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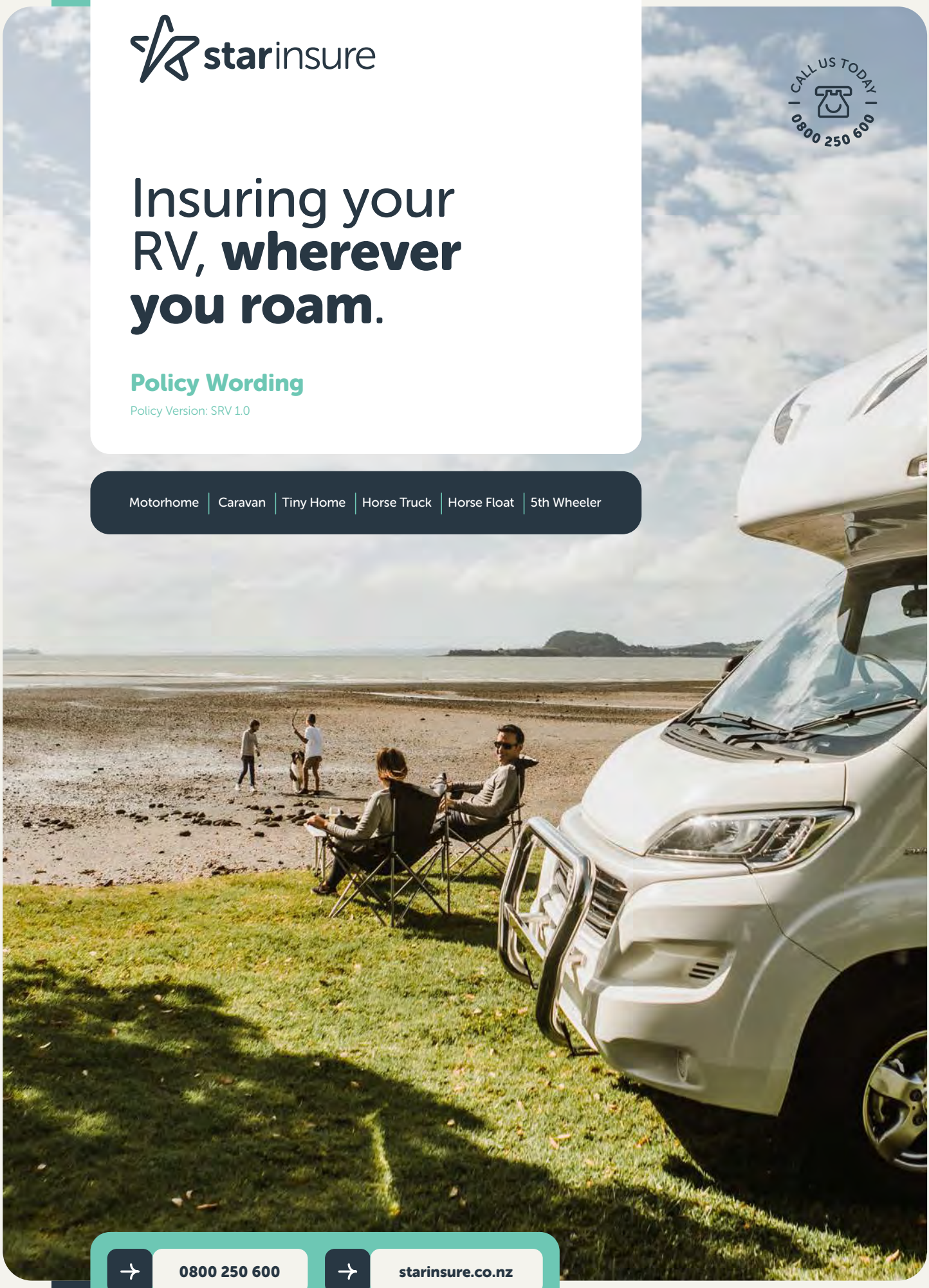
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Insuring your RV, **wherever you roam.**

Policy Wording

Policy Version: SRV 1.0

Motorhome | Caravan | Tiny Home | Horse Truck | Horse Float | 5th Wheeler



0800 250 600

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Welcome to Star Insure.
You've chosen well.

Thank you for joining Star Insure, a 100% Kiwi-owned company run by people who genuinely "get" the RV lifestyle.

While our team is local, our financial strength is global. We are proudly backed by Berkshire Hathaway Specialty Insurance, giving you incredible peace of mind.

You get the best of both worlds: passionate New Zealand service, with rock-solid global security.

Local support when you need it most

We understand that making a claim can be stressful. That's why we do things differently. Because our claims team is based right here in New Zealand, you won't be left hanging on the phone waiting in line for an overseas call centre.

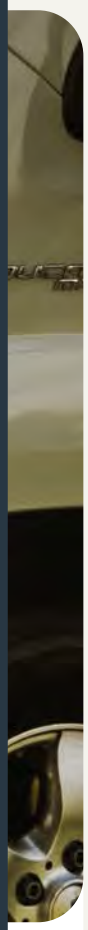
You will speak to a local human who understands your needs. Our mission is to make the entire process convenient with minimal fuss.

We focus on quick claims processing to reduce your worry and get you back on the road as fast as possible.

Your policy details

Please refer to your schedule and this policy wording for the specific details of your cover.





Policy Wording
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* Roadside Assistance and Covertype Matrix are not part of the Policy Wording.

Get in touch

For any questions about your policy, please contact our team or your broker.

Phone: 0800 250 600

Email: admin@starinsure.co.nz

Wishing you safe and happy travels from the whole team at Star.

Yours sincerely,
Roger Wallace
CEO

OWNED & OPERATED BY PASSIONATE KIWIS

I. Introduction

About this policy

Berkshire Hathaway Specialty Insurance Company (incorporated in Nebraska, USA) ("BHSI") is the insurer of this policy.

BHSI is part of the Berkshire Hathaway's National Indemnity group of insurance companies and is authorised by the Reserve Bank of New Zealand to carry on general insurance business in New Zealand.

The New Zealand Company Number of BHSI is 5737531 and its Financial Service Provider number is 445946.

Star Insurance Ltd acts as an agent of BHSI as authorised under the terms of an Underwriting Management Agreement established between the two companies.

Star Insurance Ltd does not act as **your** agent and does not act as an insurance broker or insurance advisor.

What your policy consists of

Your policy consists of:

a. this policy document; and
b. the **schedule**; and
c. the information **you** have provided to **us** in the proposal, application or declaration, whether **you** have provided this information to **us** verbally or in documentation completed manually or electronically; and
d. any other changes advised by **us** in writing, including by way of endorsement.

In consideration of **you** having paid the premium, **we** agree to insure **you** as set out in **your** policy.

Please read this policy carefully to ensure **you** understand what insurance cover is provided. If **you** have any questions or if **you** would like more information about this policy, please contact Star Insure on 0800 250 600 or email admin@starinsure.co.nz.

Vehicle value and sum insured

It is **your** responsibility to ensure that the **sum insured** under this policy is adequate to pay for **your** entire **loss** if **your vehicle** is a **total loss.**

Your responsibilities

You must comply with all the terms and conditions of this policy. If **you** do not do so **your** claim may not be payable. However, nothing in this policy affects **our** rights and remedies under the Contracts of Insurance Act 2024.

Excesses

The **excess(es)** specified in the **schedule** or in any policy extension applies to each **event** causing **loss** or liability which is covered by this policy.

Where a single **event** causes **loss** to one **vehicle** which is covered under this policy, the **excess** applied will be the total of all applicable **excesses** (including the standard **excess** and any **excesses** under any applicable policy extensions).

Where a single **event** causes **loss** to more than one **vehicle** which is covered under this policy, the **excess** applied will be the highest of the total of all applicable **excesses** (including the standard **excess** and any **excesses** under any applicable policy extensions) for any one of the **vehicles**.

Your obligations before and after the contract is entered into

You have a duty to take reasonable care not to make a misrepresentation to **us**. This duty applies before the insurance policy is entered into, and in respect of any requested variations after the policy has been entered into. Failure to take reasonable care not to make a misrepresentation may enable **us** to charge additional premium, apply different terms or conditions, reduce the amount payable for any claim, or avoid the policy and refuse all claims, and in some cases retain the premium.

Change of circumstances

You must tell **us** immediately if, at any time after the commencement of this policy, there are any changes that may alter the nature of the risk insured or increase the likelihood of a claim under this policy.

If **you** do tell **us** of any such changes, **we** may alter the premium and/or any terms and conditions of this policy or cancel the policy.

Headings

The headings in this policy document are for reference only. They are not to be used for the purposes of interpreting the policy document.

Defined words

Words shown in **bold** have a defined meaning as set out in the Definitions section starting on page 78 of this policy document.

30 day money back guarantee

If **you** are not satisfied with the cover provided by the policy, **you** may return the policy within 30 days of receiving it. If **you** have made no claims during this period **we** will give **you** a full refund of any premium paid.

Privacy Statement

Star Insure and Berkshire Hathaway Specialty Insurance understand the trust that **you** place in **us** when **you** provide **us** with **your** personal information relating to this insurance policy. **We** are bound by the Privacy Act 2020 (the Act) when **we** collect and use **your** personal information. **Our** privacy policies can be viewed on **our** website locations as listed here:

a. https://starinsure.co.nz/privacy-policy/
b. https://www.bhspecialty.com/privacy-policy/

II. Vehicle Use

You are only covered under this policy where **your vehicle** is being used by **you** or by anyone else with **your** permission and in accordance with the requirements set out in the description of "Authorised drivers" as stated in the **schedule**.

This policy only applies where (and it is a condition precedent to the policy that) **your vehicle**:

a. is being used within New Zealand; and
b. is being used for:
    i. private, domestic, social or pleasure purposes;
    ii. farming purposes;
    iii. business or professional purposes stated in **your** proposal, application or declaration and accepted by **us**;
    iv. unpaid community activities including religious, social welfare or youth support organisations.

This policy does not apply where **your vehicle** is being used:

a. for hire or reward;
b. for carrying of fare paying passengers;
c. on a racetrack whether sealed or not and whether in the presence of other vehicles or not;
d. for practicing, preparing for or taking part in any event at racetracks, competition circuits, courses, arenas or other motor sport venues. Such events include but are not limited to races, rallies, demonstrations, hill climbs, pace-making, tests, trials, closed road events, **vehicle** handling lessons or any similar or like activities whether organised or not;
e. for any driver education or instruction, except where teaching a person to drive, provided all legal requirements are complied with and that such teaching is not for reward or financial gain;
f. for any film, television or recorded stunt work;
g. for business or professional purposes other than those stated in **your** proposal, application or declaration and accepted by **us**;
h. outside New Zealand;

unless **we** have agreed to cover any of the above and this is stated in the **schedule** or by endorsement.

III. Types of Cover

Each type of cover is subject to the terms, conditions and exclusions set out in this policy.

The various types of available cover are set out below. The specific type of cover that applies to **your vehicle** will be shown in the **schedule**.

References to policy extensions within the types of cover below do not include optional extensions. Optional extensions are not included in the types of cover unless **you** have purchased the extension and it is shown in the **schedule**.

Comprehensive cover

If the **schedule** shows "Cover type: Comprehensive cover", the following policy sections apply:

a. Section One ("Loss to your Vehicle") and Section Two ("Legal Liability"); and
b. all the policy extensions that apply to **your vehicle** definition.

Third party, fire and theft

If the **schedule** shows "Cover Type: Third party, fire and theft", the following policy sections apply:

a. Section One ("Loss to your Vehicle"), but only in respect of **accidental loss** to **your vehicle** caused by fire or lightning, explosion, or theft or unlawful conversion and not including any Section One policy extensions except as set out below;
b. Section One policy extensions "At fault third party protection" PE2 and "Fire extinguisher replenishment costs" PE13; and
c. Section Two ("Legal Liability").

Third party only

If the **schedule** shows "Cover type: Third Party only", there is no standard cover under Section One. Only the following policy sections apply:

a. Section One policy extension "At fault third party protection" PE2; and
b. Section Two ("Legal Liability").

Storage, restoration and transit

If the **schedule** shows "Cover type: Storage, restoration and transit", Section One ("Loss to your Vehicle") and Section Two ("Legal Liability") apply, but only where **your vehicle** is:

a. In storage; or
b. Undergoing restoration; or
c. Being transported directly to or from a place of repair for the purpose of, inspection, servicing, repair or restoration, and
d. The **vehicle** has not travelled more than 500km under its own motive power during the twelve-month period preceding the date of **loss**.

IV. Section One - Loss to your Vehicle

What you are covered for

You are covered for **accidental loss** to **your vehicle** which occurs in New Zealand during the **period of insurance** subject to the selected type of cover as shown in the **schedule** and the terms, conditions and exclusions of this policy.

What we will pay

Repairable

If **we** consider **your vehicle** is economic to repair, **we** will at **our** option:

a. pay for the repair of the damaged portion of **your vehicle**; or
b. pay **you** the cost of repair as estimated by **our** assessor.

We will also, if necessary, pay the reasonable costs of:

a. transporting the damaged **vehicle** to its place of repair; and
b. at **our** option, either returning the repaired **vehicle** to its usual location in New Zealand or, transporting **you** to the place of repair so that **you** can collect the repaired **vehicle** in person,

provided that **we** must first approve such costs and their amount before they are incurred.

If **we** choose to pay for the repair of the damaged portion of **your vehicle**, **you** may use the repairer of **your** choice, but **we** will not pay more than **our** assessor's estimate of the cost of repair.

If the repair results in an improvement to the **vehicle**'s pre-**accident** condition or increases the value of the **vehicle**, then **we** may require **you** to make a contribution towards the cost of repairs.

If **we** choose to pay for the repair of the damaged portion of **your vehicle**, **our** assessor's estimate will be based on parts which:

a. are of the same or similar type as those in or on **your vehicle** at the time of the **loss**;
b. are consistent with the type, age and general condition of the **vehicle**; and
c. will not invalidate the **vehicle** manufacturer's warranty if still applicable to the **vehicle**.

If any required parts are not available in New Zealand, **we** will pay the reasonable cost of having those parts sourced and shipped from overseas.

If a part is not available in New Zealand or overseas, **we** will pay the lesser of:

a. the last known list price in New Zealand;
b. the price of the part's closest equivalent; or
c. the cost of making a new part.

Where any part or parts forms part of a pair, set or suite **we** will only pay the market value of the particular part or parts suffering **loss**. Any payment will be without reference to any special value such item or items may have as part of such pair, set or suite.

The most **we** will pay in respect of the repair of **your vehicle** is the **sum insured**.

Total Loss

If **we** consider **your vehicle** to be a **total loss**, we will pay **you** the **sum insured**, if:

a. the **vehicle** was purchased from a Licensed Motor Vehicle Dealer within five years prior to the date of **loss**, **you** provide **us** with a copy of the sale and purchase agreement evidencing the purchase price of the **vehicle**, and the price **you** paid for the **vehicle** is the same as or greater than the **sum insured**;
b. **you** provide **us** with a written valuation of the **vehicle** which has been prepared by a Licensed Motor Vehicle Dealer or valuer approved by **us** and which is less than five years old as at the date of **loss**; or
c. the **sum insured** is no greater than 20% more than the **vehicle**'s **market value** at the time of the **loss**.

If **you** are unable to comply with any of the above conditions (a)-(c), the most we will pay is the **vehicle**'s **market value**.

On payment of a **total loss**:

a. **we** are entitled to take legal possession and ownership of the **vehicle**; and
b. this policy will be cancelled and **you** will not be entitled to any refund of premium except in accordance with policy extension "Premium credit" (PE35), if applicable.

Policy extensions

If you have selected "Cover Type: Comprehensive cover" as shown in the schedule and defined in the "Types of Cover" section, the following policy extensions are automatically included in your policy unless otherwise stated.

Some policy extensions may be included with other cover types, as specified in the "Types of Cover" section.

Unless otherwise stated, the policy extensions are subject to all terms, conditions and exclusions of this policy.

Some policy extensions contain separate limits which, unless otherwise stated, are in addition to the **sum insured**.

Some policy extensions may be subject to an additional or adjusted **excess**, as specified.

Additions and deletions (PE1)

All **vehicles you** acquire during the **period of insurance** will be covered by this policy from the date of acquisition, provided that **we** are advised of all acquisitions within 30 days of acquisition and an additional premium is paid if requested by **us**.

The maximum **sum insured** for an additional **vehicle** acquired during the **period of insurance** is the purchase price of that **vehicle** subject to a maximum of $150,000 unless an alternative value is advised to, and agreed by **us**, in writing.

All **vehicles** which **you** dispose of during the **period of insurance** will be treated as deleted from cover as of the date of disposal.

If there is an addition to or deletion from cover, **we** will adjust the premium and/or the terms of the cover at the subsequent renewal or at an earlier date if agreed to by **us**, using **our** premium rates which are current at the time of the adjustment.

Additions and deletions (PE1)



Motorhome	Comprehensive	✔
Caravan	Comprehensive	✔
Horse Truck	Comprehensive	✔
Horse Float	Comprehensive	✔
Tiny Home	Comprehensive	✔
Third party fire and theft		✖
Third party only		✖
Storage, restoration and transit		✖

At fault third party protection (PE2)

If **your schedule** shows that **your** cover type is "Third party, fire and theft" or "Third party only", **we** will cover **you** for **accidental loss** to **your vehicle** caused by a third party, provided that:

a. **you** establish to **our** satisfaction that the driver of **your vehicle** was completely free of blame; and
b. **you** obtain and provide **us** with a minimum of:
    i. the registration number(s) of any other **vehicle**(s) involved in the **accident**;
    ii. the name, address, and contact details of any other driver(s) and witness(es) to the **accident**; and
    iii. details of any other property damaged in the **accident**.

The most **we** will pay under this policy extension per **event** is the lesser of:

a. the **market value** of **your vehicle**; or
b. $5,000,

after the application of an **excess** of $500.

At fault third party protection (PE2)



Motorhome	Comprehensive	✖
Caravan	Comprehensive	✖
Horse Truck	Comprehensive	✖
Horse Float	Comprehensive	✖
Tiny Home	Comprehensive	✖
Third party fire and theft		✔
Third party only		✔
Storage, restoration and transit		✖

Boats (PE3)

If **your vehicle** suffers **loss** for which a claim is payable under this policy, **we** will also cover **accidental loss** to **your** boat which was caused by the same **event** and which occurred while **your** boat was being towed or transported by **your vehicle**.

This policy extension will only apply if:

a. the boat was adequately secured or attached to **your vehicle** at the time of the **event** giving rise to the **loss**; and
b. the boat is not otherwise insured.

Unless otherwise stated in the **schedule**, the most **we** will pay under this policy extension per **event** is the lesser of:

a. the **market value** of the boat;
b. the cost to repair the boat to a condition as close to, but not better than, its condition at the time of the **loss** (if **we** consider the boat economic to repair); or
c. $2,000,

after the application of a $250 **excess**.

This policy extension only applies where **your vehicle** as shown in the **schedule** is a **motorhome** or **caravan**.

Boats (PE3)



Motorhome	Comprehensive	✔
Caravan	Comprehensive	✔
Horse Truck	Comprehensive	✖
Horse Float	Comprehensive	✖
Tiny Home	Comprehensive	✖
Third party fire and theft		✖
Third party only		✖
Storage, restoration and transit		✖

Burnout of electric motors (PE4)

Where the electric motor or exchange sealed compressors have been burnt out or fused as a result of a power surge **we** will cover **you** for **loss** to:

a. the electric motor of any permanently fitted appliance in **your** vehicle; or
b. exchange sealed compressors for motors within sealed refrigeration or air-conditioning compression units.

We will at **our** option pay:

a. the cost to repair the damaged item as near as possible to the condition it was in immediately before the **loss** occurred (including the cost of re-gassing compression units); or
b. the market value of the damaged item.

For the purposes of this policy extension, "market value" means the sum at which the same item could have been purchased immediately before the **loss**.

The most **we** will pay under this policy extension is $2,000 per event after the application of a $250 excess.

Section One exclusion "Vehicle parts" does not apply to this policy extension.

Burnout of electric motors (PE4)



Motorhome	Comprehensive	✔
Caravan	Comprehensive	✔
Horse Truck	Comprehensive	✔
Horse Float	Comprehensive	✔
Tiny Home	Comprehensive	✔
Third party fire and theft		✖
Third party only		✖
Storage, restoration and transit		✖

Camping ground cancellation fees (PE5)

If, as a result of **loss** to **your vehicle** for which a claim is payable under this policy, **you** incur non-refundable cancellation or re-booking costs or fees with a caravan park or other legal camping area, **we** will pay those costs or fees.

The most **we** will pay is $1,000 per **event** and $2,000 in total during the **period of insurance**. An **excess** will not be applied.

Camping ground cancellation fees (PE5)



Motorhome	Comprehensive	✔
Caravan	Comprehensive	✔
Horse Truck	Comprehensive	✔
Horse Float	Comprehensive	✔
Tiny Home	Comprehensive	✔
Third party fire and theft		✖
Third party only		✖
Storage, restoration and transit		✖

Cleaning and valet costs (PE6)

If **your vehicle** is repaired following a **loss** for which a claim is payable under this policy, **we** will also pay the cost of cleaning and valeting the **vehicle**.

The most **we** will pay under this policy extension is $250 per **event**.
An **excess** will not be applied.

Cleaning and valet costs (PE6)



Motorhome	Comprehensive	✔
Caravan	Comprehensive	✔
Horse Truck	Comprehensive	✔
Horse Float	Comprehensive	✔
Tiny Home	Comprehensive	✔
Third party fire and theft		✖
Third party only		✖
Storage, restoration and transit		✖

Condemned buildings and car parks (PE7)

If, as a result of a natural disaster **you** are unable to recover **your vehicle** from a building or carpark due solely to the denial of access to that building or carpark, **we** will pay for the reasonable costs of hiring a similar replacement vehicle.

The most **we** will pay under this policy extension is $100 per day up to a maximum of $10,000 in total for any one **event**.

This policy extension does not apply:

a. if **you** have available a free substitute vehicle or purchase an additional vehicle;
b. to fuel, vehicle running or maintenance costs or insurance costs (including any excess reduction charges) charged by the hire company;
c. unless **you** actually incur costs in hiring a substitute vehicle.

If in **our** opinion denial of access to **your vehicle** is likely to exceed 90 days or the costs of hiring a replacement **vehicle** are likely to exceed the **market value** of **your vehicle**, **we** will treat **your vehicle** as if it is a **total loss** regardless of whether the **vehicle** has suffered any physical damage.

Section One exclusion "Loss of use" does not apply to this policy extension.

Condemned buildings and car parks (PE7)



Motorhome	Comprehensive	✔
Caravan	Comprehensive	✔
Horse Truck	Comprehensive	✔
Horse Float	Comprehensive	✔
Tiny Home	Comprehensive	✔
Third party fire and theft		✖
Third party only		✖
Storage, restoration and transit		✖

Contents (PE8)

You are covered for **accidental loss** to the **contents** in **your vehicle** which occurs in New Zealand during the **period of insurance**.

The most **we** will pay under this policy extension is $3,000 per **event** for all contents after the application of an **excess** of $500, unless otherwise stated in the **schedule.**

For certain **contents**, the most **we** will pay is up to the limit specified below, or any higher limit specified in the **schedule**. An item's accessories and ancillary equipment are included as part of that item.

a. Personal and entertainment contents:
    i. $2,000 for each laptop;
    ii. $2,000 for each hearing aid or set of hearing aids;
    iii. $1,000 for each item of photographic and video camera equipment. For the purposes of this provision, the camera body and standard lens is one item. Any extra lens not permanently attached to the camera body, or which is designed to be detachable and interchangeable with any other suitable camera body is treated as one item;
    iv. $1,000 for any cell phone, tablet or personal electronic device.
b. Sporting and hobby contents:
    i. $1,000 for any canoe, kayak, surfboard, surf ski, kite surfer, paddle board, or windsurfer;
    ii. $500 in total for marine parts and accessories while detached from any canoe, kayak, surfboard, surf ski, kite surfer, paddle board, or windsurfer;
    iii. $1,000 in total for fishing rods or other fishing devices;
    iv. $1,000 for a drone or remote-controlled scale model;
    v. $1,000 for saddles;
    vi. $500 for any bicycle or ebike including their accessories.
c. Documents, valuables and other contents:
    i. $250 for unset precious stones, bullion or gold or silver (but not goldware or silverware) or other precious metals;
    ii. $250 in total for money;
    iii. $100 in total for pot plants while outside the **vehicle**.

If the item is damaged and **we** consider it economic to repair, **we** will at **our** option:

a. pay the cost to repair the damaged item as near as possible to the condition it was in immediately before the **loss** occurred; or
b. pay **you** the cost of repair as estimated by **our** assessor,

but not exceeding the limit of cover in respect of the particular item as specified in this policy extension or as shown in the **schedule**.

If the item is damaged and **we** consider it uneconomic to repair, or if the item has been stolen and not recovered within 14 days of the theft being reported to **us**, **we** will pay **you** the item's market value up to but not exceeding the limit of cover in respect of the particular item as specified in this policy extension or as shown in the **schedule**.

If the damaged item is part of a pair or set part of which is undamaged, we will only pay for the cost of repair or replacement of the damaged item.

For the purposes of this policy extension, "market value" means the amount at which the same item could have been purchased immediately before the **loss.**

On payment of a claim under this policy extension, **we** are entitled to take legal possession and ownership of the damaged or recovered item.

Contents (PE8)



Motorhome	Comprehensive	✔
Caravan	Comprehensive	✔
Horse Truck	Comprehensive	✔
Horse Float	Comprehensive	✔
Tiny Home	Comprehensive	✔
Third party fire and theft		✖
Third party only		✖
Storage, restoration and transit		✖

Disability modifications (PE9)

If **you** have been permanently disabled as a direct result of injuries sustained in an **accident** which is a covered **loss** for which a claim is payable under this policy, **we** will pay the reasonable costs of necessary modifications to **your vehicle** to allow for **your** permanent disablement.

Cover under this policy extension only applies to natural persons.

Payment will only be made under this policy extension to the extent that the costs are not recoverable under the provisions of the Accident Compensation Act 2001 (and/or any subsequent amendment or replacement Acts) or from any other insurance or any other source.

For the purposes of this policy extension, "permanently disabled"/"permanent disablement" means that in **our** view **you** are permanently prevented or significantly impaired in **your** physical ability to drive **your vehicle**.

This policy extension only applies where **your vehicle** is repairable and not where it is a **total loss**.

The most **we** will pay under this policy extension is $5,000 per **event** and in total during the **period of insurance**.

This policy extension only applies where **your vehicle** as shown in the **schedule** is a **motorhome** or **horse truck**.

Disability modifications (PE9)



Motorhome	Comprehensive	✔
Caravan	Comprehensive	✖
Horse Truck	Comprehensive	✔
Horse Float	Comprehensive	✖
Tiny Home	Comprehensive	✖
Third party fire and theft		✖
Third party only		✖
Storage, restoration and transit		✖

Emergency accommodation and travel (PE10)

We will cover **you** for the following necessary emergency, travel or accommodation costs when there has been a **loss** for which a claim is payable under this policy, and **your vehicle** cannot be driven or made roadworthy within five days of the **loss**, or **you** are unable or unfit to drive as a result of the **loss**. **We** will pay:

a. the reasonable costs of transporting **you** and any passengers to **your** respective homes within New Zealand, provided that such homes are 150 kilometres or more from the place where the **loss** occurred;
b. reasonable temporary overnight accommodation for **you** and any passengers up to a maximum of $250 per night; and
c. if you require temporary overnight accommodation, **we** will also pay the reasonable costs of food and non-alcoholic beverages up to a maximum of $250 per **event**.

This policy extension only applies where **your vehicle** as shown in the **schedule** is a **motorhome** or **horse truck**.

The most **we** will pay under this policy extension is $5,000 per **event**.

Cover under this policy extension only applies to natural persons.

Section One exclusion "Loss of use" does not apply to this policy extension.

Emergency accommodation and travel (PE10)



Motorhome	Comprehensive	✔
Caravan	Comprehensive	✖
Horse Truck	Comprehensive	✔
Horse Float	Comprehensive	✖
Tiny Home	Comprehensive	✖
Third party fire and theft		✖
Third party only		✖
Storage, restoration and transit		✖

Emergency public relations expenses (PE11)

Following a **loss** for which a claim is payable under this policy and provided **we** have given **our** prior written consent, **we** will pay the reasonable costs to engage a public relations firm or consultant, crisis management firm, or law firm to prevent or limit adverse or negative publicity.

The most **we** will pay under this policy extension is $10,000 per **event** after the application of a $2,500 **excess**, and $20,000 in total during the **period of insurance**.

Emergency public relations expenses (PE11)



Motorhome	Comprehensive	✔
Caravan	Comprehensive	✔
Horse Truck	Comprehensive	✔
Horse Float	Comprehensive	✔
Tiny Home	Comprehensive	✔
Third party fire and theft		✖
Third party only		✖
Storage, restoration and transit		✖

Excess protection (PE12)

When **loss** is caused by an at fault third party, **we** will not apply any **excess** in respect of that **loss** and **we** will disregard it when calculating **your** premium for the next **period of insurance**, provided that, where applicable:

a. **you** establish to **our** satisfaction that the driver of **your vehicle** was completely free of blame; and
b. **you** obtain and provide **us** with a minimum of:
    i. the registration number(s) of any other **vehicle**(s) involved in the **accident**;
    ii. the name, address, and contact details of any other driver(s) and witness(es) to the **accident**; and
    iii. details of any other property damaged in the **accident**.

Excess protection (PE12)



Motorhome	Comprehensive	✔
Caravan	Comprehensive	✔
Horse Truck	Comprehensive	✔
Horse Float	Comprehensive	✔
Tiny Home	Comprehensive	✔
Third party fire and theft		✖
Third party only		✖
Storage, restoration and transit		✖

Fire extinguisher replenishment costs (PE13)

We will pay the reasonable costs of replenishing or replacing **your** firefighting equipment after its use to protect **your vehicle** in the **event** of a **loss**.

The most **we** will pay under this policy extension during the **period of insurance** is $1,000.

Fire extinguisher replenishment costs (PE13)



Motorhome	Comprehensive	✔
Caravan	Comprehensive	✔
Horse Truck	Comprehensive	✔
Horse Float	Comprehensive	✔
Tiny Home	Comprehensive	✔
Third party fire and theft		✔
Third party only		✖
Storage, restoration and transit		✖

First aid at an accident site (PE14)

We will pay first aid costs **you** incur following an **accident** involving **your vehicle** provided the **accident** is in respect of a **loss** for which a claim is payable under this policy and such costs are not recoverable under the provisions of the Accident Compensation Act 2001 (and/or any subsequent amendment or replacement Acts) or from any other insurance or any other source.

Cover under this policy extension only applies to natural persons.

The most **we** will pay under this policy extension is $1,000 per **event**.

First aid at an accident site (PE14)



Motorhome	Comprehensive	✔
Caravan	Comprehensive	✔
Horse Truck	Comprehensive	✔
Horse Float	Comprehensive	✔
Tiny Home	Comprehensive	✔
Third party fire and theft		✖
Third party only		✖
Storage, restoration and transit		✖

Food spoilage in your refrigerator/freezer (PE15)

We will cover **you** for **accidental** food spoilage which occurs as a result of **your vehicle**'s refrigerator or freezer suffering:

a. **accidental** damage;
b. **accidental** breakdown; or
c. **accidental** disconnection of the power supply (including by an electricity company).

We will also cover **you** for resulting **accidental** damage to **your vehicle**'s refrigerator or freezer, including removal of stains or contamination.

The most **we** will pay under this policy extension is $1,000 per **event**, after the application of a $250 excess.

Food spoilage in your refrigerator/freezer (PE15)



Motorhome	Comprehensive	✔
Caravan	Comprehensive	✔
Horse Truck	Comprehensive	✔
Horse Float	Comprehensive	✔
Tiny Home	Comprehensive	✔
Third party fire and theft		✖
Third party only		✖
Storage, restoration and transit		✖

Funeral costs (PE16)

We will pay the funeral costs if:

a. **you** and/or a **family** member dies as a result of and within three months of an **accident** involving **your vehicle**, whether the **vehicle** was in motion or stationary at the time of the **accident**;
b. the **accident** is a covered **loss** for which a claim is payable under this policy;
c. **you** and/or the **family** member were the driver, passenger or occupant in the **vehicle**; and
d. **you** and/or the **family** member were wearing driver or passenger restraints at the time of the **accident**, unless the **vehicle** was parked or stationary.

If **you** are entitled to receive payment for funeral costs under this policy extension, **we** will also pay the reasonable travel costs incurred within New Zealand by any of **your family** members in order to attend the funeral.

Payment will only be made under this policy extension to the extent that the costs are not recoverable under the provisions of the Accident Compensation Act 2001 (and/or any subsequent amendment or replacement Acts) or from any other insurance or any other source.

Cover under this policy extension only applies to natural persons.

We will not pay any amounts under this policy extension for death resulting from suicide, attempted suicide or any self-inflicted **injury** by the driver or any passenger or occupant of the **vehicle**.

The most **we** will pay under this policy extension is $5,000 per **event**.

This policy extension only applies where **your vehicle** as shown in the **schedule** is a **motorhome** or **horse truck**.

Funeral costs (PE16)



Motorhome	Comprehensive	✔
Caravan	Comprehensive	✖
Horse Truck	Comprehensive	✔
Horse Float	Comprehensive	✖
Tiny Home	Comprehensive	✖
Third party fire and theft		✖
Third party only		✖
Storage, restoration and transit		✖

Gradual damage from fluids (PE17)

Where there has been gradual damage to **your vehicle** or its contents which is caused by or arises from seepage or leakage of water or other fluids, **we** will cover **you** for:

a. the cost of locating and repairing the source of the gradual damage; and
b. the cost of repair of the damage,

provided that:

a. the damage was not discovered by **you** prior to **your** purchase of the **vehicle** or could not with reasonable diligence have been discovered;
b. in **our** opinion, the damage first occurred during the **period of insurance** or during a period in which **we** were the insurer of **your vehicle** and in respect of which this policy is a renewal;
c. **you** have, in **our** opinion, carried out regular and satisfactory inspection and maintenance of the **vehicle**; and
d. **you** notify **us** promptly on discovery of the damage; and
e. **you** may only claim to **us** under one policy for the same **event** or damage.

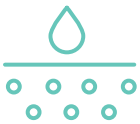
Unless otherwise shown in the **schedule**, the most **we** will pay under this policy extension is:

a. $2,000 per **event** for locating and repairing the source of the damage; and
b. $2,000 per **event** for repairing the damage,

after the application of a $500 **excess**, and $6,000 in total during the **period of insurance**.

Section One exclusion "Gradual damage" does not apply to this policy extension.

Gradual damage from fluids (PE17)



Motorhome	Comprehensive	✔
Caravan	Comprehensive	✔
Horse Truck	Comprehensive	✔
Horse Float	Comprehensive	✔
Tiny Home	Comprehensive	✔
Third party fire and theft		✖
Third party only		✖
Storage, restoration and transit		✖

Hazardous substances emergency (PE18)

We will cover **you** for any charge Fire and Emergency New Zealand makes against **you** or any authorised driver following a **loss** to **your vehicle** for which a claim is payable under this policy. The charge must be in respect of any **accidental** hazardous substance emergency as defined in the Fire and Emergency New Zealand Act 2017 (and/or any subsequent amendment or replacement Acts).

There is no cover under this policy extension for any fine, penalty or **reparation** payment.

The most **we** will pay under this policy extension during the **period of insurance** is $10,000. An **excess** will not be applied.

Hazardous substances emergency (PE18)



Motorhome	Comprehensive	✔
Caravan	Comprehensive	✔
Horse Truck	Comprehensive	✔
Horse Float	Comprehensive	✔
Tiny Home	Comprehensive	✔
Third party fire and theft		✖
Third party only		✖
Storage, restoration and transit		✖

Horse event cancellation fees (PE19)

If, as a result of a **loss** for which a claim is payable under this policy, **you** incur non-refundable cancellation costs in respect of a competitive horse event, **we** will pay those costs.

The most **we** will pay under this policy extension is $1,000 per **event** and $2,000 in total during the **period of insurance**. An **excess** will not be applied.

This policy extension only applies where **your vehicle** as shown in the **schedule** is a **horse truck** or **horse float**.

Horse event cancellation fees (PE19)



Motorhome	Comprehensive	✖
Caravan	Comprehensive	✖
Horse Truck	Comprehensive	✔
Horse Float	Comprehensive	✔
Tiny Home	Comprehensive	✖
Third party fire and theft		✖
Third party only		✖
Storage, restoration and transit		✖

Horse relocation (PE20)

We will cover **you** for the costs of relocating horses to their usual home following a **loss** to **your vehicle** for which a claim is payable under this policy.

The most **we** will pay under this policy extension is $3,000 per **event**.
An **excess** will not be applied.

This policy extension only applies where **your vehicle** as shown in the **schedule** is a **horse truck** or **horse float**.

Horse relocation (PE20)



Motorhome	Comprehensive	✖
Caravan	Comprehensive	✖
Horse Truck	Comprehensive	✔
Horse Float	Comprehensive	✔
Tiny Home	Comprehensive	✖
Third party fire and theft		✖
Third party only		✖
Storage, restoration and transit		✖

Horse veterinary costs (PE21)

If as a result of **loss** to **your vehicle** for which a claim is payable under this policy **you** incur:

a. emergency agistment and stabling costs; and/or
b. emergency veterinary costs for care at the accident site,

we will cover **you** for those costs.

The most **we** will pay under this policy extension per **event** is $500 for agistment and stabling costs and $500 for emergency veterinary costs. An **excess** will not be applied.

This policy extension only applies where **your vehicle** as shown in the **schedule** is a **horse truck** or **horse float**.

Horse veterinary costs (PE21)



Motorhome	Comprehensive	✖
Caravan	Comprehensive	✖
Horse Truck	Comprehensive	✔
Horse Float	Comprehensive	✔
Tiny Home	Comprehensive	✖
Third party fire and theft		✖
Third party only		✖
Storage, restoration and transit		✖

Inability to drive (PE22)

If during the **period of insurance your** New Zealand driver's licence is revoked by the New Zealand Transport Agency as a result of **you** being incapacitated as a direct result of injuries sustained in an **accident** which is a covered **loss** for which a claim is payable under this policy, **we** will reimburse **you** for **your** incurred alternative transport costs.

The most **we** will pay under this policy extension during the **period of insurance** is $2,000.

No payment will be made for any alternative transport costs incurred more than 12 months after the **loss** giving rise to the claim.

Cover under this policy extension only applies to natural persons.

This policy extension only applies where **your vehicle** as shown in the **schedule** is a **motorhome** or **horse truck**.

Inability to drive (PE22)



Motorhome	Comprehensive	✔
Caravan	Comprehensive	✖
Horse Truck	Comprehensive	✔
Horse Float	Comprehensive	✖
Tiny Home	Comprehensive	✖
Third party fire and theft		✖
Third party only		✖
Storage, restoration and transit		✖

Incorrect fluids (PE23)

We will pay for **loss** as a result of **your vehicle** being operated following the **accidental** introduction of incorrect fluids (for example, introduction of fuel additives, diesel exhaust fluid, diesel engine additives, petrol engine additives, oil which is not currently recommended by the **vehicle**'s manufacturer, hydraulic fluid, coolant, washer fluid or water) into **your vehicle**.

The most **we** will pay under this policy extension is $15,000 per **event** after the application of a $2,500 **excess**.

The cover provided by this policy extension is included within the **sum insured** and is not in addition to it.

Section One exclusions "Incorrect fluids" and "Vehicle parts" do not apply to this policy extension.

This policy extension only applies where **your vehicle** as shown in the **schedule** is a **motorhome** or **horse truck**.

Incorrect fluids (PE23)



Motorhome	Comprehensive	✔
Caravan	Comprehensive	✖
Horse Truck	Comprehensive	✔
Horse Float	Comprehensive	✖
Tiny Home	Comprehensive	✖
Third party fire and theft		✖
Third party only		✖
Storage, restoration and transit		✖

Incorrect fuel (PE24)

We will pay for **loss** as a result of **your vehicle** being operated following the **accidental** introduction of the incorrect fuel type (for example, diesel into a petrol engine) into **your vehicle**.

The most **we** will pay under this policy extension is $15,000 per **event** after the application of a $1,500 **excess**.

The cover provided by this policy extension is included within the **sum insured** and is not in addition to it.

Section One exclusions "Incorrect fuel" and "Vehicle parts" do not apply to this policy extension.

This policy extension only applies where **your vehicle** as shown in the **schedule** is a **motorhome** or **horse truck**.

Incorrect fuel (PE24)



Motorhome	Comprehensive	✔
Caravan	Comprehensive	✖
Horse Truck	Comprehensive	✔
Horse Float	Comprehensive	✖
Tiny Home	Comprehensive	✖
Third party fire and theft		✖
Third party only		✖
Storage, restoration and transit		✖

Invalidation (PE25)

We will cover **you** for **loss** resulting from the use of **your vehicle** which would otherwise be excluded from cover or not covered due to a breach of a policy condition or exclusion, provided that:

a. the use of **your vehicle** or the way in which the **vehicle** was being used was not something **you** knew or ought to have known about and was without **your** consent;
b. **you** have not waived any right of recovery against the driver or person responsible for the **loss**;
c. **you** report the **loss** and the driver or person responsible for the **loss** to the New Zealand Police; and
d. **you** cooperate fully with **us** in any subrogated recovery action against the driver or person responsible for the **loss**, including legal proceedings.

Invalidation (PE25)



Motorhome	Comprehensive	✔
Caravan	Comprehensive	✔
Horse Truck	Comprehensive	✔
Horse Float	Comprehensive	✔
Tiny Home	Comprehensive	✔
Third party fire and theft		✖
Third party only		✖
Storage, restoration and transit		✖

Keys and locks only - lower excess (PE26)

If any key and/or remote control device giving access to **your vehicle** is damaged, lost or stolen and **your vehicle** has not suffered any other **loss**, **we** will pay **your** costs reasonably incurred in:

a. altering or replacing locks;
b. replacing keys and/or remote control devices; and/or
c. recoding or replacing the keyless **vehicle** module/control unit (or equivalent).

Your standard **excess** or a $500 **excess** (whichever is the lesser) will apply to this policy extension.

Keys and locks only - lower excess (PE26)



Motorhome	Comprehensive	✔
Caravan	Comprehensive	✔
Horse Truck	Comprehensive	✔
Horse Float	Comprehensive	✔
Tiny Home	Comprehensive	✔
Third party fire and theft		✖
Third party only		✖
Storage, restoration and transit		✖

Mechanical breakdown (PE27)

We will cover **you** for mechanical breakdown of your **vehicle** (not including its **accessories** and **fixtures and fittings**) if:

a. at the date of **loss**, no more than two years had passed since the **vehicle** was manufactured;
b. the **vehicle** has travelled less than 30,000km at the time of the mechanical breakdown; and
c. the mechanical breakdown is not covered by any manufacturer's warranty or guarantee.

We will cover **you** for mechanical breakdown of **your vehicle**'s **accessories** and **fixtures and fittings** if:

a. at the date of **loss**, no more than two years had passed since the items' date of manufacture; and
b. the mechanical breakdown is not covered by any manufacturer's warranty or guarantee.

For the purposes of this policy extension, "mechanical breakdown" means sudden and unforeseen mechanical or electrical fault, failure or damage to mechanical or electrical components of **your vehicle** including its **accessories** and **fixtures and fittings**.

We will at **our** option:

a. pay the cost to repair the damaged component as near as possible to the condition it was in immediately before the mechanical breakdown occurred; or
b. pay the market value of the damaged component.

For the purposes of this policy extension, "market value" means the sum at which the same component could have been purchased immediately before the mechanical breakdown.

Section One exclusion "Vehicle parts" does not apply to this policy extension.

The most **we** will pay under this policy extension is $1,500 per **event** (after the application of a $250 **excess**) and $2,000 in total during the **period of insurance**.

Mechanical breakdown (PE27)



Motorhome	Comprehensive	✔
Caravan	Comprehensive	✔
Horse Truck	Comprehensive	✔
Horse Float	Comprehensive	✔
Tiny Home	Comprehensive	✔
Third party fire and theft		✖
Third party only		✖
Storage, restoration and transit		✖

Methamphetamine contamination (PE28)

We will pay for the testing of **your vehicle** for any methamphetamine contamination if:

a. **your vehicle** is stolen but later recovered and returned to **you**;
b. **we** have not already paid or agreed to pay a claim under Section One; and
c. **we** have reasonable grounds to believe that **your vehicle** may be contaminated by methamphetamine.

If test results show methamphetamine contamination exceeding the acceptable guideline level set out in the latest version of New Zealand Standard NZS8510 or any amended or replacement standard **we** will pay for **your vehicle**'s cleaning so that it complies with the relevant guideline.

Section One exclusion "Contamination" does not apply to this policy extension.

The most **we** will pay under this policy extension is $2,000 per **event** (after the application of a $250 excess) and in total during the **period of insurance**.

Methamphetamine contamination (PE28)



Motorhome	Comprehensive	✔
Caravan	Comprehensive	✔
Horse Truck	Comprehensive	✔
Horse Float	Comprehensive	✔
Tiny Home	Comprehensive	✔
Third party fire and theft		✖
Third party only		✖
Storage, restoration and transit		✖

Outstanding financial charge on your vehicle (PE29)

If, after **you** have purchased **your vehicle**, **you** become legally liable to pay an outstanding charge on the **vehicle**, **we** will pay **you** the amount of the outstanding charge.

This policy extension only applies where in our opinion **you** have made adequate enquiries as to the existence of any such charge before **you** purchased the **vehicle**.

The most **we** will pay under this policy extension is $5,000 per **event** (after the application of a $500 excess) and in total during the **period of insurance**.

Outstanding financial charge on your vehicle (PE29)



Motorhome	Comprehensive	✔
Caravan	Comprehensive	✔
Horse Truck	Comprehensive	✔
Horse Float	Comprehensive	✔
Tiny Home	Comprehensive	✔
Third party fire and theft		✖
Third party only		✖
Storage, restoration and transit		✖

Parts and accessories (PE30)

We will cover **loss** to any of **your vehicle**'s:

a. **accessories** that are not on **your vehicle** at the time of the **loss**; or
b. spare parts that are not fitted to **your vehicle**,

provided that this policy extension only applies where such **accessories** or spare parts are securely stored at **your** home or the home of any authorised driver or in another secure storage location, or, in the case of spare parts stolen from **your vehicle**, if they were securely attached to the **vehicle** at the time of the theft.

The most **we** will pay under this policy extension is $5,000 per **event** unless otherwise specified in the **schedule**, and after applying the standard policy **excess**.

Section One exclusion "Parts and accessories" does not apply to this policy extension.

Parts and accessories (PE30)



Motorhome	Comprehensive	✔
Caravan	Comprehensive	✔
Horse Truck	Comprehensive	✔
Horse Float	Comprehensive	✔
Tiny Home	Comprehensive	✔
Third party fire and theft		✖
Third party only		✖
Storage, restoration and transit		✖

Personal injury and death (PE31)

We will pay the amounts set out below if:

a. **you** and/or a **family** member suffers **bodily injury** or death as a direct result of, and within three months of, an **accident** involving **your vehicle**, whether the **vehicle** was in motion or stationary at the time of the **accident**;
b. the **accident** gives rise to a **loss** for which a claim is payable under this policy;
c. **you** and/or the **family** member were the driver or passenger in the **vehicle**; and
d. **you** and/or the **family** member were wearing driver or passenger restraints at the time of the **accident**, unless the **vehicle** was parked.

We will pay the following amounts per person arising out of any one **event**:

a. death $10,000;
b. medical and dental expenses incurred in connection with such **injury** up to $4,000;
c. total and irrecoverable **loss** of the sight of:
    i. one eye $2,500; or
    ii. both eyes $5,000;
d. total and permanent **loss** of the use of:
    i. one hand or one foot $2,500;
    ii. both hands or both feet, or of one hand together with one foot $5,000.

Cover under this policy extension only applies to natural persons.

We will not pay any amounts under this policy extension for death or **bodily injury** resulting from suicide, attempted suicide or any self-inflicted injury by the driver or any passenger of the **vehicle**.

The most **we** will pay under this policy extension is $10,000 per person and $20,000 in total for any one **event**.

General exclusion "Accident compensation" does not apply to this policy extension.

This policy extension only applies where **your vehicle** as shown in the **schedule** is a **motorhome** or **horse truck**.

Personal injury and death (PE31)



Motorhome	Comprehensive	✔
Caravan	Comprehensive	✖
Horse Truck	Comprehensive	✔
Horse Float	Comprehensive	✖
Tiny Home	Comprehensive	✖
Third party fire and theft		✖
Third party only		✖
Storage, restoration and transit		✖

Personalised plate cover (PE32)

If **your vehicle** is fitted with a personalised plate and if the personalised plate suffers **loss**, **we** will pay to have the personalised plate remade.

The most **we** will pay under this policy extension is $100 per **event**.
An **excess** will not be applied.

Personalised plate cover (PE32)



Motorhome	Comprehensive	✔
Caravan	Comprehensive	✔
Horse Truck	Comprehensive	✔
Horse Float	Comprehensive	✔
Tiny Home	Comprehensive	✔
Third party fire and theft		✖
Third party only		✖
Storage, restoration and transit		✖

Pet death or injury (PE33)

If, as a result of **loss** to **your vehicle** for which a claim is payable under this policy, **your** domestic pet is injured whilst it is travelling in or inside the **vehicle**, **we** will pay reasonable veterinary costs incurred by **you**.

The most **we** will pay under this policy extension is $1,000 per **event**.
An **excess** will not be applied.

Domestic pet means any animal that is tame and kept for pleasure and companionship, but not including horses. It does not include any animal that is:

a. not usually found living in urban households;
b. kept as a working or sporting animal; or
c. primarily kept for breeding or for any economic purpose.

This policy extension only applies where **your vehicle** as shown in the **schedule** is a **motorhome** or **horse truck**.

Pet death or injury (PE33)



Motorhome	Comprehensive	✔
Caravan	Comprehensive	✖
Horse Truck	Comprehensive	✔
Horse Float	Comprehensive	✖
Tiny Home	Comprehensive	✖
Third party fire and theft		✖
Third party only		✖
Storage, restoration and transit		✖

Physical assault (PE34)

If **you** and/or a **family** member are subject to a physical assault during an attempted or actual theft of **your vehicle**, or any actual or threatened physical assault while **you** are driving the **vehicle**, **we** will reimburse **you** and/or the **family** member for the costs of legal representation, medical expenses or counselling.

Cover under this policy extension only applies to natural persons.

This policy extension does not apply where the actual or threatened assault is carried out by a **family** member or by a person known to **you**.

The most **we** will pay under this policy extension is $2,000 per **event** (after the application of a $250 **excess**) and in total during the **period of insurance**.

Physical assault (PE34)



Motorhome	Comprehensive	✔
Caravan	Comprehensive	✔
Horse Truck	Comprehensive	✔
Horse Float	Comprehensive	✔
Tiny Home	Comprehensive	✔
Third party fire and theft		✖
Third party only		✖
Storage, restoration and transit		✖

Premium credit (PE35)

Where **we** pay a claim under this policy on the basis of a **total loss** and the policy is automatically cancelled but **you** subsequently insure **your** replacement **vehicle** with **us**, **we** will reduce the premium payable on the replacement policy by an amount equal to the amount of premium that would have been apportioned pro rata to the remaining period of the cancelled policy, provided that **you** or the person in control of **your vehicle** at the time of the **loss** was in **our** opinion completely free of blame and that **you** obtain and provide **us** with:

a. the registration number(s) of any other vehicle(s) involved in the **accident** giving rise to the **loss**; and
b. the name, address, and contact details of any other driver(s) involved in the **accident** and any witness(es); and
c. details of any other property damaged in the **accident**.

Premium credit (PE35)



Motorhome	Comprehensive	✔
Caravan	Comprehensive	✔
Horse Truck	Comprehensive	✔
Horse Float	Comprehensive	✔
Tiny Home	Comprehensive	✔
Third party fire and theft		✖
Third party only		✖
Storage, restoration and transit		✖

Protective coating (PE36)

When **your vehicle** suffers **loss** covered by this policy, **we** will also cover sudden **accidental loss** to any clear protective film on the front of **your vehicle**.

The most **we** will pay under this policy extension is $1,000 per **event**.
An **excess** will not be applied.

The cover provided in this policy extension is included within the **sum insured** and is not in addition to it.

Protective coating (PE36)



Motorhome	Comprehensive	✔
Caravan	Comprehensive	✔
Horse Truck	Comprehensive	✔
Horse Float	Comprehensive	✔
Tiny Home	Comprehensive	✔
Third party fire and theft		✖
Third party only		✖
Storage, restoration and transit		✖

Registration and road user refunds (PE37)

Where **we** pay a claim under this policy on the basis of a **total loss**, **we** will pay **you** the unexpired portion of any registration and road user charges (if applicable) remaining on **your vehicle**.

Registration and road user refunds (PE37)



Motorhome	Comprehensive	✔
Caravan	Comprehensive	✔
Horse Truck	Comprehensive	✔
Horse Float	Comprehensive	✔
Tiny Home	Comprehensive	✔
Third party fire and theft		✖
Third party only		✖
Storage, restoration and transit		✖

Road clearing/load recovery costs (PE38)

We will pay the reasonable costs necessarily incurred by **you** in cleaning up and clearing away any debris and spillage resulting from a **loss** for which a claim is payable under this policy.

There is no cover under this policy extension in respect of any fine, penalty or **reparation** payment.

The most **we** will pay under this policy extension is $10,000 per **event** and in total during the **period of insurance**.

Road clearing/load recovery costs (PE38)



Motorhome	Comprehensive	✔
Caravan	Comprehensive	✔
Horse Truck	Comprehensive	✔
Horse Float	Comprehensive	✔
Tiny Home	Comprehensive	✔
Third party fire and theft		✖
Third party only		✖
Storage, restoration and transit		✖

Temporary repairs (PE39)

Following a **loss** for which a claim is payable under this policy, **we** will pay the reasonable cost of repairs which are necessary to make **your vehicle** roadworthy and to enable **you** to get **your vehicle** to **your** destination or to a repairer.

The most **we** will pay under this policy extension is $2,000 per **event**.

Temporary repairs (PE39)



Motorhome	Comprehensive	✔
Caravan	Comprehensive	✔
Horse Truck	Comprehensive	✔
Horse Float	Comprehensive	✔
Tiny Home	Comprehensive	✔
Third party fire and theft		✖
Third party only		✖
Storage, restoration and transit		✖

Textile awnings (PE40)

We will cover **you** for **loss** to textile awnings.

If, in **our** opinion, the textile awning is economic to repair, **we** will pay the cost to repair the textile awning as near as possible to the condition it was in immediately before the **loss**.

If, in **our** opinion, the textile awning is uneconomic to repair, **we** will pay the awning's depreciated value, which will be calculated on the basis of the current purchase price of an equivalent awning less a deduction of 20% for each three year period since the awning's initial purchase up to a maximum of 15 years, at which point the awning will be considered to have no value.

The most **we** will pay is $1,500 per **event** after the application of a $250 **excess**.

There is no cover under this policy extension for wind and storm damage to any awning that has been left installed and unattended for more than 48 consecutive hours.

Section One exclusion "Textile awnings" does not apply to this policy extension.

Textile awnings (PE40)



Motorhome	Comprehensive	✔
Caravan	Comprehensive	✔
Horse Truck	Comprehensive	✔
Horse Float	Comprehensive	✔
Tiny Home	Comprehensive	✔
Third party fire and theft		✖
Third party only		✖
Storage, restoration and transit		✖

Total loss - leased vehicles gap cover (PE41)

Where:

a. **your vehicle** is leased pursuant to a written lease agreement; and
b. **we** consider it to be a **total loss** and settle **your** claim on that basis,

we will also pay to the lessor the outstanding amount owing (if any) under the lease agreement.

There is no cover under this policy extension where, in **our** opinion, the value of **your vehicle** has been overstated at the time of entering into **your** lease agreement.

No payment under this policy extension will include any:

a. penalty payments or interest, including but not limited to payments or penalties for early termination, additional distance travelled, lack of or poor servicing or maintenance;
b. rebatable items, or additional costs arising from a variation to the original lease agreement;
c. arrears or unpaid obligations;
d. residual value on a buy-back agreement; or
e. balloon payments.

The most **we** will pay under this policy extension is $5,000 per **event**.

Total loss - leased vehicles gap cover (PE41)



Motorhome	Comprehensive	✔
Caravan	Comprehensive	✔
Horse Truck	Comprehensive	✔
Horse Float	Comprehensive	✔
Tiny Home	Comprehensive	✔
Third party fire and theft		✖
Third party only		✖
Storage, restoration and transit		✖

Total loss - financed vehicles gap cover (PE42)

Where:

a. **your vehicle** was purchased with loan monies provided by a lender solely for the purpose of purchasing the **vehicle** and pursuant to a written loan agreement; and
b. **we** consider **your vehicle** to be a **total loss** and settle **your** claim on that basis,

we will also pay to the lender any shortfall amount between **our** payment in settlement of **your** claim and the outstanding balance of **your** loan.

There is no cover under this policy extension where, in our opinion, the value of **your vehicle** has been overstated at the time of entering into **your** loan agreement.

No payment under this policy extension will include any:

a. penalty payments or interest, including but not limited to payments or penalties for early termination;
b. rebatable items or additional costs arising from a variation to the original loan agreement;
c. arrears or unpaid obligations;
d. residual value on a buy-back agreement; or
e. balloon payments.

The most **we** will pay under this policy extension is $5,000 per **event**.

Total loss - financed vehicles gap cover (PE42)



Motorhome	Comprehensive	✔
Caravan	Comprehensive	✔
Horse Truck	Comprehensive	✔
Horse Float	Comprehensive	✔
Tiny Home	Comprehensive	✔
Third party fire and theft		✖
Third party only		✖
Storage, restoration and transit		✖

Towing and storage/vehicle recovery (PE43)

If **your vehicle** cannot be driven or is not roadworthy following a **loss** for which a claim is payable under this policy, **we** will pay for reasonable and necessary:

a. towing or rescue costs to remove the **vehicle** to the nearest place of safety; and
b. storage costs incurred while the **vehicle** is awaiting claim acceptance and assessment for repair.

The most **we** will pay under this policy extension is $2,500 per **event**.

Towing and storage/vehicle recovery (PE43)



Motorhome	Comprehensive	✔
Caravan	Comprehensive	✔
Horse Truck	Comprehensive	✔
Horse Float	Comprehensive	✔
Tiny Home	Comprehensive	✔
Third party fire and theft		✖
Third party only		✖
Storage, restoration and transit		✖

Trailers (PE44)

We will cover **loss** to any trailer either owned by **you** or in **your** care, custody or control, provided that the trailer:

a. is used in accordance with the allowable "Vehicle Use" set out in this policy;
b. has adequate security devices enabled (including coupling lock, wheel clamp or chain) if it is being stored or is not attached to **your vehicle**;
c. can be towed by **your vehicle**; and
d. is not covered by any other policy of insurance.

We will pay the lesser of:

a. the market value of the trailer; or
b. the cost to repair the trailer to a condition as close as possible to, but not better than, its condition as at the date of the **loss**.

For the purposes of this policy extension "market value" means the amount at which the same item could have been purchased immediately before the **loss**.

The most **we** will pay under this policy extension is $5,000 per **event** or as otherwise agreed to by **us** and shown in the **schedule**, after the application of a $250 **excess**.

This policy extension only applies where **your vehicle** as shown in the **schedule** is a **motorhome** or **horse truck**.

Trailers (PE44)



Motorhome	Comprehensive	✔
Caravan	Comprehensive	✖
Horse Truck	Comprehensive	✔
Horse Float	Comprehensive	✖
Tiny Home	Comprehensive	✖
Third party fire and theft		✖
Third party only		✖
Storage, restoration and transit		✖

Trauma (PE45)

We will pay the reasonable costs of professional counselling services for **you** and/or a **family** member if **you** and/or the **family** member suffer **bodily injury** or death:

a. as a direct result of and within three months of an **accident** involving **your vehicle**, whether the **vehicle** was in motion or stationary at the time of the **accident**;
b. the **accident** is a **loss** for which a claim is payable under this policy;
c. **you** and/or the **family** member were the driver or passenger in the **vehicle**; and
d. **you** and/or the **family** member were wearing driver or passenger restraints at the time of the **accident**, unless the **vehicle** was parked.

Cover under this policy extension only applies to natural persons.

We will not pay any amounts under this policy extension arising from death or **bodily injury** resulting from suicide, attempted suicide or any self-inflicted **injury** by the driver or any passenger of the **vehicle**.

The most **we** will pay under this policy extension is $2,000 per **event** and in total during the **period of insurance**.

This policy extension only applies where **your vehicle** as shown in the **schedule** is a **motorhome** or **horse truck**.

Trauma (PE45)

Motorhome	Comprehensive	✔
Caravan	Comprehensive	✖
Horse Truck	Comprehensive	✔
Horse Float	Comprehensive	✖
Tiny Home	Comprehensive	✖
Third party fire and theft		✖
Third party only		✖
Storage, restoration and transit		✖

Valet and other vehicle use (PE46)

Despite any requirements or restrictions in respect of **vehicle** use set out in the description of authorised drivers in the **schedule**, **we** will cover **you** for **accidental loss** to **your vehicle** under Section One and legal liability under Section Two where **your vehicle** is being:

a. parked or retrieved by a professional parking valet;
b. driven by an authorised employee of a company that has been contracted to provide chauffeur services to **you**;
c. driven by a member of the motor trade professionally engaged in the maintenance, overhaul, repair or servicing of the **vehicle**; or
d. driven to a hospital or medical centre immediately following a medical emergency suffered by **you**,

provided that:

a. the **loss** or liability is not covered by any other insurance policy; and
b. the terms, conditions and exclusions in this policy otherwise apply as if the person driving **your vehicle** were **you** or an authorised driver.

General exclusions "Non allowable use" and "Unlicensed or excluded drivers sub-section c." do not apply to this policy extension.

Valet and other vehicle use (PE46)



Motorhome	Comprehensive	✔
Caravan	Comprehensive	✔
Horse Truck	Comprehensive	✔
Horse Float	Comprehensive	✔
Tiny Home	Comprehensive	✔
Third party fire and theft		✖
Third party only		✖
Storage, restoration and transit		✖

Optional policy extensions

The following optional policy extensions only apply if **we** agree to offer one or more of the optional policy extensions, **you** have purchased the optional policy extension, and it is shown in the **schedule**.

Unless otherwise stated the optional policy extensions are subject to the terms, conditions and exclusions of this policy.

Some optional policy extensions contain separate limits which, unless otherwise stated, are in addition to the sum insured.

Some policy extensions may be subject to an additional or adjusted **excess**, as specified.

Pairs and sets (OE1)

Where following a **loss** for which a claim is payable under Section One of this policy:

a. **we** are settling **your** claim on the basis that **your vehicle** is repairable; and
b. any part or parts of **your vehicle** which form part of a pair, set or suite have suffered **loss** and cannot be repaired or replaced,

we will at **our** option:

a. pay for the replacement of the entire pair, set or suite with the nearest available equivalent pair, set or suite; or
b. pay **you** the last known New Zealand list price of the entire pair, set or suite.

Where there is **loss** to one or more of the **vehicle**'s wheel rims but the **vehicle**'s tyres are undamaged, **we** will only pay for the repair or replacement of the damaged wheel rims and not for the replacement of the undamaged tyres.

The most **we** will pay under this optional policy extension is the **sum insured** specified in the **schedule** per **event**.

After **we** pay for the replacement of the pair, set or suite, or pay **you** the last known list price as applicable, all original items both damaged and undamaged become **our** property.

The cover provided by this policy extension is included within the **sum insured** and is not in addition to it.

Peer-to-peer hire or rental (OE2)

If **you** register **your vehicle** with a registered peer-to-peer rental scheme, website or platform which is approved by **us**, **you** are covered under:

a. Section One of this policy for **loss** to **your vehicle** while it is being driven by the hirer, except that there is no cover under any of the Section One policy extensions; and
b. Section Two of this policy for **your** legal liability arising from the use of **your vehicle** by the hirer.

However, if at the time of the **loss** or liability the hirer of **your vehicle** was in breach of any of the terms or conditions of the relevant hire or rental agreement, then **we** will be entitled to take over in full any legal rights of recovery that **you** have against the hirer or driver of **your vehicle**.

Personal property not owned by you (OE3)

If, as a result of **loss** to **your vehicle** for which a claim is payable under Section One of this policy, there is **loss** of personal property carried in **your vehicle** but not owned by **you**, **we** will at **our** option pay the lesser of:

a. the cost to repair the property as near as possible to the condition it was in immediately before the **loss** occurred; or
b. the market value of the property.

"Personal property" includes, without limitation:

a. watches;
b. mobile telephones;
c. prescription glasses; and
d. sunglasses,

but does not include jewellery.

For the purposes of this optional policy extension, "market value" means the amount at which the same item could have been purchased immediately before the **loss**.

There is no cover under this optional policy extension if such property is otherwise insured.

The most **we** will pay under this optional policy extension during the **period of insurance** is as stated in the **schedule**.

Temporary accommodation (OE4)

We will cover **you** for temporary accommodation when there has been a **loss** for which a claim is payable under this policy and **your vehicle** is:

a. **your** only form of residence; and
b. in an unusable condition.

The most **we** will pay under this optional policy extension is $700 per week to a maximum of $10,000 or as or as otherwise specified in the **schedule**.

Wedding/funeral/chauffeur hire (OE5)

We will cover:

a. **you** under Section One for **accidental loss** to **your vehicle**; and
b. under Section Two for **your** legal liability for **accidental loss** to the property of others and/or **accidental bodily injury** to any person,

while **your vehicle** is being used to carry passengers for hire or reward in connection with a wedding, funeral or other chauffeur-driven **event**.

Wraps, signwriting and artwork (OE6)

If, as a result of **loss** to **your vehicle** for which a claim is payable under Section One of this policy, there is **loss** to signwriting, wrap(s) or artwork affixed to **your vehicle**, **we** will:

a. pay the reasonable cost to repair or reinstate the damaged sections of signwriting, wrap material or artwork; or
b. in the event of a **total loss**, pay **you** the reasonable costs of signwriting, wrapping or installing artwork to an equivalent specification on a replacement **vehicle**. If **you** request **us** to do so, **we** will pay to remove any personal or company identification signwriting from the **vehicle** wreck before disposing of the wreck.

We will not replace any undamaged signwriting or wrap sections due to colour variations arising from environmental conditions, such as fading.

The most **we** will pay under this optional policy extension during the **period of insurance** is $5,000 or as otherwise specified in the **schedule**.

Section One exclusions

Consequential loss/depreciation

You are not covered for consequential loss (including depreciation or loss of value) of any kind however caused, except for where expressly provided under any applicable policy extension.

Contamination

You are not covered for any **loss** arising from environmental, biological, chemical or other contamination of **your vehicle**.

Defect in workmanship/design/manufacture

You are not covered for any **loss** arising from the manufacturer's defective design, materials or workmanship.

Diminution in value

You are not covered for **loss** or reduction in value of **your vehicle** following repair of **your vehicle**.

Gradual damage

You are not covered for any **loss** arising from gradual damage including, but not limited to, damage caused by or arising from seepage or leakage of water or other fluids or from the action of light (including sunlight).

Incorrect fluids

You are not covered for **loss** arising from the introduction of incorrect fluids (for example, fuel additives, diesel exhaust fluid, diesel engine additives, petrol engine additives, introduction of oil which is not currently recommended by the **vehicle** manufacturer, hydraulic fluid, coolant, washer fluid or water) into **your vehicle**.

Incorrect fuel

You are not covered for **loss** arising from the introduction of the incorrect fuel type (for example, diesel into a petrol engine or petrol into a diesel engine) into **your vehicle**.

Loss of use

You are not covered for any loss, whether financial or otherwise, because **you** are unable to use **your vehicle**.

Parts and accessories

You are not covered for any **loss** to **your vehicle**'s:

a. **accessories** that are not on **your vehicle** at the time of the **loss**; or
b. spare parts that are not fitted to **your vehicle**.

Textile Awnings

You are not covered for any **loss** to textile awnings on **your vehicle**.

Theft by purchaser

You are not covered for any **loss** arising from theft or illegal conversion by a purported or prospective purchaser of **your vehicle** unless:

a. **you** establish to **our** satisfaction that **you** took all reasonable precautions to prevent such theft or illegal conversion; or
b. the theft or illegal conversion was accompanied by violence or the threat of violence, or was a result of deception, which could not have been prevented through the taking of reasonable precautions.

For the purposes of this exclusion, "reasonable precautions" includes but is not limited to:

a. accompanying the prospective purchaser on any test drive; and
b. where a purchase is agreed, receiving payment and/or obtaining proof of receipt of payment before parting with possession of the **vehicle**.

Tyres

You are not covered for **loss** to **your vehicle**'s tyres caused by braking or by punctures, cuts or bursts unless that **loss**:

a. occurs in the same **event** as another **loss** to **your vehicle** for which a claim is payable under this policy; or
b. occurs as a result of the malicious or deliberate act of a person not insured by this policy.

Vehicle parts

You are not covered for **loss** to the following parts of **your vehicle**:

a. the engine and all engine parts;
b. cooling systems, including but not limited to radiators, heat exchangers, cooling fans, pressure caps, water pumps, thermostats and hoses;
c. hydraulic systems, including but not limited to shock absorbers and suspension systems;
d. transmission systems, including but not limited to gearboxes, drive shafts, drive belts, chains, axles, clutches and wheel hubs;
e. fuel systems;
f. batteries;
g. braking systems;
h. electrical/electronic systems, computer systems and mechanical systems, including the electric motors of any permanently fitted appliances in your vehicle;
i. exchange sealed compressors for motors within sealed refrigeration or air-conditioning compression units.

However, this exclusion does not apply to **loss** resulting from:

a. fire;
b. **your vehicle**, or another motor **vehicle** conveying **your vehicle**, overturning;
c. **your vehicle** impacting or colliding with an external object (including other vehicles, people or animals);
d. **your vehicle** being partly or fully immersed in a body of water (including flood);
e. theft or illegal conversion of **your vehicle**;
f. malicious damage to **your vehicle**;
g. hail, snow, storm or lightning;
h. natural disaster;
i. **your vehicle** being **accidentally** operated with contaminated fuel;
j. failure, defect, fault or poor workmanship in the repair, maintenance or modification of **your vehicle**; and/or
k. sudden and **accidental** spillage of liquid onto any part of **your vehicle**.

Wear and tear etc.

You are not covered for wear and tear, corrosion, gradual deterioration (except to the extent covered under Section One policy extension "Gradual damage from fluids" (PE17), rust, rot, mould or existing damage or defects in **your vehicle**.

V. Section Two - Legal Liability

What you are covered for

Legal liability

You are covered for **your** legal liability for:

a. **accidental loss** to the property of others; and/or
b. **accidental bodily injury** to any person,

where such **accidental loss** or **accidental bodily injury** occurs during the **period of insurance** and is caused by or is in connection with the use of **your vehicle** in New Zealand (including while the **vehicle** is being loaded or unloaded).

Reparation

You are covered for **your** legal liability to pay **reparation** to a victim who has suffered **accidental loss** to property or **accidental bodily injury** as a result of **you** committing an offence during the **period of insurance** in connection with use of **your vehicle** in New Zealand (including while the **vehicle** is being loaded or unloaded).

Provided that **you** must tell **us** within a reasonable period of time if **you** or anyone else entitled to cover is charged with any offence in connection with the use of a **vehicle** which resulted in **loss** to property or **bodily injury** to another person.

There is no cover for any:

a. legal defence costs or expenses including court costs, levies or costs awarded against **you** in respect of an offence;
b. order of **reparation** arising from the prosecution of an offence under the Health and Safety at Work Act 2015 (and/or any subsequent amendment or replacement Acts); or
c. order of **reparation** arising from or in connection with the use of a **vehicle** for hire or reward.

What we will pay

Property damage

In respect of **your** legal liability for **accidental loss** to the property of others **we** will pay for:

a. liability, including liability for **reparation**; and
b. costs awarded against **you** by a civil court or arbitrator.

The most **we** will pay is $20,000,000 per **event**.

In addition, where it is alleged that **you** are legally liable, and that legal liability would be covered under this policy if established, **we** will pay for **your** reasonable defence costs and expenses incurred in defending that allegation up to a limit of $500,000 per **event**, provided that such costs and expenses are incurred with **our** prior written consent. At **our** discretion, **we** may take over the conduct of **your** defence, which may include appointing a lawyer to act for **you** even if **you** have appointed **your** own lawyer.

Bodily injury

In respect of **your** legal liability for **accidental bodily injury** to any person **we** will pay for:

a. liability, including liability for **reparation**; and
b. costs awarded against **you** by a civil court or arbitrator.

The most **we** will pay is $1,000,000 per **event**.

In addition, where it is alleged that **you** are legally liable, and that legal liability would be covered under this policy if established, **we** will pay for **your** reasonable defence costs and expenses incurred in defending that allegation up to a limit of $500,000 per **event**, provided that such costs and expenses are incurred with **our** prior written consent. At **our** discretion, **we** may take over the conduct of **your** defence, which may include appointing a lawyer to act for **you** even if **you** have appointed **your** own lawyer.

Total payable for property damage and bodily injury

The most **we** will pay for a claim for **accidental loss** to the property of others and **accidental bodily injury** in total for one **event** is $20,000,000 plus $500,000 defence costs.

Policy extensions

In addition to the standard cover under Section Two and depending on the type of cover **you** have selected as shown in the **schedule** and defined in the "Type of Cover" section, some or all of the following policy extensions may be automatically included in **your** policy.

Unless otherwise stated the policy extensions are subject to the terms, conditions and exclusions of this policy.

Some policy extensions may be subject to sub-limits that are within, and not in addition to, the **sum insured** of $20,000,000 for **accidental loss** to the property of others or the **sum insured** of $1,000,000 for **accidental bodily injury**.

Some policy extensions may also be subject to an additional **excess**, as specified.

Exemplary damages (S2E1)

We will cover **your** liability for punitive or exemplary damages awarded by any New Zealand court in respect of **accidental bodily injury**, provided that:

a. any such award of punitive or exemplary damages is deemed insurable at law and to be recoverable under this policy; and
b. there is no cover under this policy extension in respect of awards of punitive or exemplary damages directly or indirectly arising from or connected with any malicious, dishonest, fraudulent or criminal act or omission by **you** or anyone acting on **your** behalf.

The most **we** will pay under this policy extension is $100,000 per **event** and in total during the **period of insurance**.

General exclusion "Intentional, reckless or criminal acts" and Section Two exclusion "Exemplary damages" do not apply to this policy extension.

General average/salvage charges (S2E2)

We will pay any general average or salvage charges that **you** are legally required to pay as a result of **your vehicle** being carried by sea between places in New Zealand during the **period of insurance**.

Manslaughter defence costs (S2E3)

We will cover:

a. **your** reasonable legal defence costs incurred with **our** prior written approval to defend a charge of manslaughter, or dangerous driving causing death or careless driving causing death; and
b. costs necessarily and reasonably incurred with **our** prior written approval for legal representation at any enquiry or coroner's inquest in connection with such death,

where such death is **accidental bodily injury** resulting from **you** driving **your vehicle** during the **period of insurance**.

The most **we** will pay under this policy extension is $20,000 per **event** and in total during the **period of insurance** after the application of a $1,000 **excess**.

Any payment under this policy extension is included within, and is not in addition to, the per event limit of $500,000 in respect of defence costs and expenses.

Section Two exclusion "Defence costs - prosecutions" does not apply to this policy extension.

Movement of other vehicles (S2E4)

We will cover **your** legal liability for **loss** arising out of the movement by **you** of any **vehicle** not owned by **you**, provided that the **vehicle**:

a. is parked in a position that prevents or impedes the loading or unloading of **your vehicle**; or
b. prevents or impedes the legitimate passage of **your vehicle**.

This policy extension only applies where, in **our** opinion, the movement by **you** of the **vehicle** was reasonable and necessary in all the circumstances.

Section Two exclusion "Property owned by you" does not apply to this policy extension.

The terms, conditions and exclusions in this policy otherwise apply as if the **vehicle** being moved were **your vehicle**.

Other person's liability (S2E5)

We will cover under Section Two the legal liability of any authorised driver arising from the authorised driver's use of **your vehicle**, provided that:

a. the authorised driver's liability is not covered by any other insurance policy; and
b. the terms, conditions and exclusions in this policy otherwise apply as if the authorised driver were **you**.

Towing disabled vehicles (S2E6)

We will cover **your** legal liability in connection with the use of **your vehicle** to tow a disabled vehicle, provided such towing is not for reward or financial gain.

Section Two exclusion "Property owned by you" does not apply to this policy extension.

Using another vehicle (S2E7)

We will cover under Section Two **your** legal liability arising from **your** use of any other vehicle, provided that:

a. **you** do not own the vehicle;
b. **you** are using the vehicle with the knowledge and consent of the vehicle's owner;
c. the other vehicle is not a hire, rental or loan vehicle, unless the other vehicle has been hired, rented or loaned under the Section One Policy Extension "Condemned buildings and car parks" (PE7);
d. **we** will not be liable for **loss** to that **vehicle** or to property being conveyed by it; and
e. there is no other insurance covering the same liability.

The terms, conditions and exclusions in this policy apply as if the other vehicle being used were **your vehicle**.

Weight damage (S2E8)

We will cover **your** legal liability for **accidental** damage to property (including any road) caused by the weight of **your vehicle** including the weight of the load carried by the **vehicle**.

The most **we** will pay under this policy extension is $500,000 per **event**.

A $5,000 **excess** applies to this policy extension.

Sub-sections (b)-(d) of Section Two exclusion "Weight" do not apply to this policy extension.

Section Two exclusions

Death of a driver

You are not covered for liability in respect of death or **bodily injury** to any person who, at the time of the **event** causing such death or **bodily injury**, was driving or in charge of **your vehicle**.

Defence costs - prosecutions

You are not covered for any legal defence costs or expenses including court costs, levies or costs awarded against **you** arising from the prosecution of any offence under any Act of Parliament including any regulations, subordinate legislation, rules or by-laws made under any Act.

Exemplary damages

You are not covered for any punitive or exemplary damages.

Fine and penalties

You are not covered for any fine or penalty.

Liability by agreement

You are not covered for any liability arising out of a contract or agreement unless such liability would have arisen in the absence of such contract or agreement.

Not being used as a vehicle

You are not covered for any liability directly or indirectly arising from the use or operation of **your vehicle** or any component of **your vehicle** as a tool of trade or as an item of mechanically propelled plant or item of machinery.

Property owned by you

You are not covered for any liability, including liability for reparation, for loss to any property owned by **you** or in **your** care, custody or control, other than a disabled vehicle being towed by **your vehicle**.

Weight

You are not covered for any liability for or in connection with damage to property (including any road) arising from:

a. vibration caused by **your vehicle**; or
b. the weight of **your vehicle**; or
c. the weight of the load carried by **your vehicle**; or
d. the combined weight of the load and **your vehicle**.

VI. General Exclusions that apply to all parts of this policy

Accident compensation

You are not covered for any compensation, benefits, costs or any other amounts or payments that are recoverable (including by the victim of an offence) under the provisions of the Accident Compensation Act 2001 (and/or any subsequent amendment or replacement Acts), or which would be recoverable but for:

a. a failure by the victim to correctly notify a claim to the Accident Compensation Corporation within the time required under the Act;
b. the victim's decision, for whatever reason, not to claim any amount he or she would be entitled to under the Act;
c. a decision by the Accident Compensation Corporation or any other authority to decline a claim or limit its liability in whole or in part for any reason whatsoever.

Alcohol and drugs

There is no cover under this policy if the driver of **your vehicle** at the time of the **event** giving rise to a claim under this policy:

a. is under the influence of intoxicating liquor or has a breath alcohol or blood alcohol concentration that exceeds the legal limit;
b. refuses to undergo a breath or blood test when legally required to do so;
c. fails or refuses to stop or remain at the scene of an **accident** when legally required to do so; or
d. is under the influence of a drug or other intoxicating substance.

This exclusion does not apply if the driver of **your vehicle** has stolen or illegally converted it (provided **you** report the theft or illegal conversion to the New Zealand Police as soon as possible).

Confiscation

You are not covered for any **loss** or liability directly or indirectly arising from or in any way connected with confiscation, nationalisation, requisition, acquisition or destruction of or damage to property by order of any government, public or local authority.

Cyber attack

You are not covered for any **loss** or liability directly or indirectly arising from or in any way connected with the use or operation, as a means of inflicting harm, of any computer, computer system, computer software programme, computer virus or process or any other electronic system.

Excess

You are not covered for any applicable **excess**(es).

Foreign courts

You are not covered for any **loss** or liability or claim of any type in connection with:

a. civil or criminal proceedings brought in a court outside New Zealand;
b. civil or criminal proceedings brought in a court within New Zealand to enforce a judgment made by a court outside of New Zealand; or
c. any claim or civil or criminal proceeding arising under the law of a country other than New Zealand.

Intentional, reckless or criminal acts

You are not covered for any **loss** or liability arising from any deliberate, intentional, reckless, or criminal act or omission by **you** or anyone acting with **your** express or implied authority or consent.

Loss of electronic data

You are not covered for any **loss** or liability directly or indirectly arising from or in any way connected with **loss** of **electronic data**, including, but not limited to:

a. total or partial destruction, distortion, erasure, corruption, alteration, misinterpretation or misappropriation of **electronic data**;
b. error in creating, amending, entering, deleting or using **electronic data**;
c. total or partial inability or failure to receive, send, access or use **electronic data** for any time or at all;
d. communication, display, distribution or publication of **electronic data**;
e. any **loss** of use, reduction in functionality, repair, replacement, restoration or reproduction of any **electronic data**; or
f. any amount pertaining to the value of any **electronic data**.

Non allowable use

You are not covered for any **loss** or liability arising from any use of **your vehicle** which is outside the terms of the "Vehicle Use" provision in this policy.

Non-compliant work on vehicle

You are not covered for **loss** or liability arising directly or indirectly from repair, modification or work on **your vehicle** which was carried out prior to **your** purchase of the **vehicle** and that does not comply with the appropriate NZ standard or the Low Volume Vehicle certification requirements or any other NZ standard or certifications that apply to **your vehicle**.

However, this exclusion does not apply if:

a. **your vehicle** was purchased from a Licensed Motor Vehicle Dealer;
b. **your vehicle** has passed a warrant of fitness or other required certification relevant to **your vehicle**; or
c. **you** received a pre-purchase inspection report by an appropriately qualified person which does not identify the non-compliant repair, modification or work.

Nuclear and radiation risks

You are not covered for any **loss** or liability directly or indirectly arising from or in any way connected with:

a. nuclear weapons material;
b. the operations of a nuclear power plant;
c. ionising radiation or contamination by radiation or otherwise from any nuclear waste;
d. the fusion or fission of nuclear fuel; or
e. any biological, chemical or nuclear pollution.

Overloaded vehicle

You are not covered for any **loss** or liability arising from or connected with the loading of **your vehicle** in excess of the manufacturer's recommended specifications or contrary to any Acts of Parliament, regulations or any proper law of New Zealand.

Sanctions

We will not be liable to pay any claim or provide any cover or benefit to the extent that the provision of cover, payment of such claim or provision of such benefit would expose **us** to any sanction, prohibition, or restriction under United Nations resolutions, or the trade or economic sanctions, laws, or regulations of New Zealand, Australia, the European Union, United Kingdom or the United States of America.

Terrorism

You are not covered for any **loss** or liability directly or indirectly arising from or in any way connected with:

a. any **act of terrorism** regardless of any other cause or **event** contributing concurrently or in any other sequence to the **loss** or liability; or
b. any action taken in controlling, preventing, suppressing or in any way relating to an **act of terrorism**.

Unlicensed or excluded drivers

There is no cover under this policy if the driver of **your vehicle**:

a. is unlicensed to drive the **vehicle**, does not hold a licence that is in full force and effect and/or does not comply with or is in breach of his or her licence conditions;
b. is not legally allowed to drive in New Zealand; or
c. is not an authorised driver as specified in the **schedule** or otherwise covered by this policy.

This exclusion does not apply if the driver of **your vehicle** has stolen or illegally converted it provided **you** report the theft or illegal conversion to the New Zealand Police as soon as possible after the theft or illegal conversion.

Unsafe vehicle

There is no cover under this policy if **your vehicle** is being used in an unsafe or unroadworthy condition. This exclusion will not apply if **you** prove to **our** satisfaction that:

a. **you** and the driver of **your vehicle** could not reasonably have been aware of such condition; and
b. **you** had taken all reasonable steps to maintain **your vehicle** in a safe condition.

War and civil commotion

You are not covered for any **loss** or liability directly or indirectly arising from or in any way connected with war, invasion, act of foreign enemy, hostilities or warlike operations (whether war is declared or not), civil war, civil commotion assuming the proportions of or amounting to a popular rising, military rising, mutiny, rebellion, revolution, insurrection, military or usurped power.

VII. Claims Conditions

What you must do

As soon as **you** are aware of any **events** or circumstances which may lead to a claim under this policy **you** must:

a. notify **us** as soon as possible;
b. report to the New Zealand Police as soon as possible if **you** suspect any **loss** was caused by any crime or illegal act;
c. take all reasonable steps to minimise **your loss** or liability, and to avoid any further **loss** or liability;
d. take all reasonable steps to provide **us** with details of any other person(s), property or vehicles involved in the **event** giving rise to the claim, including, at a minimum:
    i. the registration number(s) of any other vehicle(s) involved;
    ii. the names, addresses, and contact details of any other driver(s) and any witness(es);
    iii. details of any other property damaged;
e. fully complete and provide **us** with an approved claim form as soon as possible;
f. allow **us** unhindered access to investigate, inspect and assess the **loss** or liability. If any permanent repairs to the **vehicle** are to be carried out, **you** must allow **us** access to the **vehicle** before such repairs are carried out;
g. forward to **us** immediately all relevant information and correspondence, including any correspondence advising of a claim or possible claim against **you** and any court documents;
h. advise **us** immediately if **you** are charged with any offence in relation to the use of **your vehicle** where such offence relates to **loss** to property or **bodily injury** to another person; and
i. provide any other information or assistance **we** may reasonably request, including attending an interview with any person **we** nominate and/or providing a statutory declaration verifying any details of the **loss** or liability.

What you must not do

If **you** wish to make a claim on this policy, **you** must not:

a. dispose of or abandon any property in respect of which **you** are making a claim;
b. start any repairs without **our** permission unless it is necessary to prevent further **loss**;
c. admit responsibility for any **loss** or liability; or
d. say or do anything that may prejudice **our** ability to defend, negotiate or settle a claim made against **you** or make recovery of the **loss** from any other person who may be responsible for it.

After you have made a claim

After **you** have made a claim under this policy:

a. **we** have the sole right to act in **your** name and on **your** behalf to negotiate, defend or settle any action against **you**, at **our** own expense (except in relation to any **excess** that may apply). **We** may appoint **our** own lawyers to defend the matter who will report to **us**;

b. **we** may take over in full any legal right of recovery that **you** have against any other person. **You** must:

   i. cooperate with **us** and provide full assistance including, without limitation, providing documents and other evidence and attending court hearings if required; and

   ii. not voluntarily or knowingly release any third party from liability for **loss** insured by this policy unless **we** give permission for this.

   If **you** do not cooperate or provide assistance to **us** as required, **you** must repay any amounts **we** have paid to **you** or any other party in respect of the claim;

c. if **we** initiate a recovery, **we** will include any uninsured losses suffered by **you** (excluding **your excess**), subject to an agreement between **us** in respect of the sharing of recovery costs and apportionment of any recovery proceeds. Where **we** do this, **you** agree, at **your** own expense to provide **us** with satisfactory evidence of any uninsured losses.

d. if any lost or stolen property for which **we** have paid a claim is later found or recovered, **you** must tell **us** immediately and, if **we** request it, return the property to **us**;

e. if, in respect of a claim **we** have paid, **you** receive any money from any person ordered to make **reparation** to **you**, **you** must reimburse **us** for **our** payment, subject to adjustment if **you** have not been fully indemnified for **your loss** provided that any such adjustment will itself be subject to the terms of any costs/recovery proceeds sharing agreement referred to in sub-paragraph (c) above;

f. **we** are entitled to take legal possession and ownership of property, including the proceeds of sale from any such property, in respect of which **we** have paid a claim under this policy, subject to adjustment if **you** have not been fully indemnified for **your loss**; and

g. where required by law, **we** will notify the **vehicle** to the NZTA. The NZTA or other government department may as a result deregister and/or flag the **vehicle**.

Incorrect statements, dishonesty and fraud

If any claim under this policy is in any respect dishonest or fraudulent or is supported by any incorrect information or statements:

a. all benefits under the policy will be forfeit and **your** claim will not be payable. If the claim or any part of it has already been paid, then it will be repayable by **you** to **us**;
b. the policy automatically terminates from the date of the dishonest or fraudulent act, and you will not be entitled to any return of premium; and
c. **we** may also cancel any other policy **you** have with **us**.

VIII. General Conditions

Breach of conditions

No claim shall be payable where any person entitled to indemnity under this policy breaches any of the policy terms and conditions. However, nothing in this policy affects **our** right to avoid the policy for non-disclosure.

Cancellation by us

We may cancel this policy at any time by giving **you** notice in writing or by email to:

a. **your** last known postal address or email address on **our** records; or
b. **your** broker.

The cancellation will take effect at 4 PM on the 14th day after the date of the notice unless **we** have cancelled the policy for non-payment of premium, in which case cancellation will take effect from policy inception. **We** will refund to **you** a pro rata proportion of any premium already paid, unless **we** have cancelled the policy on the basis of incorrect statements, dishonesty or fraud in the making of a claim.

Cancellation by you

You may cancel this policy at any time by giving **us** notice in writing, by email or by telephone.

The cancellation will take effect immediately. Provided **you** have not made a claim during the **period of insurance**, **we** will refund to **you** a pro rata proportion of any premium already paid to **us**, less a $50 administration fee.

Correctness of statements

All statements made or information given by **you** or on **your** behalf (whether verbally or in documentation completed manually or electronically):

a. in any proposal, application or declaration; or
b. in support of this policy; or
c. in support of any claim,

must be complete and correct in all respects.

Goods and services tax (GST)

All **sum insured** values, policy limits and **excesses** are GST inclusive.

Governing law and jurisdiction

This policy is governed by the laws of New Zealand. The courts of New Zealand have exclusive jurisdiction in relation to any issues, disputes or claims arising under or in relation to this policy.

Joint insurance

If this policy insures more than one person or entity, then all persons and/or entities are jointly insured. If one of the persons or entities does or fails to do anything so that there is no cover, there will be no cover for anyone, not just the person or entity responsible for the relevant act or omission.

Modifications

You must tell **us** and obtain **our** written approval of any modifications that are, or have been, made to the manufacturer's standard specifications for **your vehicle** or of the addition of any accessories to **your vehicle** which change its performance and/or value.

Other insurance

If, at the time of any claim arising under this policy, there is any other valid and collectable insurance covering all or part of the same **loss** or liability, this policy will apply only to the amount of any **loss** or liability in excess of that recoverable under the other insurance.

Other interested parties

If **you** have notified **us** of any other party who has a financial interest in **your vehicle**, **we** may at **our** option pay all or part of any claim proceeds to that other party. Such payment will meet all **our** obligations to **you** under the policy to the extent of that payment.

By notifying **us** of the interested party, **you** authorise **us** to disclose personal information about **you** to that party.

Any such party who has a financial interest is not insured by this policy and has no rights to claim under the policy.

Policy compliance

It is a condition precedent to **our** liability under this policy that **you** or anyone else entitled to claim under this policy:

a. comply with all of its terms and conditions; and
b. pay any outstanding premium.

Reasonable care

You must:

a. take all reasonable care to prevent **loss** to **your vehicle** and to avoid liability;
b. take all reasonable care to maintain **your vehicle** in good repair;
c. maintain any protection devices, including any alarms, immobilisers and GPS tracking units, in an operational condition;
d. comply with all legal requirements relating to safety, maintenance and operation of **your vehicle**; and
e. comply at **your** expense with all reasonable instructions **we** give **you** to prevent **loss** to **your vehicle** and to avoid liability.

Sums insured

The values declared to **us** for each of **your vehicles** must represent, as nearly as possible, their current market value. Values such as book value, depreciated cost, written down value and residual value will not be sufficient to comply with this condition.

IX. Definitions

Whenever the following words are used in bold in this policy this is what they mean. The definitions also apply to the plural and any derivatives of the words.

Accessory
Any item, not including **contents**, that was sold with **your vehicle** or which **you** subsequently acquired but which is not essential to the **vehicle**'s operation, is not permanently fitted or attached to the **vehicle** and which can be removed from the **vehicle**. This includes, without limitation, bicycle carriers, roof racks, car seat covers and child seats.

Accessory does not mean any signwriting, vehicle wraps or artwork on the **vehicle**.

Accident
A sudden and unforeseen **event** that is unintended and unexpected by **you** or any other person using the **vehicle**.

Accidental
Unintended and unexpected by **you** or any other person using the **vehicle**.

Act of terrorism
An act, including but not limited to the use of force or violence or threat thereof, by any person or group/s of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), which from its nature or context is done for or in connection with political, religious, ideological, ethnic or similar purposes or reasons, including the intention to influence any government and/or to put the public or any section of the public in fear.

Bodily injury
Death or bodily injury, including disability, shock, fright, mental anguish or emotional or mental injury, caused solely and directly by violent, **accidental**, external and visible means.

Caravan
An unpowered vehicle which:

a. is designed and equipped to be lived in;
b. is intended to be towed by another vehicle;
c. is currently registered as a vehicle, with a licence label and registration plate;
d. is not permanently connected to waste or water services; and
e. does not include any annexes, decks or other self-standing structures, including gates, fences, retaining walls, pergolas, gazebos or water tanks.

Contents
Items that belong to **you**, or which are in **your** care, custody or control and for which **you** are legally responsible, and which are usually kept in **your vehicle** while **you** are using **your vehicle.**

Contents do not include any of the following:

a. any part of the **vehicle**, including **fixtures and fittings** and **accessories**;
b. mechanically propelled vehicles (including electric wheelchairs and electric mobility aids);
c. trailers, boats, caravans, or aircraft, including accessories and spare parts attached to any of them (except drones and remote-controlled scale models);
d. firearms;
e. jewellery and watches;
f. any artificial body parts, surgical implants or surgical attachments permanently fitted to **you** (but not hearing aids);
g. animals of any kind;
h. items used in any way for professional or business purposes, unless noted as covered on the **schedule**.

Electronic data
Facts, concepts and information converted to a form useable for communications, display, distribution, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment. It includes programmes, software and other coded instructions for such equipment.

Event
Any one event or series of events occurring within a 72-hour period causing **loss** or liability which arise from one source or original cause.

Excess
The amount that **you** must contribute as the initial payment towards the cost of any claim under this policy. The amount of the excess is shown in the **schedule** and in the applicable policy extensions.

Family
A member of **your** family who permanently resides with **you**.

Fixtures and fittings

Any part of **your vehicle** that is permanently fitted to and which was sold with (or subsequently fitted to) the **vehicle** but which is not essential to the **vehicle** being driven. This includes, without limitation, house batteries, built-in furniture (but not car seat covers or child seats), sleeping quarters, bathroom facilities, cooking facilities, whiteware, household electrical appliances, air conditioning units, floor coverings (but not loose carpets, floor mats or rugs), entertainment systems, aerials and satellite dishes, electric **vehicle** charging units, reversing cameras, bull bars, towing equipment, load securing devices (but not roof racks or bicycle carriers), disability modifications, fire extinguishers, tools and breakdown equipment, fixed awnings, solar power systems, and computers which are integrated into any of the above.

Glass

Windscreens, windows, sunroofs, skylights, headlights, fog lights, permanently affixed spotlights, running lights or tail lights on **your vehicle**.

Horse float

An unpowered vehicle designed and equipped to be both lived in by the vehicle owners and to transport horses and which is intended to be towed by another vehicle. It does not include any such vehicles which do not contain accommodation for the vehicle owners.

Horse truck

A large vehicle propelled by its own mechanical power which is designed and equipped to be both lived in by the vehicle owners and to accommodate and transport horses.

Loss

Loss means:

a. physical loss;
b. physical damage or physical destruction;
c. mechanical breakdown (but only in respect of policy extension "Mechanical breakdown" (PE27)).

Market value

The reasonable sale price of **your vehicle**, as estimated by **us**, immediately before the **loss** taking into account:

a. the year, make, model and specification of **your vehicle**; and
b. the general condition of **your vehicle**, including mileage and hours;

but excluding the presence of any signwriting, **vehicle** wraps, or artwork on **your vehicle** unless otherwise advised and accepted by **us** in writing.

Motorhome
A large vehicle propelled by its own mechanical power which is designed and equipped to be lived in.

Period of insurance
The period shown in the **schedule**, starting at 4 PM on the first day of cover and ending at 4 PM on the last day of cover or, if the policy has been cancelled or terminated, 4 PM on the effective date of such cancellation or termination.

Reparation
An amount ordered by a New Zealand court to be paid to the victim of an offence pursuant to section 32 of the Sentencing Act 2002 (and/or any subsequent amendment or replacement Acts).

Schedule
The most recently dated **schedule** issued by **us** and any other notices **we** may issue from time to time during the **period of insurance**, including any amended **schedules** or policy endorsements.

Sum Insured
The "**Sum Insured**" shown in the **schedule**.

Tiny home
A self-contained living space which has the character and functionality of a permanent house and which:

a. is permanently on a trailer with wheels;
b. is currently registered as a vehicle, with a licence label and registration plate;
c. is not permanently connected to waste or water services; and
d. does not include any annexes, decks or other self-standing structures, including gates, fences, retaining walls, pergolas, gazebos or water tanks.

Total loss

Your vehicle is a **total loss** where:

a. in **our** opinion following a **loss your vehicle** is uneconomic or unsafe to repair; or
b. **your vehicle** has been stolen and not recovered within 14 days of the theft being reported to **us**, subject to any additional period which **we** may reasonably require in order to carry out any investigations into the theft.

Vehicle

Any **motorhome**, **caravan**, **horse truck**, **horse float**, or **tiny home** stated in the **schedule** or acquired and advised to **us** pursuant to policy extension "Additions and deletions" (PE1), including that **vehicle**'s:

a. **fixtures and fittings**; and
b. **accessories**,

but not including:

a. signwriting, **vehicle** wraps, protective film or artwork on the **vehicle**, except standard decals applied by the **vehicle**'s manufacturer;
b. structural improvements made to the **vehicle**.

We/us/our

Berkshire Hathaway Specialty Insurance Company (incorporated in Nebraska, USA) through its appointed agent Star Insurance Limited trading as Star Insurance and Star Insure.

You, your

The person(s) or entity shown in the **schedule** as "The Insured".

X. Making a Complaint

We are committed to providing **you** with a professional level of service and customer care. **We** realise that things can go wrong and there may be occasions when **you** feel that **we** have not provided the service **you** expect. If this happens, **we** want to hear about it so **we** can try and put things right.

Step 1 – Initiating your complaint

In the first instance contact Star Insure by calling or writing to **us** using the relevant details following:

The Complaints Officer – Star Insure,
PO Box 97 954, Manukau City, Auckland 2241
Email: admin@starinsure.co.nz

Please ensure that **you** provide the following information in **your** communication:

a. **Your** name and address;
b. **Your** policy number;
c. The nature of **your** complaint.

We expect that the majority of complaints will be quickly and satisfactorily resolved.

Step 2 – If you are still unhappy

If **your** complaint is one of the few that cannot be resolved by Step 1, please write to:

Berkshire Hathaway Specialty Insurance - Compaints Manager
Level 33, ANZ Centre, 23-29 Albert Street, PO Box 106 844, Auckland, NZ 1143
Email: complaints.newzealand@bhspecialty.com

Please ensure that **you** quote **your** policy number and state that **you** are insured with a Star Insure policy.

Step 3 – Beyond Berkshire Hathaway Specialty Insurance

If Berkshire Hathaway Specialty Insurance (BHSI) has given **you** their final response and **you** are still dissatisfied **you** may refer **your** case to the Insurance & Financial Services Ombudsman (IFSO). The IFSO is an independent body that resolves complaints about financial and insurance products. The IFSO will only consider complaints after BHSI has provided **you** with a 'deadlock' letter. BHSI will produce such a letter only when the BHSI internal complaints procedure has been exhausted.

The IFSO can be contacted at:
PO Box 10-845 Wellington 6143
Phone: 0800 888 202
Email: info@ifso.nz

END OF INSURANCE POLICY

Roadside Assistance

If "Roadside Assistance" is shown on the schedule, your vehicle will be registered with a Star Insure Roadside (Journey On) membership with our roadside assistance provider, NZ Roadside Assistance Ltd (NZRA). This provides 24-hour, 7-day roadside assistance. For roadside assistance call 0800 888 247.
You will need to quote your vehicle registration.

Star Insure Roadside (Journey On) membership provides what you need to get up and running again:

- Jump-start if your battery is flat;
- Flat tyre replacement with your spare tyre;
- Emergency fuel if you have run out, or EV's recovered to a charging point/station;
- Minor roadside repairs, such as replacement fuses, temporary repair to hoses etc.;
- Lock outs/lost keys, we will attempt to gain entry or deliver your spare key if available;
- Technical advice, we can provide advice on the phone like vehicle operation & safety warnings;
- In-house camper system technical assistance and repair referrals;
- Driver assistance with directions;
- Urgent message relay;
- Emergency towing/transport to the nearest place of safety or repairer if your motor vehicle cannot be mobilised.

Star Insure Roadside (Journey On) terms and conditions:

Vehicle Requirements: Your vehicle must be currently warranted and registered, in sound repair, and positioned near or on a public road that is accessible by a 2WD vehicle.

- ***Unlimited Call Outs:*** You are entitled to unlimited call outs per annum under this policy.
- ***Initial Tow:*** In the event of a breakdown, we will tow your vehicle to the closest repairer or a safe location, whichever is closest to the breakdown location to a maximum value of $1000 incl. GST. Should you require towing beyond this initial distance, additional costs will be quoted and charged prior to service.
- ***Accident Assistance:*** For vehicles involved in an accident, including those that are bogged, stuck or collided with a foreign object, assistance will be provided at your expense.
- ***Emergency Fuel Delivery:*** We will deliver emergency fuel (up to 10 litres) to your location; however, the cost of the fuel will be your responsibility.
- ***Lockout Services:*** Lockout assistance will be provided, but any risks associated with forced entry to retrieve keys will be your liability. Locksmith services for key cutting or new locks can be arranged at your expense or may be able to be claimed via your insurer.
- ***Service Provider Attendance:*** You must be present with the vehicle when the service provider arrives or arrange a specific time to meet the roadside operator.
- ***Additional Call Outs:*** Any additional call outs for the same incident, a known fault that was not fixed properly, will incur costs that will be your responsibility.
- ***Breakdown Procedure:*** In a breakdown situation, you must contact the toll-free assistance service to arrange for help. If you choose to organise your own assistance, this policy does not provide for retrospective reimbursement.
- ***Technical Advice:*** We can offer motorhome and caravan technical advice over the phone as required. This includes in-house motorhome and caravan systems and repair referrals.

Please note that this service is provided by NZ Roadside Assistance Ltd and it is separate to this policy of insurance.

		Comprehensive (Motorhome)	Comprehensive (Caravan) {Includes Fifth Wheelers}	Comprehensive (Horse Truck)	Comprehensive (Horse Float)
PE1	Additions and deletions	**Y**	**Y**	**Y**	**Y**
PE2	At fault third party protection	-	-	-	-
PE3	Boats	**Y**	**Y**	-	-
PE4	Burnout of electric motors	**Y**	**Y**	**Y**	**Y**
PE5	Camping ground cancellation fees	**Y**	**Y**	**Y**	**Y**
PE6	Cleaning and valet costs	**Y**	**Y**	**Y**	**Y**
PE7	Condemned buildings and car parks	**Y**	**Y**	**Y**	**Y**
PE8	Contents	**Y**	**Y**	**Y**	**Y**
PE9	Disability modifications	**Y**	-	**Y**	-
PE10	Emergency accommodation and travel	**Y**	-	**Y**	-
PE11	Emergency public relations expenses	**Y**	**Y**	**Y**	**Y**
PE12	Excess protection	**Y**	**Y**	**Y**	**Y**
PE13	Fire extinguisher replenishment costs	**Y**	**Y**	**Y**	**Y**
PE14	First aid at an accident site	**Y**	**Y**	**Y**	**Y**
PE15	Food spoilage in your refrigerator/freezer	**Y**	**Y**	**Y**	**Y**
PE16	Funeral costs	**Y**	-	**Y**	-
PE17	Gradual damage from fluids	**Y**	**Y**	**Y**	**Y**
PE18	Hazardous substances emergency	**Y**	**Y**	**Y**	**Y**
PE19	Horse event cancellation fees	-	-	**Y**	**Y**
PE20	Horse relocation	-	-	**Y**	**Y**
PE21	Horse veterinary costs	-	-	**Y**	**Y**
PE22	Inability to drive	**Y**	-	**Y**	-
PE23	Incorrect fluids	**Y**	-	**Y**	-
PE24	Incorrect fuel	**Y**	-	**Y**	-
PE25	Invalidation	**Y**	**Y**	**Y**	**Y**
PE26	Keys and locks only - lower excess	**Y**	**Y**	**Y**	**Y**
PE27	Mechanical breakdown	**Y**	**Y**	**Y**	**Y**
PE28	Methamphetamine contamination	**Y**	**Y**	**Y**	**Y**
PE29	Outstanding financial charge on your vehicle	**Y**	**Y**	**Y**	**Y**
PE30	Parts and accessories	**Y**	**Y**	**Y**	**Y**
PE31	Personal injury and death	**Y**	-	**Y**	-
PE32	Personal plate cover	**Y**	**Y**	**Y**	**Y**
PE33	Pet death or injury	**Y**	-	**Y**	-
PE34	Physical assult	**Y**	**Y**	**Y**	**Y**
PE35	Premium credit	**Y**	**Y**	**Y**	**Y**
PE36	Protective coating	**Y**	**Y**	**Y**	**Y**
PE37	Registration and road user refunds	**Y**	**Y**	**Y**	**Y**
PE38	Road clearing.load recovery costs	**Y**	**Y**	**Y**	**Y**
PE39	Temporary repairs	**Y**	**Y**	**Y**	**Y**
PE40	Textile awnings	**Y**	**Y**	**Y**	**Y**
PE41	Total loss - leased vehicles gap cover	**Y**	**Y**	**Y**	**Y**
PE42	Total loss - financed vehicles gap cover	**Y**	**Y**	**Y**	**Y**
PE43	Towing and storage/vehicle recovery	**Y**	**Y**	**Y**	**Y**
PE44	Trailers	**Y**	-	**Y**	-
PE45	Trauma	**Y**	-	**Y**	-
PE46	Valet and other vehicle use	**Y**	**Y**	**Y**	**Y**
Optional extensions (available to purchase)					
OE1	Pairs and sets	**Available to purchase**	**Available to purchase**	**Available to purchase**	**Available to purchase**
OE2	Peer-to-peer hire or rental	**Available to purchase**	**Available to purchase**	**Available to purchase**	**Available to purchase**
OE3	Personal property not owned by you	**Available to purchase**	**Available to purchase**	**Available to purchase**	**Available to purchase**
OE4	Temporary accommodation	**Available to purchase**	**Available to purchase**	**Available to purchase**	**Available to purchase**
OE5	Wedding/funeral/chauffeur hire	**Available to purchase**	**Available to purchase**	**Available to purchase**	**Available to purchase**
OE6	Wraps, signwriting and artwork	**Available to purchase**	**Available to purchase**	**Available to purchase**	**Available to purchase**

		Comprehensive (Tiny Home)	Third party, fire & theft	Third party only	Storage, restoration & transit
PE1	Additions and deletions	**Y**	-	-	-
PE2	At fault third party protection	-	**Y**	**Y**	-
PE3	Boats	-	-	-	-
PE4	Burnout of electric motors	**Y**	-	-	-
PE5	Camping ground cancellation fees	**Y**	-	-	-
PE6	Cleaning and valet costs	**Y**	-	-	-
PE7	Condemned buildings and car parks	**Y**	-	-	-
PE8	Contents	**Y**	-	-	-
PE9	Disability modifications	-	-	-	-
PE10	Emergency accommodation and travel	-	-	-	-
PE11	Emergency public relations expenses	**Y**	-	-	-
PE12	Excess protection	**Y**	-	-	-
PE13	Fire extinguisher replenishment costs	**Y**	**Y**	-	-
PE14	First aid at an accident site	**Y**	-	-	-
PE15	Food spoilage in your refrigerator/freezer	**Y**	-	-	-
PE16	Funeral costs	-	-	-	-
PE17	Gradual damage from fluids	**Y**	-	-	-
PE18	Hazardous substances emergency	**Y**	-	-	-
PE19	Horse event cancellation fees	-	-	-	-
PE20	Horse relocation	-	-	-	-
PE21	Horse veterinary costs	-	-	-	-
PE22	Inability to drive	-	-	-	-
PE23	Incorrect fluids	-	-	-	-
PE24	Incorrect fuel	-	-	-	-
PE25	Invalidation	**Y**	-	-	-
PE26	Keys and locks only - lower excess	**Y**	-	-	-
PE27	Mechanical breakdown	**Y**	-	-	-
PE28	Methamphetamine contamination	**Y**	-	-	-
PE29	Outstanding financial charge on your vehicle	**Y**	-	-	-
PE30	Parts and accessories	**Y**	-	-	-
PE31	Personal injury and death	-	-	-	-
PE32	Personal plate cover	**Y**	-	-	-
PE33	Pet death or injury	-	-	-	-
PE34	Physical assult	**Y**	-	-	-
PE35	Premium credit	**Y**	-	-	-
PE36	Protective coating	**Y**	-	-	-
PE37	Registration and road user refunds	**Y**	-	-	-
PE38	Road clearing.load recovery costs	**Y**	-	-	-
PE39	Temporary repairs	**Y**	-	-	-
PE40	Textile awnings	**Y**	-	-	-
PE41	Total loss - leased vehicles gap cover	**Y**	-	-	-
PE42	Total loss - financed vehicles gap cover	**Y**	-	-	-
PE43	Towing and storage/vehicle recovery	**Y**	-	-	-
PE44	Trailers	-	-	-	-
PE45	Trauma	-	-	-	-
PE46	Valet and other vehicle use	**Y**	-	-	-
Optional extensions (available to purchase)					
OE1	Pairs and sets	**Available to purchase**	-	-	-
OE2	Peer-to-peer hire or rental	**Available to purchase**	-	-	-
OE3	Personal property not owned by you	**Available to purchase**	-	-	-
OE4	Temporary accommodation	**Available to purchase**	-	-	-
OE5	Wedding/funeral/chauffeur hire	-	-	-	-
OE6	Wraps, signwriting and artwork	**Available to purchase**	-	-	-

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