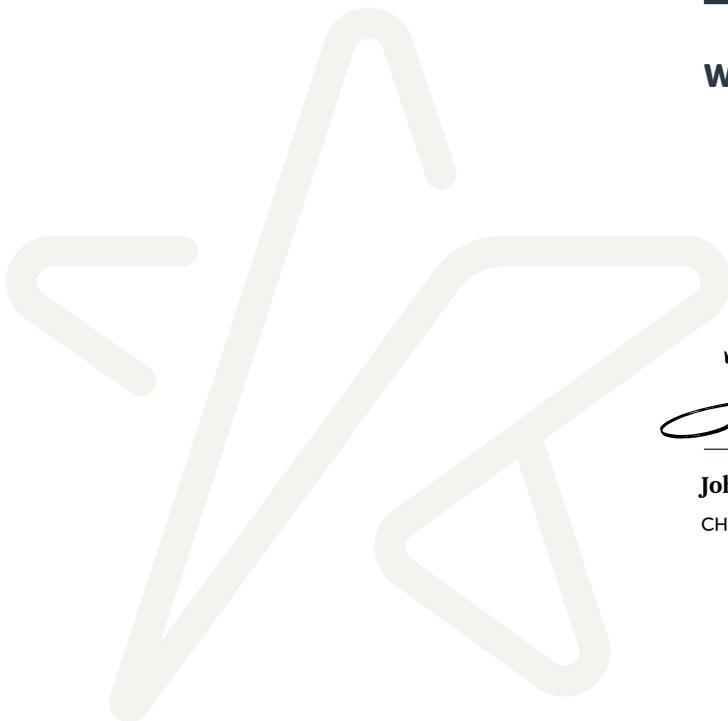
Welcome to the brighter side of insurance.



John Baker
CHAIRMAN



Nick Baker
CEO



Our customers are central to everything we do.

We are a 100% NZ family owned and operated business, backed by Vero Insurance, who leave the day to day policy creation, management and claims payouts to our in-house teams. Since 2002, we've grown special relationships with our customers by going beyond doing what is required, to doing what it takes to turn customers into friends.

Ultimately, we're judged on our ability to provide the best:

- Cover
- Price
- Support
- Claims.

We consistently do this by being agile and maintaining our in-depth industry knowledge, understanding our customers' specific needs so we can tailor a solution to give them complete confidence in our insurance policies.

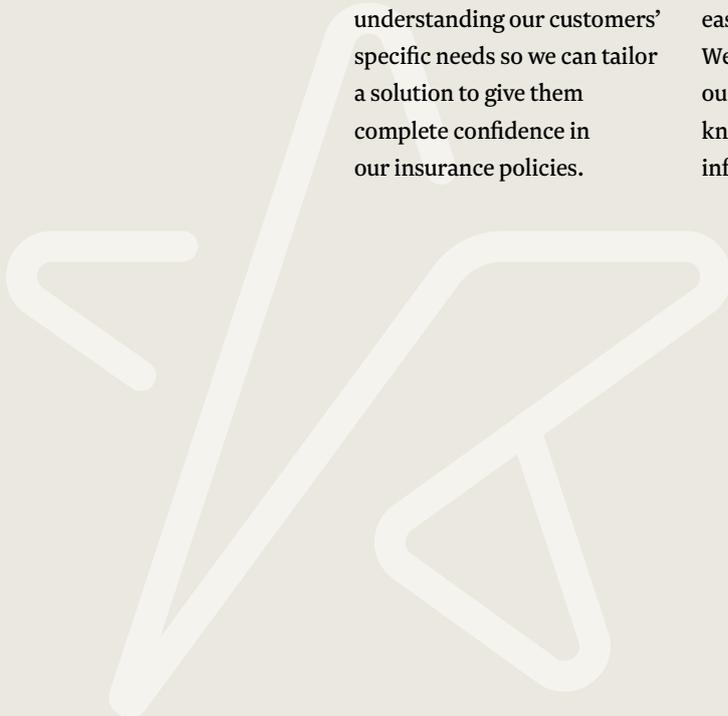
“

Have a chat with us to see how we can deliver you the star treatment.

Some policyholders deal with us direct, but our primary customers are New Zealand insurance brokers, who are members of the Insurance Brokers Association of New Zealand (IBANZ).

Brokers choose to work with us because we're experts at delivering happy results in the niche vehicle insurance space, which makes their lives easier. Everyone likes easy. We're really happy to empower our customers by sharing our knowledge so they can make informed decisions.

Whether you're a broker or policy owner, you'll only ever have to deal with our in-house team, who know your account and make all decisions to do with your policy—from policy premiums through to approving claims. This saves you time, money and stress.



Enjoy a better journey with Star Motorcycles.

motorcycles.starinsure.co.nz

Star Insurance Specialists (*previously Star Underwriting Agents*) creates and manages specialist insurance policies for a specific range of vehicles. With years worth of niche insurance experience our team of specialists know everything about insuring RVs, Motorcycles, Prestige, Classic and European cars.

You're an original. So is Star Motorcycle.

Star Motorcycles is the original, specialist motorcycle insurance provider offering the best care and protection for your bike and gear at the best price.

We know everyone's unique, which is why we pioneered tailored motorcycle policies, where everything can be customised to your personal needs. We know bikes, and whatever you ride, we've got a policy just for you.



“

Reasons to choose us:

- Our rating model is based on your usage and distance travelled
- Policies can be upgraded to a Certified Value basis
- A new replacement motorcycle if it's uneconomical to repair your bike
- Guaranteed purchase price payment if vehicle purchased 'second hand'
- Genuine parts used in repairs to ensure integrity of manufacturer's warranty
- Coverage for your helmet, leathers and clothing if damaged in an accident
- Coverage for mechanical breakdowns
- Policy automatically covers motorcycles regardless of whether they are used in business or just privately
- 24/7 roadside & claims assistance
- Payments made to you (or your estate) in the event of a personal injury or death resulting from an accident
- Bespoke insurance for collections recognising that whilst bikes are predominately stored, they can be ridden from time to time
- Insurance for motorcycles undergoing restoration
- Insurance for specialist bikes, such as trikes, race bikes, 2X2 bikes, quad bikes, show bikes, and heavily modified bikes.
- Options for extended insurance whilst vehicle is being used on closed circuits / race tracks / rider training or experience days.

The above points are only an indication of some of the many benefits of our policies. Some benefits may not be available for some insurance policies. Limits, conditions and exclusions do apply.



Call us: 0800 250 600



Email us: admin@starinsure.co.nz

Star CamperCare *offers* the best inside-out protection *for your RV.*

campercare.starinsure.co.nz

Star Insurance Specialists (*previously Star Underwriting Agents*) creates and manages specialist insurance policies for a specific range of vehicles. With years worth of niche insurance experience our team of specialists know everything about insuring RVs, Motorcycles, Prestige, Classic and European cars.

Choose a better road with CamperCare.

If you've got a motorhome, caravan, fifth wheeler, converted bus, campervan or pop-top, Star CamperCare can provide you the most comprehensive RV insurance in New Zealand. In fact, nobody comes close to our attention to detail or extensive coverage that comes standard with our comprehensive RV insurance policies.

We look at every customer's individual needs so that we can offer a customised policy that fits perfectly.



“

Reasons to choose us:

- Our policies cover everything inside your RV, not just its body or fixtures
- We tailor your policy to suit your unique needs
- We care about positive outcomes for our customers
- We handle all claims and customer service in-house
- Customisable cover
- Crystal clear policy documents
- Comprehensive RV cover
- Total loss replacement
- Agreed value for 5-years
- 24/7 Customer Care
- Choose your repairer
- Free 24/7 roadside assistance
- No excess on glass claims
- No claims bonus protection for life
- Cover for incorrect fuelling
- Personalised Plate cover
- Storage and restoration cover options.
- Generators and Awnings are automatically covered.

The above points are only an indication of some of the many benefits of our policies. Some benefits may not be available for some insurance policies. Limits, conditions and exclusions do apply.

“

**For the ultimate RV care and protection
at the best price.**



Call us: 0800 250 600



Email us: admin@starinsure.co.nz

Star Prestige is for vehicles of distinction.

prestige.starinsure.co.nz

Star Insurance Specialists (*previously Star Underwriting Agents*) creates and manages specialist insurance policies for a specific range of vehicles. With years worth of niche insurance experience our team of specialists know everything about insuring RVs, Motorcycles, Prestige, Classic and European cars.

The benchmark of prestige insurance.

We designed Star Prestige to meet the needs of discerning customers and provide them with New Zealand's most prestigious, customisable and unparalleled class of motor vehicle insurance policies.

Star Prestige is our elite vehicle insurance package for high-end luxury and prestige marques. Policies are customised to each owner's specific needs to provide the best, most comprehensive coverage possible. By taking this approach we have created the benchmark of prestige motor insurance policies in New Zealand.



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Reasons to choose us:

- Policy automatically covers vehicles regardless of whether they are used in business or just privately
- Our rating model is based on your usage & distance travelled
- Up to \$5,000 contribution for rental car costs whilst your vehicle is being repaired
- A new replacement vehicle for up to 3 years if it's uneconomical to repair your vehicle
- Guaranteed purchase price payment if vehicle purchased 'second hand'
- Contribution for rectifying damage caused by incorrect refuelling
- Genuine parts used in repairs to ensure integrity of manufacturer's warranty
- Costs for a vehicle valet after an accident
- Coverage for legal costs incurred defending a dangerous driving causing death charge
- Payments for personal injury or death as a result of an insured accident
- Options for extended insurance whilst vehicle is being used on closed circuits / race tracks / driver training or experience days.

The above points are only an indication of some of the many benefits of our policies. Some benefits may not be available for some insurance policies. Limits, conditions and exclusions do apply.

“

The best customer-focused insurance for your prized possession.



Call us: 0800 250 600



Email us: admin@starinsure.co.nz

Star Enthusiast is for cars in a class of their own.

enthusiast.starinsure.co.nz

Star Insurance Specialists (*previously Star Underwriting Agents*) creates and manages specialist insurance policies for a specific range of vehicles. With years worth of niche insurance experience our team of specialists know everything about insuring RVs, Motorcycles, Prestige, Classic and European cars.

The highest quality custom cover.

Whether your pride and joy has been on the road for 25 years, you're restoring it to its former glory, it's a little bit unique, or you only take her out for weekend drives, Star Enthusiast was designed especially for you.

Our Star Enthusiast policyholders have very specific needs, which is why we offer the highest quality custom cover and a network of leading repairers who will treat your prized possession with kid gloves. Or choose your own repairer.

“

Reasons to choose us:

- All vehicles are insured on an Agreed Value basis
- Our rating model is based on your usage and distance travelled
- Our insurance policy extends to automatically insure spare parts for the vehicle
- Discounts and package premiums for vehicle collections
- Bespoke insurance for collections, recognising that whilst vehicles are predominately stored, vehicles can be driven
- Insurance for vehicles undergoing restoration
- Insurance for specialist vehicles, such as race cars, stock cars, 4X4 vehicles, show cars, heavily modified vehicles and vehicles issued with a Low Volume certificate.

The above points are only an indication of some of the many benefits of our policies. Some benefits may not be available for some insurance policies. Limits, conditions and exclusions do apply.

“

For specialist, custom insurance that's a cut above the rest, choose Star Enthusiast.



Call us: 0800 250 600



Email us: admin@starinsure.co.nz

Shine with Star Everyday.

everyday.starinsure.co.nz



Star Insurance Specialists (*previously Star Underwriting Agents*) creates and manages specialist insurance policies for a specific range of vehicles. With years worth of niche insurance experience our team of specialists know everything about insuring RVs, Motorcycles, Prestige, Classic and European cars.

The right solutions for our customers.

Star Everyday covers vehicles that don't fit neatly into our Star Prestige and Enthusiast products. The vehicle might once have been a prestige or marque vehicle, but over time it's lost a little of its shine or is widely accessible, with growing numbers on our roads. A good example would be a 7-10 year old european vehicle.

We still personally analyse each policy application, to determine whether it's a good fit for us. By remaining hands-on we're able to offer the right solutions to our customers at the best prices whilst best-protecting all parties involved. If you want the same kind of service that our Star Prestige and Enthusiast customers enjoy, let's chat about what we can do for your everyday vehicle.

“

Reasons to choose us:

- Policy automatically covers vehicles regardless of whether they are used in business or just privately
- Our rating model is based on your usage and distance travelled
- Up to \$1,000 contribution for rental car costs whilst your vehicle is being repaired
- Guaranteed purchase price payment if vehicle purchased 'second hand'
- Contribution for rectifying damage caused by incorrect refuelling
- Costs for a vehicle valet after an accident
- Refund of unused road user and registration if your vehicle is a total loss
- Coverage for legal costs incurred defending a dangerous driving causing death charge
- Payments for personal injury or death as a result of an insured accident.

The above points are only an indication of some of the many benefits of our policies. Some benefits may not be available for some insurance policies. Limits, conditions and exclusions do apply.

“

If you want the best customer-focused insurance for your everyday vehicle, choose Star Everyday.



Call us: 0800 250 600



Email us: admin@starinsure.co.nz



Other Products.

TelMe

Paying too much for insurance? Soon you'll have the option to pay insurance on the actual KM you travel in your motorhome. This is the reason why Star Insurance Specialists tailors insurance policies to unique individuals.

Star Auctions

Star Auctions is the perfect way to sell insurance write-offs, car, motorhome and motorcycle parts and anything you want sold on your behalf. Over 10,000 people have favourited our popular \$1 reserve auctions page on Trademe.

The Hub

The Hub is the social, networking and discount club for New Zealand Insurance Brokers. Join our gatherings to put faces to names, to see what's going on in each other's world and relax over drinks at various get-togethers.

Journey On

Journey On is here when you need help with locked-in keys, flat batteries, emergency fuel, flat tyres, breakdowns and accident co-ordination, medical and legal advice, map directions and our special NZ Concierge service.

Warranty Plus

It can be frustrating when an electrical item doesn't last as long as you think it should. Now you can extend your warranty with Warranty Plus, which covers all mechanical and electrical faults for replacement parts and labour costs.

OEM Insurance

Star Insurance Specialists powers the policies behind leading car brand manufacturers, Land Rover, Range Rover, Volvo and Jaguar. These brands choose us because we have premium quality vehicle policies for vehicle owners that demand the best.



Our Claims Process.

All claims are handled by our in-house team. There's no waiting on anyone else for responses or decisions. You'll deal direct with the decision maker. Our goal is to save you time and stress and get everything for you back to normal as fast and as painless as possible.

To make a claim you simply:

1. Visit our Resource Centre at www.starinsure.co.nz/resource-centre and click on Claims Forms to download a Claim form.
2. Complete and return your claim to us via email, fax or mail. *(Details are on the form.)*
3. We make contact to let you know we have your claim in our system and are working on it.

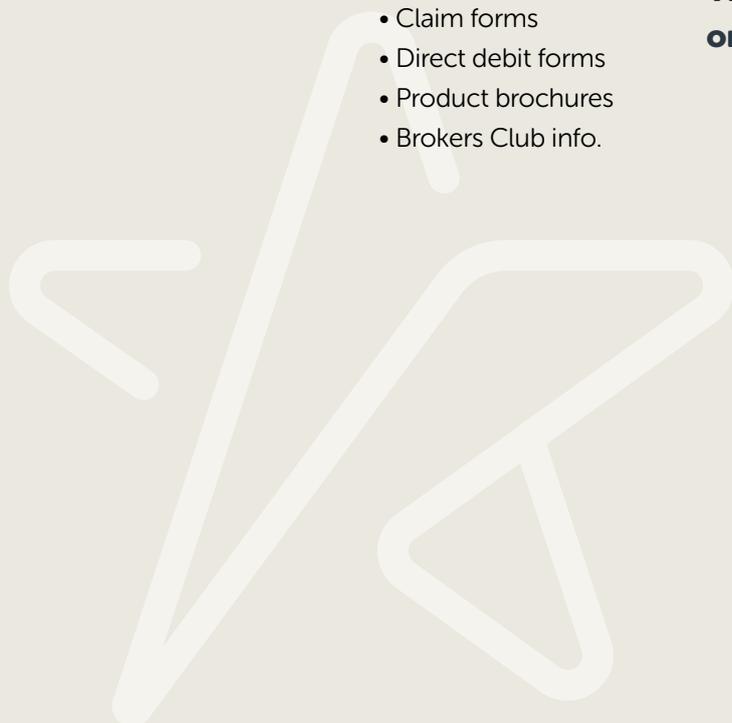
Follow your nose *to all the resources you need.*

The Resources section on our website has everything you need to deal with us including:

- Policy wording
- Claim forms
- Direct debit forms
- Product brochures
- Brokers Club info.

“

Visit www.starinsure.co.nz/resource-centre or call us on 0800 250 600



Backed by a financial heavy weight.

Star Insurance Specialists is an underwriting agent for Vero Insurance New Zealand Limited. They underwrite all our policies.

Vero Insurance New Zealand Limited has been given an A+ Insurer Financial Strength Rating by Standard and Poor's. The rating outlook is stable.

The rating scale is: AAA Extremely Strong; AA Very Strong; A Strong; BBB Good; BB Marginal; B Weak; CCC Very Weak; CC Extremely Weak; SD Selective Default; D Default; R Regulatory Supervision and NR Not rated.

Ratings from 'AA' to 'CCC' may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the major rating categories.

The rating scale above is in summary form. The full version of this rating scale can be obtained from www.vero.co.nz



Our brokers are bright sparks.

We have a great relationship with our Broker network. They are super-professional and provide their customers with an excellent service. We look after them too, especially around quotes and claims times.

Minimising stress is why many of our customers choose to deal with us through a broker.

Brokers are experts at what they do and know the right questions to ask us. Not that we withhold any information; brokers just know how to cut to the chase faster. And when you're waiting for a claim, speed is golden.

“

Our brokers shine bright for our customers.

If you choose to use a broker, you'll enjoy the same great rates through them as you get through us.

Finding a good broker is easy. Visit www.starinsure.co.nz/find-a-broker and follow your nose from there.



We're right here.
Right now.

Call: 0800 250 600

Fax: 09 250 6001

Email: admin@starinsure.co.nz

Physical address:

Building 6, 15 Accent Drive
East Tamaki, Auckland

Postal address:

PO Box 97 954, Manukau,
Auckland 2241



Star Insurance Tauranga

Assessing | Salvage | Auctions

Physical address:

Unit 1, 16 Curley McLeod Way
Tauranga 3175
