



Your Trusted Cover.

Difference in Conditions



How we will settle our existing clients.

From 1 December 2025, our New Policy wording comes into effect and will replace our Existing Policy wording.

Existing Policy:

NZMCA – Lumley Motor Wording V2 0120
(LUM1624/2 01/20)

New Policy:

COVI NZMCA Insurance RV Insurance Policy
(Issued 01/12/2025)

Covi clients will move on to this New Policy wording at their renewal (effective date 1 January 2026 onwards). However, in the meantime, if a customer has an above listed Existing Policy, and has not yet had a renewal on to the New Policy, then they will receive the benefit of either policy in the following way:

Any new claim that is made under the Existing Policy during the period from 01/12/2025, up until the policy renews on to the New Policy, or 31/12/2026, whichever occurs first will be settled under the policy most favourable to the customer. That is, either under the current Existing Policy or under the New Policy. The claim must be settled in its entirety under one policy wording or the other, not a combination of both.

Further conditions:

This applies between the two standard policy wordings and standard terms only and does not apply to any terms imposed specifically for that customer, including, for example, any imposed sub-limits, excesses, endorsements, addenda or exclusions.

This does not apply to any exclusions imposed for customers on any of the policies listed above during the term outlined.

This does not apply to any optional extensions or covers that have not been selected.

