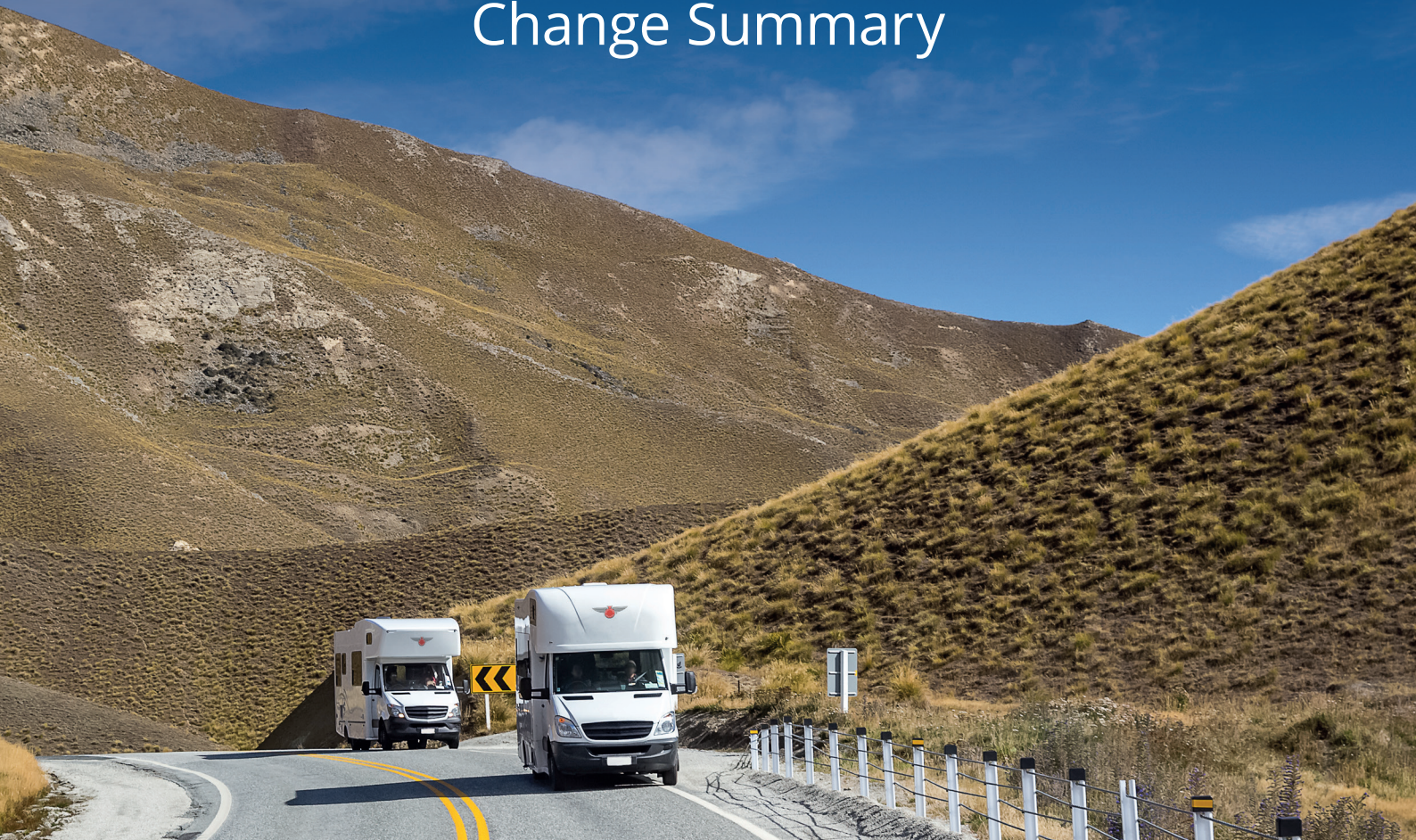




# Covi NZMCA Insurance RV Insurance Policy

## Change Summary



## Covi NZMCA RV Insurance Policy

### Change Summary

Your Covi NZMCA RV Insurance Policy has been updated, including new and modified clauses, automatic extensions, optional extension and terms and conditions. There are a few key changes and updates that we think you should know about.

This summary is designed to provide an overview of the most important changes to your policy wording.

As not every change is listed here, we strongly recommend that you take the time to read through your new policy document, so you understand exactly what you are covered for and the exclusions and limitations that apply.

If you have any questions or would like to know more about these changes, please contact the Covi NZMCA Insurance team by email [admin@covi.co.nz](mailto:admin@covi.co.nz) or phone 0800 805 965.

# New Clauses

Previous Cover	New Cover	Differences in Cover
<b>NZMCA – Lumley Motor Wording V2 0120 (LUMI624/2 01/20)</b>	<b>Covi NZMCA Insurance RV Insurance Policy</b>	
<b>Section One – Loss to your vehicle – What you are not covered for</b>		
	<p><b>Theft by prospective purchaser</b> This policy does not insure loss arising from theft or conversion by a prospective purchaser unless you:</p> <ol style="list-style-type: none"> <li>1. have sighted the original driver licence of the prospective purchaser, and</li> <li>2. have recorded all of the details contained in the licence, and</li> <li>3. pass the details of the licence to us in the event of loss, and</li> <li>4. file a police complaint for the theft or conversion and provide confirmation to us.</li> </ol>	<p><b>Theft by prospective purchaser</b> Cover is available if the conditions specified in the clause are met.</p>
<b>Section One – Loss to your vehicle – What we will pay</b>		
	<p><b>Overseas freight costs</b> If any parts or accessories of the vehicle are unobtainable in New Zealand, we will pay the reasonable costs for:</p> <ol style="list-style-type: none"> <li>1. shipping by a regular scheduled shipping line, or</li> <li>2. at our sole discretion, air freight by a regular scheduled service of an established airline, to New Zealand.</li> </ol>	<p><b>Overseas freight costs</b> Covers the reasonable costs to obtain part(s) that are not available in New Zealand.</p>
<b>Section One – Automatic extensions</b>		
	<p><b>Child car seats</b> If we accept a claim for loss to the vehicle, and in the same event:</p> <ol style="list-style-type: none"> <li>1. there is loss to a child car seat or baby capsule, or</li> <li>2. in our opinion, the safety of a child car seat or baby capsule is compromised, we will pay the reasonable cost to replace the item.</li> </ol>	<p><b>Child car seats</b> Clarifies when the insurer will pay to replace a child car seat following loss to the vehicle.</p>
	<p><b>Cleaning – valet costs</b> We will pay the reasonable costs incurred for cleaning and valeting the vehicle following loss where the vehicle is broken into and damage occurs to the inside of the vehicle and you have not made a claim under any other part of this policy. The most we will pay for an event is the amount specified in the policy appendix.</p>	<p><b>Cleaning – valet costs</b> Covers reasonable valet cleaning costs if the vehicle is broken into and there is no claim under other parts of the policy.</p>
	<p><b>Emergency accommodation</b> We will pay the reasonable costs incurred for one night's accommodation for you, an authorised driver or any passengers if the vehicle can no longer be driven following loss covered under this policy and you, an authorised driver or any passengers are not within a reasonable travelling distance of your normal place of residence.</p>	<p><b>Emergency accommodation</b> Covers one night's accommodation following loss to the vehicle that leaves it undriveable when the insured is not within a reasonable distance of their home.</p>
	<p><b>Emergency repairs</b> We will pay the reasonable costs of emergency repairs to the vehicle to make it roadworthy, to enable you to get to your destination or to a nearest suitable repairer following loss covered under this policy. The most we will pay for an event during the period of insurance is the amount specified in the policy appendix.</p>	<p><b>Emergency repairs</b> Covers reasonable costs to make the vehicle roadworthy to enable the insured to get to their destination or the nearest repairer.</p>
	<p><b>Excess protection</b> If the vehicle suffers accidental loss covered under this policy caused by an identifiable driver of another vehicle, the excess does not apply, provided you give us:</p> <ol style="list-style-type: none"> <li>1. enough information or we have sufficient evidence to establish that the driver of the other vehicle was completely at fault, and</li> <li>2. the correct registration number of the other vehicle and information we need to identify the driver (including name and address), and</li> <li>3. reasonable help to recover your claim from the driver of the other vehicle, or from its owner.</li> </ol>	<p><b>Excess protection</b> Sets out when the insured does not have to pay an excess following loss caused by an identifiable driver of another vehicle.</p>

## New Clauses - Continued

Previous Cover	New Cover	Differences in Cover
<b>NZMCA – Lumley Motor Wording V2 0120 (LUMI624/2 01/20)</b>	<b>Covi NZMCA Insurance RV Insurance Policy</b>	
	<p><b>Keys and locks</b> If any of the keys to the vehicle are lost or stolen or believed on reasonable grounds to have been duplicated without your permission during the period of insurance, we will pay the reasonable cost of replacing the keys and altering or replacing the locking mechanism. The most we will pay for an event is the amount specified in the policy appendix. An excess as specified in the policy appendix applies to claims under this Automatic Extension.</p>	<p><b>Keys and locks</b> Provides cover up to \$5,000 to replace lost or duplicated keys and locks, subject to a \$100 excess.</p>
	<p><b>Medical expenses</b> We will pay the reasonable costs incurred by you, your immediate family and other passengers in the vehicle, for medical, surgical, therapeutic, dental and nursing treatment (including x-rays) as a result of a bodily injury suffered in connection with loss covered under this policy. The most we will pay for an event during the period of insurance is the amount specified in the policy appendix. We will not pay for any costs that can be claimed from the Accident Compensation Corporation or any other source.</p>	<p><b>Medical expenses</b> Provides cover up to \$750 for medical expenses resulting from bodily injury following covered loss, where those expenses cannot be claimed from ACC or any other source.</p>
	<p><b>Registration and road user charges</b> In the event of a total loss, we will pay you any refund of the unexpired portion of any registration and road user charges (if applicable) remaining on the vehicle as calculated and paid to us by the relevant statutory authority.</p>	<p><b>Registration and road user charges</b> Following a total loss claim, the insurer will pass on any refund to the insured for registration and/or road user charges received from the relevant statutory authority.</p>
	<p><b>Trauma cover</b> We will pay the reasonable costs incurred for professional counselling services, in excess of any entitlement under the Accident Compensation Corporation, following an event covered under this policy involving the vehicle, for: 1. you, or 2. the authorised driver, or 3. the passengers in the vehicle. The most we will pay for an event is the amount specified in the policy appendix.</p>	<p><b>Trauma cover</b> Provides cover up to \$2,000 for counselling, in excess of any entitlement from ACC, required as a result of bodily injury following an event covered under the policy.</p>
<b>Section Two – Your legal liability – What you are not covered for</b>		
1 Lumley's maximum liability under this Section 2 (inclusive of all costs and expenses) will not exceed the limit stated below for each claim, or series of claims, arising from one accident c) Airside Liability \$2,000,000	<p><b>Airside liability</b> You are not covered for liability arising out of the ownership, operation or maintenance of the vehicle within the restricted area of any airport used for scheduled commercial flights.</p>	<p><b>Airside liability</b> There is no cover for any liability that may arise when the vehicle is operated, owned or maintained within the restricted area of any airport used for scheduled commercial flights.</p>
<b>General Exclusions</b>		
	<p><b>Under 25 year old drivers</b> There is no cover under this policy if the driver of the vehicle is under the age of 25, unless you have requested and we have agreed to this as shown in the schedule.</p>	<p><b>Under 25 Year Old Drivers</b> There is no cover for drivers under 25 years old, unless specifically agreed by the insurer.</p>
<b>How to Claim – Action we may take</b>		
	<p><b>Recoveries</b> If the vehicle or any property we have paid a claim for is later found or recovered, you must tell us immediately and hand it over to us if we request it. We have the right to keep the vehicle and any property that we have paid a claim for under this policy, including any proceeds if it is sold.</p>	<p><b>Recoveries</b> Clarifies that the insured must notify the insurer if any stolen vehicle or property, for which the insurer has paid a claim, is later found or recovered. The insurer has the right to keep those items, including any proceeds of sale.</p>
	<p><b>Reparation</b> If any person is ordered to make reparation to you for loss to the vehicle that we have paid a claim for under this policy, then you must tell us. Any payments received must first reimburse our claims payment up to the amount of any reparation received.</p>	<p><b>Reparation</b> Clarifies that any reparation received by the insured after the insurer has paid a claim must first reimburse the insurer's claim payments.</p>

## New Clauses - Continued

Previous Cover	New Cover	Differences in Cover
<b>NZMCA – Lumley Motor Wording V2 0120 (LUMI624/2 01/20)</b>	<b>Covi NZMCA Insurance RV Insurance Policy</b>	
<b>Policy Conditions</b>		
	<p><b>Breach of any condition</b> If you, any other person covered under this policy or anyone acting on your behalf breaches any of the conditions of this policy, we may decline:</p> <ol style="list-style-type: none"> <li>1. the claim, either in whole or in part, and</li> <li>2. any claim in connection with the same event that you make on any other policies you have with us.</li> </ol>	<p><b>Breach of any condition</b> Sets out the consequences if the insured, or anyone acting on the insured's behalf, breaches any conditions of the policy.</p>
	<p><b>Premium credit on replacement vehicle</b> If you insure a replacement vehicle with us following a total loss, we will credit an amount of premium towards insurance on the replacement vehicle. The credit will be an amount equivalent to the premium for the remaining period of insurance of the vehicle if it had not suffered a total loss, but not exceeding the amount of the replacement vehicles calculated premium. This is provided that:</p> <ol style="list-style-type: none"> <li>1. you or the authorised driver of the vehicle were completely free of blame, and</li> <li>2. the identity of the other party who caused the damage is established, and</li> <li>3. you insure a replacement vehicle with us within 90 days, from the date we settle your claim, unless agreed otherwise by us in writing.</li> </ol>	<p><b>Premium credit on replacement vehicle</b> Clarifies when the insurer will offer premium credit towards insurance for a replacement vehicle following a total loss claim paid by the insurer.</p>

## Modified Clauses

Previous Cover	New Cover	Differences in Cover
<b>NZMCA – Lumley Motor Wording V2 0120 (LUMI624/2 01/20)</b>	<b>Covi NZMCA Insurance RV Insurance Policy</b>	
<b>Section One – Loss to your vehicle – What you are not covered for</b>		
<p>1 Causes of Loss This policy does not insure loss caused by:</p> <ol style="list-style-type: none"> <li>(a) Wear and tear. However, this Exclusion is limited to the part immediately affected and does not apply to resultant damage to other parts of the insured vehicle.</li> <li>(b) Rust or corrosion (other than the cover provided under the hidden gradual damage benefit).</li> <li>(c) Faulty or defective design or specification. However, this Exclusion is limited to the part immediately affected and does not apply to resultant damage to other parts of the insured vehicle.</li> </ol>	<p><b>Wear and tear, faults or defects</b> This policy does not insure loss caused by or in connection with:</p> <ol style="list-style-type: none"> <li>1. wear and tear, or</li> <li>2. rust or corrosion, or</li> <li>3. the action of light and fading, or</li> <li>4. the action of fungi, mould, mildew, yeast, rot, decay, gradual deterioration, micro-organisms, bacteria, or anything similar; or</li> <li>5. the gradual action of vermin, pests or other noxious animal or insect; or</li> <li>6. the vehicle's faulty or defective design, specification or materials.</li> </ol> <p>However, this exclusion:</p> <ol style="list-style-type: none"> <li>(a) is limited to the part immediately affected and does not apply to any resultant loss to any other part of the vehicle; and</li> <li>(b) does not apply to the cover provided under the 'Section One – Automatic Extensions – Hidden Gradual Damage'.</li> </ol>	<p><b>Wear and tear, faults or defects</b></p> <ul style="list-style-type: none"> <li>• Clarifies the types of gradual damage, faults and defects that are not covered (fading, fungi, mould and vermin damage are now expressly excluded).</li> <li>• Further clarifies that the entire exclusion applies only to the part affected and does not apply to resultant damage or where cover is provided under 'Section One – Automatic Extensions - Hidden Gradual Damage' benefit.</li> </ul>

## Modified Clauses - Continued

Previous Cover	New Cover	Differences in Cover
<p><b>NZMCA – Lumley Motor Wording V2 0120 (LUMI624/2 01/20)</b></p>	<p><b>Covi NZMCA Insurance RV Insurance Policy</b></p>	
<p>2(c). Vehicle Parts</p> <p>1. This policy does not insure any loss to, or any cost or expense, in connection with any of the following parts (including any components of those parts) of any vehicle:</p> <ol style="list-style-type: none"> <li>engine and all engine parts,</li> <li>cooling systems, including but not limited to radiators, heat exchangers, cooling fans, pressure caps, water pumps, thermostats, and hoses,</li> <li>hydraulic systems, including but not limited to shock absorbers and suspension systems,</li> <li>transmission system, including but not limited to gearbox, drive shafts, axles, differentials, clutches, and wheel hubs,</li> <li>fuel systems,</li> <li>braking systems,</li> <li>electrical or electronic systems, computer systems, and mechanical systems,</li> <li>pumping and vacuuming systems,</li> <li>any fixed plant machinery (including but not limited to food or drink preparation equipment),</li> <li>underground exploratory devices</li> </ol> <p>2. Exclusion (1) does not apply to any resultant sudden and accidental loss to any other vehicle part not included in 1(a)-(j).</p> <p>3. Exclusion (1) does not apply to any accidental loss that is caused directly by any of the following:</p> <ol style="list-style-type: none"> <li>fire,</li> <li>the vehicle or a conveying vehicle overturning,</li> <li>the vehicle suffering an impact or collision with an external object,</li> <li>the vehicle being partly or fully immersed in a body of water,</li> <li>the vehicle being stolen or converted,</li> <li>the vehicle being maliciously damaged by non-electronic means,</li> <li>the vehicle being accidentally operated with the incorrect fuel type, including but not limited to diesel in a petrol engine or petrol in a diesel engine. This does not include operating the vehicle with fuel of the correct type, which is contaminated,</li> <li>hail, snow, storm or lightning,</li> <li>earthquake, subterranean fire, hydrothermal activity, geothermal activity, volcanic activity, or tsunami,</li> <li>impact or damage by animals</li> </ol>	<p><b>Vehicle parts</b></p> <p>1. This policy does not insure any loss to, or any cost or expense, in connection with any of the following parts (including any components of those parts) of the vehicle:</p> <ol style="list-style-type: none"> <li>engine and all engine parts,</li> <li>cooling systems, including but not limited to, radiators, heat exchangers, cooling fans, intercoolers, air conditioning units, pressure caps, water pumps, thermostats and hoses,</li> <li>hydraulic systems, including but not limited to, shock absorbers and suspension systems,</li> <li>transmission system, including but not limited to, gearbox, drive shafts, axles, differentials, clutches, and wheel hubs,</li> <li>fuel systems,</li> <li>braking systems,</li> <li>electrical or electronic systems, computer systems, and mechanical systems,</li> <li>pumping and vacuuming systems,</li> <li>any fixed plant machinery (including but not limited to, food or drink preparation equipment),</li> <li>underground exploratory devices.</li> </ol> <p>2. Exclusion 1. does not apply to any resultant loss to any other part of the vehicle not listed above in 1 (a). – (j).</p> <p>3. Exclusion 1. does not apply to loss that is caused directly by any of the following:</p> <ol style="list-style-type: none"> <li>fire,</li> <li>the vehicle or a conveying vehicle overturning,</li> <li>the vehicle suffering an impact or collision with an external object,</li> <li>the whole vehicle being partly or fully immersed in a body of water,</li> <li>the vehicle being stolen or converted,</li> <li>the vehicle being maliciously damaged by nonelectronic means,</li> <li>the vehicle accidentally having the incorrect fuel type added, including but not limited to diesel in a petrol engine or petrol in a diesel engine. This does not include operating the vehicle with fuel of the correct type which is contaminated,</li> <li>hail, snow, storm or lightning,</li> <li>earthquake, subterranean fire, hydrothermal activity, geothermal activity, volcanic activity, or tsunami,</li> <li>impact or damage by animals.</li> </ol>	<p><b>Vehicle parts</b></p> <ul style="list-style-type: none"> <li>Clarifies the parts of the vehicle that are excluded from the policy.</li> <li>However, cover is available for vehicle parts following certain types of loss, including the accidental use of incorrect fuel, loss caused by certain perils, and loss caused by animals.</li> </ul>
<p><b>Section One – Loss to your vehicle – What we will pay</b></p>		
<p>1 Lumley will, at its option, settle the claim in one of the following ways:</p> <ol style="list-style-type: none"> <li>pay the reasonable cost of repairs to the insured vehicle, or</li> <li>pay the cash equivalent of the reasonable cost of repairs to the insured vehicle, or</li> <li>replace the insured vehicle, or</li> <li>pay the insured vehicle's market value at the time of the loss, or</li> <li>pay the insured vehicle's agreed value at the time of the loss if agreed value applies to that vehicle.</li> <li>All truck and or tractor units forming part of an articulated unit and any Motor Caravan not complying with agreed value terms are insured on the basis of market value.</li> </ol>	<p><b>Total loss</b></p> <p>If the vehicle is a total loss, we will pay you the:</p> <ol style="list-style-type: none"> <li>sum insured if the schedule shows agreed value under 'Insured Basis' provided you have met the conditions outlined in the definition of agreed value, or</li> <li>market value up to the maximum of the sum insured.</li> </ol>	<p><b>Total loss</b></p> <p>Total loss claims will now be settled by paying the agreed value or market value of the vehicle, up to the sum insured. Replacement cover is no longer available.</p>

## Modified Clauses - Continued

Previous Cover	New Cover	Differences in Cover
<b>NZMCA – Lumley Motor Wording V2 0120 (LUMI624/2 01/20)</b>	<b>Covi NZMCA Insurance RV Insurance Policy</b>	
	<p><b>Repairable damage</b> If we consider the vehicle is economic to repair, we will at our option:</p> <ol style="list-style-type: none"> <li>1. arrange to repair the vehicle to substantially the same condition it was in before the loss occurred using new, recycled, aftermarket or reconditioned parts and practices appropriate in the New Zealand repair industry so the safety, performance, quality of repair or warranty of your vehicle won't be affected, or</li> <li>2. pay you the cost of repairs as estimated by our assessor on the same basis of a repair that would be completed under (1.) above.</li> </ol> <p>For windscreen and window glass, parts of similar quality and technical specification as to what the vehicle had prior to the loss can be used in any repair or replacement.</p> <p>We will not pay any cost of repairs that improves the condition of the vehicle from its condition before the loss occurred. Where repairs put the vehicle in a better condition than it was in before the loss, you may be required to make an appropriate contribution to the cost.</p> <p>We will get your agreement to this before starting the repairs.</p> <p>If you do not agree to pay the contribution that we request, then we may pay you the cost of repairs as estimated by our assessor as outlined in (2.) above, such estimate will exclude costs that improve the vehicle from its condition before the loss.</p>	<p><b>Repairable damage</b></p> <ul style="list-style-type: none"> <li>• Clarifies that the insurer will use new, recycled, aftermarket or reconditioned parts to repair the vehicle.</li> <li>• Also clarifies that the insurer will repair windscreens / window glass of the vehicle with glass of a similar quality and technical specification.</li> </ul>
4 If any part or component of the insured vehicle is no longer manufactured Lumley is not liable for more than the supplier's or manufacturer's last list price	<p><b>Parts no longer manufactured</b> If any parts or accessories of the vehicle are no longer manufactured, we will not pay for more than the supplier's or manufacturer's list price. Where no such list price applies, the most we will pay is the lesser of the:</p> <ol style="list-style-type: none"> <li>1. price of the part's closest New Zealand equivalent, or</li> <li>2. last known list price in New Zealand, or</li> <li>3. cost of making a new part.</li> </ol>	<p><b>Parts no longer manufactured</b> Sets out what the insurer will pay for parts that are no longer manufactured.</p>
<b>Section One – Automatic extensions</b>		
3 Completion of journey costs When, as a result of a loss covered under Section 1, the insured's journey cannot be continued, this policy covers the reasonable costs incurred in: (a) hiring another vehicle of similar make and model to complete the journey, or returning the insured to where the journey first commenced; and (b) returning the insured vehicle to the premises where it is normally based following its repair, or the cost of recovering it in the event of theft or illegal conversion.	<p><b>Completion of journey costs</b> We will pay the reasonable costs incurred as a result of loss covered under this policy to:</p> <ol style="list-style-type: none"> <li>1. hire another vehicle of similar make and model to continue the journey to your next immediate destination or,</li> <li>2. return you or an authorised driver and passengers of the vehicle to: <ol style="list-style-type: none"> <li>a. where the journey first commenced, or</li> <li>b. where the vehicle is normally based in New Zealand if you permanently reside in the vehicle, or</li> </ol> </li> <li>3. return the vehicle to the premises where it is normally based, or such other place as agreed, following its repair, or recovery in the event of theft or conversion.</li> </ol> <p>If, at the time of loss, you were participating in an organised event or rally for which cover is not excluded under this policy, we will also pay the reasonable costs of transporting you and your passengers to complete such organised event or rally. The most we will pay in total for all events during the period of insurance is the amount specified in the policy appendix.</p>	<p><b>Completion of journey</b></p> <ul style="list-style-type: none"> <li>• Clarifies that the cost of hiring a vehicle of a similar make and model is only covered to the next immediate destination.</li> <li>• Further clarifies that if the insured was participating in an organised event or rally for which cover is not excluded under this policy, the insurer will pay the reasonable costs of transporting the Insured/ passengers to complete such organised event or rally.</li> <li>• Limit of \$5,000 continues to apply.</li> </ul>
(b) Windscreen and Window Glass – Nil. (c) Loss or damage caused by fire, or if the whole Motor Caravan is stolen and not recovered – Nil excess.	<p><b>Excess waiver</b> Unless otherwise stated in the schedule, no excess applies to the following claims under this policy if your vehicle suffers accidental loss which is solely:</p> <ol style="list-style-type: none"> <li>1. caused by fire, or</li> <li>2. due to your vehicle being stolen and not recovered, or</li> <li>3. to your vehicle's windscreens, windows, sunroofs, headlights, taillights, indicator lights, mirror glass and the glass (or any glass alternatives such as Perspex) protective coverings of the above, including scratching or damage to bodywork or signwriting, resulting solely from the broken glass or the glass alternatives.</li> </ol>	<p><b>Excess waiver</b></p> <ul style="list-style-type: none"> <li>• No excess applies for losses arising out of fire or where the vehicle is stolen and not recovered, regardless of the sum insured of the vehicle.</li> <li>• No excess applies to claims that are only for damage to windscreens, glass etc., including signwriting that result from damage caused by broken windscreens, glass etc.</li> </ul>

## Modified Clauses - Continued

Previous Cover	New Cover	Differences in Cover
<p><b>NZMCA – Lumley Motor Wording V2 0120 (LUMI624/2 01/20)</b></p>	<p><b>Covi NZMCA Insurance RV Insurance Policy</b></p>	
<p><b>6 Diesel Exhaust Fluid</b> This policy is extended to cover accidental loss to an insured vehicle during the period of insurance caused directly by the addition of diesel exhaust fluid into the insured vehicle's fuel system. 'Section 1 – Exclusions C, 2 – Types of Loss (c)' does not apply to this extension. The most Lumley will pay under this extension for any one event is \$10,000. Lumley will only pay for one claim under this extension per period of insurance regardless of the number of insured vehicles covered by this policy. Lumley is not liable for the deductible of \$500, or the standard Section 1 deductible, whichever is the greater.</p>	<p><b>Fuel protection</b> We will pay for accidental loss to your vehicle during the period of insurance caused directly by the addition of: 1. any emission control fluid additives, including but not limited to, diesel exhaust fluid (such as Ad-Blu or similar) into the vehicle's fuel system, or 2. fuel into the vehicle's emission control system. You may only claim once per period of insurance. The most we will pay under this extension is the amount specified in the policy appendix. 'Section One – Cover For Your Vehicle – What You Are Not Covered For – Vehicle Parts' does not apply to this Automatic Extension.</p>	<p><b>Fuel protection</b></p> <ul style="list-style-type: none"> <li>• Cover is extended to addition of fuel into the vehicle's emission control system.</li> <li>• The standard policy excess and limit of \$10,000 per period of insurance continue to apply.</li> </ul>
<p><b>1 Additions and Deletions</b> Any insured vehicle sold during the period of insurance ceases to be insured from that date and is deleted. (a) Any vehicle purchased by the insured during the period of insurance will automatically be insured from the date of its purchase as an addition, as long as the purchase is advised to Lumley within 30 days (or if the vehicle is purchased for more than \$100,000 within 7 days). (b) Each purchased vehicle will be insured for its market value, and each sold insured vehicle was insured for the value shown on the vehicle schedule. (c) The premium for all additions and deletions will be calculated and paid at the end of the period of insurance based on Lumley's current premium rates. (d) Lumley's total liability will not exceed the limit specified in the schedule in respect of any new addition that has not been advised to it.</p>	<p><b>Replacement and additional vehicles</b> When you buy a replacement or additional vehicle, we will automatically provide cover for that vehicle under this policy from the date of purchase, provided: 1. you notify us within 30 days of the date of purchase, and 2. the vehicle's purchase price does not exceed the maximum amount specified in the policy appendix, and 3. the vehicle's purchase price will be the sum insured, and 4. you pay any additional premium that is required.</p>	<p><b>Replacement and additional vehicles</b></p> <ul style="list-style-type: none"> <li>• The 'Additions' limit under clause 2 has been increased from \$100,000 to \$200,000.</li> <li>• Several other conditions have been removed.</li> </ul>
<p><b>13 Other Caravan Contents</b> This policy is extended to insure your other caravan contents for sudden and accidental loss whilst in or around your vehicle. For the purpose of this Additional Benefit, other caravan contents includes loose items of bedding, linen, cooking utensils and cutlery, outdoor furniture, furnishings, barbecues and the like and possessions that would normally be used in connection with a Motor Caravan provided that they are not otherwise insured. It does not include personal effects such as clothing, wearing apparel, money, traveller's cheques, papers and documents, jewellery or fashion accessories. Lumley will pay the market value or the sum insured, whichever is the lesser. The most Lumley will pay for this extension is \$2,000 for any one item and \$10,000 for any one event, unless a higher amount is shown in the schedule.</p>	<p><b>RV-specific contents</b> We will cover your RV-specific contents for accidental loss whilst in or around your vehicle. The most we will pay, for an event during the period of insurance, for any item, is its present value up to the amount shown in the schedule or the amount specified in the policy appendix, whichever is higher.</p>	<p><b>RV-specific contents</b> Clarifies that portable electronic devices are not covered under this Extension (refer to Definition of 'RV-specific contents'). No change to limit.</p>
<p><b>3 Uninsured third party protection</b> If a third party has no valid and collectable insurance, this extension covers the insured's no claims bonus, policy deductible, and uninsured loss, where: (a) the third party was at fault for the accident; and (b) the identity of the third party is established; and (c) the insured is unable to make any recovery from the third party. PROVIDED that in respect of the Third Party Liability Only, and Third Party Fire Theft and Illegal Conversion scope of covers, Lumley's total liability will not exceed \$5,000 in respect of any one accident.</p>	<p><b>Uninsured third-party protection</b> If the vehicle suffers accidental loss caused by a third party that has no valid and collectable insurance, we will cover your excess, and any uninsured loss, provided: 1. full liability is admitted by that third party, or we have sufficient evidence to establish full liability of that third party, and 2. you supply us with enough information to identify the third party (such as the correct registration, their name and address). The most we will pay for an event is the amount specified in the policy appendix.</p>	<p><b>Uninsured third-party protection</b></p> <ul style="list-style-type: none"> <li>• If your vehicle suffers damage caused by an identifiable third party who has no insurance and admits liability or liability can be established, we will cover your excess and any uninsured loss you suffer, as before.</li> </ul>

# Modified Clauses - Continued

Previous Cover	New Cover	Differences in Cover
<p><b>NZMCA – Lumley Motor Wording V2 0120 (LUMI624/2 01/20)</b></p>	<p><b>Covi NZMCA Insurance RV Insurance Policy</b></p>	
<p><b>Section One – Optional extensions</b></p>		
<p><b>1 Builders Risk</b> It is noted and agreed that the Motor Caravan declared to be in the course of construction (and materials to be incorporated in the completed Motor Caravan) are deemed to be insured under the terms, conditions and exceptions of the Policy including road/mobile testing when the vehicle is not in a complete state.</p>	<p><b>Cover during construction</b> We will pay for accidental loss to your vehicle that occurs: 1. while it is undergoing construction, or 2. during any road testing in the course of its construction when it is not in a complete state, provided it is safe and roadworthy. This extends to parts or materials to be fitted in the completed vehicle, while they are at the place of construction or in your possession. There is no cover under this extension for loss resulting from: (a) theft or conversion by the contractor undertaking the construction, or (b) delay, or non-performance, or loss of contract. The most we will pay for an event is the market value of the vehicle and present value for the parts or materials.</p>	<p><b>Cover during construction</b></p> <ul style="list-style-type: none"> <li>Previously, this was an Automatic Extension (Builders Risk).</li> <li>Clarifies that the basis of settlement for the vehicle is Market Value. The basis of settlement for parts/ materials, whether fitted or not, is Present Value.</li> <li>Theft of the vehicle or parts / materials by the contractor and non-performance of the contract is now expressly excluded.</li> </ul>
<p><b>Section Two – Your legal liability – What are you covered for</b></p>		
<p>Lumley will indemnify the insured, and any driver who is in charge of the insured vehicle with the insured's consent against the following: (a) Liability for: (i) accidental bodily injury to any person; (ii) accidental loss to any property; occurring in New Zealand during the period of insurance in connection with an insured vehicle (including whilst being loaded or unloaded). (b) Liability for: (i) accidental bodily injury to any person; (ii) accidental loss to any property; occurring in New Zealand during the period of insurance in connection with the movement, by the insured of any vehicle which: (i) is parked in a position which prevents or impedes the loading or unloading of the insured vehicle; or (ii) prevents or impedes the legitimate passage of the insured vehicle</p>	<p><b>Your legal liability</b> We will cover you for your legal liability and defence costs arising from: 1. accidental loss to another person's property (including resulting loss of use), and 2. bodily injury to another person, occurring during the period of insurance, caused by or in connection with your use of your vehicle in New Zealand.</p>	<p><b>Legal liability</b> Clarifies that the insurer covers the insured's legal liability only while using the vehicle insured under the policy. Previously, the insured's legal liability while using a rental / hired vehicle was also covered.</p>
<p>(c) Liability for reparation payable to a victim who has suffered accidental loss of property or bodily injury as a result of the insured committing an offence occurring in New Zealand during the period of insurance (including while being loaded or unloaded) in connection with the insured's use of the insured vehicle, or any other private motor caravan, provided that the insured had the owner's permission to use the motor caravan. Provided that: (i) the insured or any other person entitled to cover under this benefit must tell Lumley immediately if they are charged with any offence in connection with the use of the insured vehicle, or any other private motor caravan, which resulted in loss of property or bodily injury to another person; and (ii) Lumley must give written approval before any offer of reparation is made. There is no cover under this benefit for any amounts that are covered under the Accident Compensation Act 2001 (Act), or would be covered but for: (i) a failure by the victim to correctly notify a claim to the Accident Compensation Corporation within the time required under the Act, (ii) the victim's decision, for whatever reason, not to claim any amount he or she would be entitled to claim under the Act, (iii) a decision by the Accident Compensation Corporation to decline a claim or limit its liability in whole or in part and for any reason whatsoever. Nothing in this benefit should be taken as providing cover for any defence costs, court costs, levies or costs awarded for any offence.</p>	<p><b>Reparation</b> We will cover your legal liability to pay reparation to a victim who has suffered accidental loss of property or bodily injury as a result of your committing an offence during the period of insurance in connection with your use of the vehicle in New Zealand (including transit between places in New Zealand). Provided that: 1. you, or any other person entitled to cover under this clause, must tell us immediately if you or they are charged with an offence in connection with the use of the vehicle, which resulted in loss of property or bodily injury to another person, and 2. we give our written approval before any offer of reparation is made. There is no cover under this clause for any amounts that are covered under the Accident Compensation Act 2001 (the Act), or would be covered 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 they would be entitled to claim under the Act, (c) a decision by the Accident Compensation Corporation to decline a claim or limit its liability in whole or in part and for any reason whatsoever. Nothing in this clause should be taken as providing cover for any defence costs, court costs, levies or costs awarded for any offence.</p>	<p><b>Reparation</b> Clarifies that Reparation is only payable in connection with the use of the vehicle insured under this policy and not any other vehicle.</p>

## Modified Clauses - Continued

Previous Cover	New Cover	Differences in Cover
<p><b>NZMCA – Lumley Motor Wording V2 0120 (LUMI624/2 01/20)</b></p>	<p><b>Covi NZMCA Insurance RV Insurance Policy</b></p>	
<p><b>Section Two – Your legal liability – What we will pay</b></p>		
<p>1 Lumley's maximum liability under this Section 2 (inclusive of all costs and expenses) will not exceed the limit stated below for each claim, or series of claims, arising from one accident (a) Third Party Liability \$10,000,000 (b) Carriage of Hazardous Goods \$5,000,000 (c) Airside Liability \$2,000,000</p>	<p><b>Amount payable for property damage</b> We will pay for:</p> <ol style="list-style-type: none"> <li>1. liability, including liability to pay reparation, for accidental loss to property, and</li> <li>2. reasonable defence costs and expenses incurred with our approval, and</li> <li>3. costs awarded against you by a court.</li> </ol> <p>The most we will pay in total for an event is the amount specified in the policy appendix.</p> <p><b>Amount payable for bodily injury</b> We will pay for:</p> <ol style="list-style-type: none"> <li>1. liability, including liability to pay reparation, for bodily injury, and</li> <li>2. reasonable defence costs and expenses incurred with our approval, and</li> <li>3. costs awarded against you by a court.</li> </ol> <p>The most we will pay in total for an event is the amount specified in the policy appendix.</p> <p><b>Maximum amount payable</b> The most we will pay in total for any claim for property damage and bodily injury for an event is the amount specified in the policy appendix.</p>	<ul style="list-style-type: none"> <li>• Liability limit for both property damage and bodily injury has increased from \$10,000,000 to \$20,000,000 (total max \$20,000,000).</li> <li>• Limit for Reparation is now \$1,000,000, previously no limit was specified.</li> <li>• 'Carriage of Hazardous Goods' is now covered up to the liability limit (\$20,000,000).</li> <li>• Clarifies that no excess applies for any claim under this section unless specified in the schedule.</li> </ul>
<p><b>Section Two – Your legal liability – Automatic extensions</b></p>		
<p>2 Defence costs If any driver insured under Section 2: (a) is charged with manslaughter, or dangerous or careless driving causing death arising from loss, covered under Section 1; and (b) is legally represented at any enquiry or coroner's inquest in connection with the death, this policy covers the reasonable costs of the driver's legal representation. 'Section 2 – Liability to the Public, C. Exclusions – 7 Legal defence costs or court costs' does not apply to this extension. Lumley's total liability will not exceed \$5,000 for any one accident.</p>	<p><b>Criminal court action/inquiries/inquests</b> We will pay:</p> <ol style="list-style-type: none"> <li>1. legal defence costs and expenses necessarily and reasonably incurred to defend a charge of manslaughter, or dangerous driving causing death or careless driving causing death, and</li> <li>2. costs necessarily and reasonably incurred for legal representation at any inquiry or coroner's inquest in connection with a death, resulting from:             <ol style="list-style-type: none"> <li>(a) you or an authorised driver using the vehicle, or</li> <li>(b) any member of your family using the vehicle with your permission.</li> </ol> </li> </ol> <p>'Section Two – Your Legal Liability – What You Are Not Covered For – Legal Defence Costs Or Court Costs' does not apply to this extension. The most we will pay during the period of insurance is the amount specified in the policy appendix.</p>	<p>Criminal Court Action / Inquiries / Inquests Limit increased from \$5,000 to \$10,000.</p>

## Modified Clauses - Continued

Previous Cover	New Cover	Differences in Cover
<p><b>NZMCA – Lumley Motor Wording V2 0120 (LUMI624/2 01/20)</b></p>	<p><b>Covi NZMCA Insurance RV Insurance Policy</b></p>	
<p><b>General Exclusions</b></p>		
<p>'General Policy Exclusions' Exclusion 4' on Page 12 is deleted and replaced with the following: 4. This policy does not insure: (a) loss of data or loss of data value or liability of any type in connection with any loss of data or loss of data value, (b) any costs or expenses of any type (including defence costs, fines or court costs) arising from any prosecution, claim or liability in connection with any loss of data or loss of data value. Page 1 of 2 New Zealand Motor Caravan Association Inc Motor Vehicle Insurance Policy Addendum Underwritten by Lumley, a business division of IAG New Zealand Limited, NZI Centre, 1 Fanshawe Street, Auckland 1010, New Zealand www.lumley.co.nz Rothbury Covi Limited, PO Box 62608, Greenlane, Auckland, New Zealand Tel 09 638 4740 Freephone 0800 805 965 Email info@covi.co.nz MOTOR This exclusion does not apply to loss of data that results directly from accidental loss that is covered by Section 1 of the policy.</p>	<p><b>Electronic data</b></p> <p>1. This policy does not insure 'Loss of Data' or 'Loss of Data Value' or liability of any type in connection with any 'Loss of Data' or 'Loss of Data Value'.</p> <p>2. This policy does not insure any costs or expenses of any type (including defence costs, fines or court costs) arising from any prosecution, claim or liability in connection with any 'Loss of Data' or 'Loss of Data Value'.</p> <p>However, this exclusion does not apply to 'Loss Of Data' that results directly from a separate claimable event under Section One of this policy. For the purpose of this Exclusion only, following definitions apply:</p> <p>'Computer System' includes any computer operating system, hardware, programme, software, communications system, information repository, microchip, integrated circuit or similar device in computer equipment or non-computer equipment, including any similar system or configuration of the aforementioned, whether your property or not.</p> <p>'Loss of Data' includes any actual or alleged:</p> <ol style="list-style-type: none"> <li>1. loss of, alteration of, or damage to any 'Electronic Data', or</li> <li>2. cost in correcting or reprogramming any 'Electronic Data', or</li> <li>3. reduction in the functionality, availability or operation of any 'Electronic Data', or</li> <li>4. cost involved in retrieving 'Electronic Data'.</li> </ol> <p>'Loss of Data Value' means any actual or alleged loss in the value (whether financial or otherwise) of any 'Electronic Data'.</p> <p>'Electronic Data' means information, facts, concepts, code or any other information of any kind and whether owned by the insured or not that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by any 'Computer System'.</p> <p>This exclusion does not apply to cover under the 'Section One – Automatic Extension – Keys And Locks'.</p>	<p><b>Electronic data</b></p> <p>Clarifies that cover for loss of data or loss of data value is only available if that loss follows a separate claimable event under the policy.</p>
<p><b>Policy Conditions</b></p>		
<p>5 Fraud</p> <p>If the insured, or anyone else covered under this policy, is dishonest or fraudulent in any way in connection with a claim, Lumley may, at its option:</p> <ol style="list-style-type: none"> <li>(a) decline part or all of the claim; or</li> <li>(b) elect to treat the policy as unenforceable by the insured, and anyone else covered, from the date of the dishonesty or fraud.</li> </ol>	<p><b>Dishonest or fraudulent</b></p> <p>If you, any other person covered under this policy or anyone acting on your behalf commits a dishonest or fraudulent act or omission, we may treat either this policy or all insurance you have with us as if it no longer exists from the date of the dishonest or fraudulent act.</p>	<p><b>Dishonest or fraudulent</b></p> <p>Clarifies that not only this policy but any other policy with the insurer may be treated as if it does not exist from the date of any dishonest or fraudulent act.</p>
<p>1 Alteration This policy was arranged on the basis of the information supplied to Lumley by the insured. If any of the information changes during the period of insurance which: (a) increases the nature of the risk covered; or (b) alters the nature of the risk covered. The insured must tell Lumley as soon as the insured becomes aware of the change.</p>	<p><b>Changes in circumstances</b></p> <p>You must tell us immediately if there are any material:</p> <ol style="list-style-type: none"> <li>1. modifications made to the vehicle, or</li> <li>2. changes that might alter the nature of the risk covered or increase the chance of a claim under this policy.</li> </ol> <p>We may change the terms of this policy in response to any material change in circumstances advised to us by you or anyone else. The change in terms will be effective from the date of the change in circumstances.</p> <p>Information is 'material' where we would have made different decisions about either:</p> <ol style="list-style-type: none"> <li>(a) accepting your insurance, or</li> <li>(b) setting the terms of your insurance, if we had known that information. If in any doubt, notify us anyway.</li> </ol> <p>The 'risk covered' refers to both:</p> <ol style="list-style-type: none"> <li>(a) the actual property or liabilities covered (known as physical hazard), and</li> <li>(b) you and other persons covered under this policy (known as moral hazard).</li> </ol>	<p><b>Change in circumstances</b></p> <p>Clarifies that any change in terms will be effective from the date of the change in circumstances.</p>

## Modified Clauses - Continued

Previous Cover	New Cover	Differences in Cover
<p><b>NZMCA – Lumley Motor Wording V2 0120 (LUMI624/2 01/20)</b></p>	<p><b>Covi NZMCA Insurance RV Insurance Policy</b></p>	
<p><b>2 Cancellation</b> This policy may be cancelled by the insured at any time by notice in writing to Lumley. Lumley will refund to the insured 80% of the amount of any unexpired premium already paid on a pro rata basis, subject to Lumley's retained premium. Lumley may also cancel this policy by letter to the insured either delivered personally, posted or facsimiled to the address last known to Lumley. Cancellation will be effective from 4.00pm on the 30th day after the day the letter is delivered, posted or faxed</p>	<p><b>Cancellation</b> <b>By you</b> You may cancel this policy at any time by telling us. Cancellation will take effect once we are told, or from another agreed date. We will refund any premium paid for the period there is no cover. Covi NZMCA Insurance may deduct a policy administration fee from your refund amount. You must pay any premium owing for the period there was cover. <b>By us</b> We may cancel this policy at any time by telling you in writing or by electronic means at your last known address. Unless otherwise stated, cancellation will take effect from 4pm on the 30th day after the date of the notice. We will refund any premium paid for the period there is no cover. <b>Automatically</b> This policy will be automatically cancelled if you do not pay the premium when due. Cancellation will be effective from the date to which this policy was paid up to.</p>	<p><b>Cancellation</b></p> <ul style="list-style-type: none"> <li>There is no longer a minimum premium requirement, so if the insured cancels the policy, the insurer will refund any premium on a pro-rata basis.</li> <li>The policy will now be automatically cancelled if the premium is not paid when due.</li> </ul>
<p><b>11 Other Insurance</b> If at the time any claim arises under this policy there is any other insurance covering the loss or liability, this policy will only apply in excess of the other insurance, even if there is a similar insurance condition in the other insurance policy.</p>	<p><b>Other insurance</b> You must tell us as soon as you know of any other insurance that covers the vehicle or other property covered by this policy. There is no cover for any loss or liability if it is insured to any extent under any other insurance policy. We will not contribute towards any claim under any other insurance policy. This condition does not apply to cover under the 'Section One – Automatic Extensions – Death By Accident'.</p>	<p><b>Other insurance</b> The insurer will not contribute towards any claim under any other insurance policy. Previously, the insurer would pay in excess of another insurance policy.</p>
<p><b>12 Several Insurance</b> If more than one person or entity is insured under this policy, they are insured separately as though a separate policy has been issued to each. However, this will not increase Lumley's total liability under this policy.</p>	<p><b>Joint insurance</b> If this policy covers more than one person, then all persons are jointly covered. This means that if one person does not meet the terms and conditions of this policy, it affects everyone's ability to claim. For example, if the person using the vehicle is under the influence of alcohol when they cause damage to the vehicle, no other person covered under this policy can make a claim for the same damage. We may choose to pay any claim in full to the person who is named first in the schedule, and this will meet all our obligations under this policy for that claim.</p>	<p><b>Joint insurance</b> If more than one person is covered under this policy, they are jointly covered. This means that if one person does not meet the terms and conditions of the policy, this affects everyone's ability to claim. Previously, they were treated as insured separately.</p>
<p><b>14 Total loss</b> If a claim for an insured vehicle is paid as a total loss (or constructive total loss), the cover on that insured vehicle ceases entirely from the date of the loss and no premium will be refundable for the unexpired period of insurance in respect of that insured vehicle. The insured vehicle then becomes the property of Lumley unless otherwise agreed.</p>	<p><b>Total loss</b> If we have paid your claim for the vehicle that is a total loss then: 1. the vehicle is no longer insured under this policy, and 2. we will not give any refund of premium, and 3. in the event the premium for the vehicle was to be paid in instalments, any unpaid premium for the balance of the period of insurance is due immediately and may be deducted from any payment we make, and 4. the vehicle will become our property. If you wish to retain the vehicle as salvage, then we may agree to that provided that: (a) a post loss value will be determined by an independent qualified valuer, and (b) we will deduct the vehicle's post loss value from any claim payment to be made to you. In some cases, the vehicle will not be available to retain and/or the vehicle may have to be deregistered prior to you being allowed to retain it due to government regulations.</p>	<p><b>Total loss</b></p> <ul style="list-style-type: none"> <li>Clarifies that if the premium is paid by instalments, the unpaid premium will be deducted from any payment the insurer pays towards a total loss claim.</li> <li>Certain conditions need to be met where the insured wishes to retain the vehicle as salvage.</li> </ul>
<p><b>Definitions</b></p>		
<p><b>Agreed value:</b> The gross value given on the current valuation provided by a certified valuer, or the full purchase price of the vehicle if purchased within the last FIVE years unless superseded by another certified valuation. A valuation is current for up to FIVE years from the date of issue. If no certified valuation is provided then market value applies.</p>	<p><b>Agreed value</b> The amount agreed between you and us and specified as 'agreed value' in the schedule, and either verified by: 1. a professional valuation for the vehicle, issued less than 5 years ago and which has been accepted by us prior to loss; or 2. proof of the amount being the full purchase price of the vehicle, if purchased within the last 5 years of the date of loss.</p>	<p><b>Agreed value:</b> Clarifies that the valuation must have been accepted by the insurer before the loss and cannot be provided only after making a claim.</p>
	<p><b>We/Us/Our:</b> The insurer is now NZI, a business division of IAG New Zealand Limited. Previously it was Lumley, a business division of IAG New Zealand Limited.</p>	

## Removed Clause

Previous Cover	New Cover	Differences in Cover
<b>Section One – Automatic Extensions</b>		
<p><b>2 Claims preparation costs</b> This policy covers reasonable costs incurred by the insured in preparing a claim for loss covered under Section 1, or proving that a loss is a claim under Section 1 (but not costs incurred in disputing the claim if it is declined). Lumley's total liability in respect of any one claim will not exceed \$5,000. A deductible of \$500 for any one claim applies.</p>	<p><b>Claim preparation costs</b> These costs are no longer covered under the policy.</p>	<p>Removed</p>
<p><b>8 Free Trailer Benefit</b> This policy extends to provide cover in respect of loss or damage to any trailer, not otherwise insured, up to the market value of that trailer or \$1,500 whichever is less. Section 2 of this policy will also extend to the trailer whilst it is being used in connection with the insured vehicle. There is no cover for loss of or damage to any contents of any such trailer.</p>	<p><b>Free Trailer Benefit</b> This benefit is no longer covered under the policy.</p>	<p>Removed</p>