



Covi NZMCA Insurance

RV Insurance Policy





**Trusted by the
New Zealand Motor Caravan Association
as the club's insurance partner.**

Covi NZMCA Insurance – proud of our history
serving NZMCA members.

Welcome

Welcome to **your** Covi NZMCA Insurance Policy. Thank you for placing **your** trust in **us** to provide **your** insurance cover. **Your** policy sets out the terms, conditions and exclusions subject to which insurance cover is provided. If **you** are not completely

satisfied, or if **you** have any questions, please contact Covi NZMCA Insurance on **0800 805 965**.

Covi NZMCA Insurance is underwritten by NZI, a business division of IAG New Zealand Limited.

Our assurance to you

Fair Insurance Code

NZI belongs to the Insurance Council of New Zealand (ICNZ) and has made a commitment to act in accordance with the ICNZ's Fair Insurance Code. **You** can find the Code on the ICNZ website.

Complaints Process

It is appreciated when **you** take the time to notify **your** concerns and Covi NZMCA Insurance is open to receiving **your** feedback on improvements to its products and services. When a complaint is made, Covi NZMCA Insurance will:

- Record **your** complaint: **you** may be asked to complete a Complaint Form;
- Acknowledge **your** complaint;
- Investigate and review **your** complaint;
- Provide a response/propose a resolution.

Please advise if **you** wish to receive a copy of Covi NZMCA Insurance's internal complaints procedure. In the unlikely event **your** complaint cannot be resolved satisfactorily, Covi NZMCA Insurance belongs to an independent complaints scheme should **you** wish to make a complaint.

You can also make a complaint directly to NZI. Please visit nzi.co.nz/resolving-complaints and follow the steps.

Personal Information and the Insurance Claims Register (ICR)

NZI and Covi NZMCA Insurance collect, hold and use **your** personal information for insurance related purposes. Where applicable **your** personal information will also be collected, held and used for other purposes which are complying with legislation, regulation and industry codes that are applicable.

NZI and/or Covi NZMCA Insurance may use this information to decide whether and on what terms to provide **you** with insurance cover, and to administer **your** policy and any claims. **Your** personal information may be shared with suppliers, service providers and parties that have a financial interest in the insured property.

NZI may disclose **your** personal information to the Insurance Claims Register (ICR). The ICR is a database of insurance claims that participating insurers can access. NZI may also collect personal information and details of insurance claims **you** have made from the ICR. For further details please refer to the ICNZ's website.

Covi NZMCA Insurance may also use **your** personal information for marketing related purposes.

You have the right to request access to, and correction of, **your** personal information by contacting either NZI or Covi NZMCA Insurance.

Covi NZMCA Insurance is committed to acting in accordance with the Privacy Act 2020 including in the way personal information is collected, stored and used.

NZI is committed to acting in accordance with the Privacy Act 2020. **You** can find more information about NZI's privacy policy at nzi.co.nz/privacy.

Contents

Introduction..... 4

Insurance Agreement..... 4

Section One

Cover For Your Vehicle 5

Automatic Extensions 6

Optional Extension..... 9

Section Two

Your Legal Liability 10

Automatic Extensions 11

General Exclusions..... 12

How To Claim 14

Policy Conditions..... 15

Definitions 17

Appendix..... 19

Introduction

About this Policy

Your Motor Vehicle policy consists of:

1. this policy wording including the policy appendix at the end of this document that sets out the limits and **excesses** that apply, and
2. the **schedule**, and
3. any addendum, endorsement or warranty that **we** apply.

Changing your mind

If **you** are not happy with this policy, **you** can change **your** mind, provided **you** tell **us** within 30 days of the date **your** policy started. **We** will cancel **your** policy as if it had never existed and refund in full any premium **you** have paid.

This does not apply if a claim has been made.

Reading this policy

Words shown in **bold** in this policy have a special meaning. There is a list of these words and what they mean in the 'Definitions' section. The examples or comments in italics and headings are not part of this policy, they are for clarification only.

Claims

Making a claim is quick and easy:

Call Covi NZMCA Insurance on 0800 805 965 (between 8.30am and 5.00pm weekdays only) or

Email: claims@covi.co.nz

Claim forms can be found on our website: covi.co.nz

Insurance Agreement

Our Agreement

You agree to pay **us** the premium and comply with this policy. In exchange, and in reliance on the information provided in the **application**, **we** agree to insure **you** as set out in this policy.

Use of the Vehicle

When cover applies

There is only cover under this policy when the **vehicle** is being **used** for private, domestic, social or pleasure purposes, including community work.

When cover does not apply

There is no cover under this policy when the **vehicle** is being **used**:

1. to carry passengers or goods for reward, or
2. while let out on hire, including via peer to peer arrangements, or
3. to practice for or take part in any race, pace-making, reliability trial or speed test, or
4. on any race track, or
5. in connection with any business, profession, occupation or farming purposes,

unless **we** have agreed to **your** request to extend cover and this is shown in the **schedule**.

Who may use the vehicle

There is only cover under this policy when the **vehicle** is being **used** by **you** or an **authorised driver**.

Cover will also apply while the **vehicle** is being **used** by:

1. a member or employee of the motor trade, in connection with the repair, service or testing of the **vehicle**, or
2. a person in the course of a medical emergency.

A medical emergency is a physical injury, condition or illness that places a person's life at immediate risk.

Section One – Cover for your Vehicle

Loss to Your Vehicle

What you are covered for

You are covered for **accidental loss** to the **vehicle** that happens during the **period of insurance** in New Zealand (including in transit between places in New Zealand).

What you are not covered for

Wear and tear, faults or defects

This policy does not insure **loss** caused by or in connection with:

1. wear and tear, or
2. rust or corrosion, or
3. the action of light and fading, or
4. the action of fungi, mould, mildew, yeast, rot, decay, gradual deterioration, micro-organisms, bacteria, or anything similar; or
5. the gradual action of vermin, pests or other noxious animal or insect; or
6. the **vehicle's** faulty or defective design, specification or materials.

However, this exclusion:

- (a) is limited to the part immediately affected and does not apply to any resultant **loss** to any other part of the **vehicle**; and
- (b) does not apply to the cover provided under the 'Section One – Automatic Extensions – Hidden Gradual Damage'.

Consequential loss

This policy does not insure:

1. loss of use of any kind whatsoever, or costs or expenses that result from that loss of use, unless expressly stated in this policy wording, or
2. depreciation or reduction in value.

Vehicle parts

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**:
 - (a) engine and all engine parts,
 - (b) cooling systems, including but not limited to, radiators, heat exchangers, cooling fans, intercoolers, air conditioning units, pressure caps, water pumps, thermostats and hoses,
 - (c) hydraulic systems, including but not limited to, shock absorbers and suspension systems,
 - (d) transmission system, including but not limited to, gearbox, drive shafts, axles, differentials, clutches, and wheel hubs,
 - (e) fuel systems,
 - (f) braking systems,
 - (g) electrical or electronic systems, computer systems, and mechanical systems,

- (h) pumping and vacuuming systems,
 - (i) any fixed plant machinery (including but not limited to, food or drink preparation equipment),
 - (j) underground exploratory devices.
2. Exclusion 1. does not apply to any resultant **loss** to any other part of the **vehicle** not listed above in 1 (a). – (j).
 3. Exclusion 1. does not apply to **loss** that is caused directly by any of the following:
 - (a) fire,
 - (b) the **vehicle** or a conveying **vehicle** overturning,
 - (c) the **vehicle** suffering an impact or collision with an external object,
 - (d) the whole **vehicle** being partly or fully immersed in a body of water,
 - (e) the **vehicle** being stolen or converted,
 - (f) the **vehicle** being maliciously damaged by non-electronic means,
 - (g) 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,
 - (h) hail, snow, storm or lightning,
 - (i) earthquake, subterranean fire, hydrothermal activity, geothermal activity, volcanic activity, or tsunami,
 - (j) impact or damage by animals.

Tyres

This policy does not insure damage to or destruction of tyres. However, this exclusion will not apply if the damage or destruction results from **loss** otherwise covered under Section One of this policy.

Theft by prospective purchaser

This policy does not insure **loss** arising from theft or conversion by a prospective purchaser unless **you**:

1. have sighted the original driver licence of the prospective purchaser, and
2. have recorded all of the details contained in the licence, and
3. pass the details of the licence to **us** in the event of **loss**, and
4. file a police complaint for the theft or conversion and provide confirmation to **us**.

Vehicles hired or rented out

This policy does not insure **loss** resulting from theft or conversion of the **vehicle** by a person to whom the **vehicle** has been hired, rented by **you**.

IMPORTANT: Please also read the 'General exclusions' that apply to all parts of this policy.

What We Will Pay

Total loss

If the **vehicle** is a **total loss**, we will pay **you** the:

1. **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
2. **market value** up to the maximum of the **sum insured**.

Note: Please refer to the 'Insured Basis' section of the schedule for further details.

Repairable damage

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

1. arrange to repair the **vehicle** to substantially the same condition it was in before the **loss** occurred using new, recycled, after-market 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
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.

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.

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. **We** will get **your** agreement to this before starting the repairs.

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**.

Overseas freight costs

If any parts or **accessories** of the **vehicle** are unobtainable in New Zealand, **we** will pay the reasonable costs for:

1. shipping by a regular scheduled shipping line, or
2. at **our** sole discretion, air freight by a regular scheduled service of an established airline, to New Zealand.

Parts no longer manufactured

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:

1. price of the part's closest New Zealand equivalent, or
2. last known list price in New Zealand, or
3. cost of making a new part.

Section One – Automatic Extensions

In addition to the cover under 'Section One – Cover For Your Vehicle', **we** also provide the following Automatic Extensions.

Where a limit is specified for an Automatic Extension in the policy appendix, unless otherwise stated, that limit is payable in addition to any amount payable for **accidental loss** to the **vehicle** described under 'Section One – Cover For Your Vehicle – What We Will Pay'.

These extensions are subject to the terms and exclusions of this policy, except where the terms are varied in the extension.

No additional **excess** applies unless otherwise stated in the Automatic Extension, policy appendix or **schedule**.

Awnings

We will pay for **accidental loss** to any awning attached to **your vehicle** which is 15 years old or under. The most **we** will pay for an **event** is the **replacement cost** subject to depreciation rates as set out in the policy appendix.

There is no cover for **accidental loss** to any awning,

1. which is older than 15 years, or
2. caused by storm or wind, if it has been left erected and unattended for more than 48 consecutive hours.

Child Car Seats

If **we** accept a claim for **loss** to the **vehicle**, and in the same **event**:

1. there is **loss** to a child car seat or baby capsule, or
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.

Cleaning – Valet Costs

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.

Completion of Journey Costs

We will pay the reasonable costs incurred as a result of **loss** covered under this policy to:

1. hire another vehicle of similar make and model to continue the journey to **your** next immediate destination or,

2. return **you** or an **authorised driver** and passengers of the **vehicle** to:
 - (a) where the journey first commenced, or
 - (b) where the **vehicle** is normally based in New Zealand if **you** permanently reside in the **vehicle**, or
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.

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.

Death by Accident

If **you** die as a result of an accident covered under this policy, whether or not death occurs at the time of the accident, **we** will pay:

1. the death benefit to **your** estate, regardless of any other insurance, and
2. funeral expenses associated with **your** burial or cremation, in excess of any amount payable by the Accident Compensation Corporation or another insurer, including any travel costs within New Zealand for any member of **your** immediate **family**.

The most **we** will pay in total during the **period of insurance** is the amount specified in the policy appendix.

Note: Please also see 'How We Administer this Policy – Other Insurance'.

Disability Modifications

If **you** become permanently disabled as a direct result of an accident covered under this policy, (while **you** were restrained, as and when legally required), **we** will pay **you** the reasonable costs of any necessary modifications (e.g. hand controls) to **your vehicle** in excess of amount payable by the Accident Compensation Corporation.

The most **we** will pay for an **event** during the **period of insurance** is the amount specified in the policy appendix.

Emergency Accommodation

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.

Emergency Repairs

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.

Excess Protection

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**:

1. enough information or **we** have sufficient evidence to establish that the driver of the other vehicle was completely at fault, and
2. the correct registration number of the other vehicle and information **we** need to identify the driver (including name and address), and
3. reasonable help to recover **your** claim from the driver of the other vehicle, or from its owner.

Excess Waiver

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:

1. caused by fire, or
2. due to **your vehicle** being stolen and not recovered, or
3. to **your vehicle's** windscreens, windows, sunroofs, headlights, tail lights, 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.

Fire Protection Equipment Costs

We will pay the reasonable costs incurred to replenish and/ or replace fire fighting equipment which is lost or damaged whilst used to protect **your** property against **loss**, regardless of if the **loss** is covered by this policy or not.

We will not pay if the fire fighting equipment is past its expiry date or where such costs are covered under any other policy.

The most **we** will pay for all **events** during the **period of insurance** is the amount specified in the policy appendix.

Fixtures and Fittings

You are covered for **accidental loss** to **fixtures and fittings**. **We** will pay:

1. the reasonable cost of repairs, or
2. if the **fixture and fitting** is deemed, by **us**, uneconomic to repair or has been stolen, its **present value**,
subject to payment of the **replacement cost** for:
 - (a) built-in furniture, toilets, refrigerators and microwave ovens that are 10 years old or under, and
 - (b) carpets, blinds, drapes and squabs that are 5 years old or under.

Fuel Protection

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.

Hidden Gradual Damage

We will pay the reasonable costs incurred by **you** to repair **your vehicle** if it suffers 'Hidden Gradual Damage' caused by water which **accidentally** leaks or overflows from any window, door, toilet system, shower system, internal water pipe, internal waste disposal pipe, internal water tank, or internal waste tank permanently installed in the **vehicle**. However, the leak or overflow must first occur and the **loss** must first be discovered during the **period of insurance**. This includes the costs of locating the leak, provided **we** have given **our** consent.

We will not pay for repairing the leak.

The most **we** will pay in total for all **events** during the **period of insurance** is the amount specified in the policy appendix.

'Section One – Cover For Your Vehicle – Loss To Your Vehicle – What You Are Not Covered For – Wear And Tear, Faults Or Defects' exclusion does not apply to this Automatic Extension.

For the purposes of this Automatic Extension, 'Hidden Gradual Damage' includes hidden rust, hidden corrosion, hidden rot, hidden mildew or hidden gradual deterioration.

Keys and Locks

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.

Mechanical Breakdown – Towing

In the event of mechanical breakdown of the **vehicle**, **we** will pay the reasonable towing costs incurred to deliver the **vehicle** to the nearest suitable repairer. The most **we** will pay during the **period of insurance** is the amount specified in the policy appendix. There is no cover under this policy for the cost of repairs for the breakdown itself, or for more than two tows in any one **period of insurance**.

An **excess** as specified in the policy appendix applies for claims under this Automatic Extension.

Medical Expenses

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.

Registration and Road User Charges

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.

Repairs Authorisation

If the estimated cost to repair the **loss** covered under this policy is less than the amount specified under the Repairs Authorisation extension in the policy appendix, **you** may authorise those repairs without **our** prior authorisation.

If the estimated repair cost exceeds this amount, repairs must not be commenced without **our** consent and **we** must be given the opportunity of examining **your vehicle** prior to repair.

Replacement and Additional Vehicles

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.

Rewards

In the event of a **loss** caused by theft or conversion of **your vehicle**, **we** will cover a reward offered and paid by **you**, with **our** prior approval, provided the theft or conversion of **your vehicle** is covered under this policy and the **vehicle** is returned successfully. The most **we** will pay for an **event** is the amount specified in the policy appendix.

Road Clearing Costs

We will pay the reasonable costs incurred for removing debris from any road or parking area, following **loss** covered under this policy.

RV-specific Contents

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.

Salvage and Safety

We will pay the reasonable costs incurred, following **loss** covered under this policy, to salvage, recover or dispose of **your vehicle**, including the costs to ensure its safety and delivery to a place of suitable repair or inspection.

Temporary Accommodation (for Permanent Residence)

If the **vehicle** is **your** only form of residence **we** will pay the reasonable costs incurred for temporary accommodation whilst **your vehicle** is in an uninhabitable condition following **loss** covered under this policy. The most **we** will pay for an **event** is the amount specified in the policy appendix.

If **you** have temporary accommodation cover under any other policy with **us**, the most **we** will pay for an **event** under all policies in total is the highest applicable limit.

Trauma Cover

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.

Uninsured Third-Party Protection

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.

Section One – Optional Extension

In addition to the cover under 'Section One – Cover For Your Vehicle', **we** also provide the following Optional Extension. This extension only applies when shown in the **schedule**.

This Extension is subject to the terms and exclusions of this policy, except where the terms are varied in the extension.

No additional **excess** applies unless otherwise stated in the Extension, policy appendix or **schedule**.

Cover During Construction

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.

Section Two – Your Legal Liability

What You Are Covered For

Your legal liability

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.

Reparation

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.

General average

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

Other person's liability

We will cover the legal liability, including liability to pay **reparation**, of any **authorised driver** and passenger **you** are responsible for, caused by or in connection with their **use** of the **vehicle**, in the same manner as **we** cover **you**, provided:

1. the **authorised driver's** or passenger's liability is not covered by any other insurance, and
2. the **authorised driver** or passenger meets all the same terms of this policy that **you** must meet.

What You Are Not Covered For

Property in care custody or control/person in charge

You are not covered for liability for **loss** to any property:

1. owned by **you** or any other person **we** cover under this policy and who claims under this policy, or
2. in **your** care or in the care of any other person **we** cover under this policy, unless the property is:
 - (a) a disabled vehicle being towed for free by the **vehicle**, or
 - (b) clothing, personal effects and luggage being carried by, and belonging to, any passenger in the **vehicle**, or
3. being carried by, or loaded into, or unloaded from, the **vehicle**, caravan or trailer attached to the **vehicle** other than specified under 2. (b) above.

Contract or agreement

You are not covered for liability under a contract or agreement unless **you** would have been otherwise liable even without such contract or agreement.

Fines, penalty, punitive and exemplary damages

You are not covered for any fine or penalty, or punitive or exemplary damages.

Legal defence costs or court costs

You are not covered for any legal defence costs or court costs arising from the prosecution of any offence under any Act of Parliament including any regulations, rules, or by-laws made under any Act of Parliament.

Seepage, pollution or contamination

You are not covered for any liability in any way connected with any seepage, pollution or contamination (including the cost of removing, nullifying or cleaning up), unless the seepage, pollution or contamination is caused by a sudden and **accidental event** that happens during the **period of insurance**.

Airside liability

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.

Vibration or weight damage

You are not covered for liability arising from the:

1. vibration caused by the **vehicle**, or
2. weight of the load carried by the **vehicle**, or
3. weight of the **vehicle**, or
4. combined weight of the load and the **vehicle**.

IMPORTANT: Please also read the 'General Exclusions' that apply to all parts of this policy.

What We Will Pay

Amount payable for property damage

We will pay for:

1. liability, including liability to pay **reparation**, for **accidental loss** to property, and
2. reasonable defence costs and expenses incurred with **our** approval, and
3. costs awarded against **you** by a court.

The most **we** will pay in total for an **event** is the amount specified in the policy appendix.

Amount payable for bodily injury

We will pay for:

1. liability, including liability to pay **reparation**, for **bodily injury**, and
2. reasonable defence costs and expenses incurred with **our** approval, and

3. costs awarded against **you** by a court.

The most **we** will pay in total for an **event** is the amount specified in the policy appendix.

Maximum amount payable

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.

Settlement of any claim

We may pay the full amount under this part of the policy, or any lesser amount for which the liability can be settled plus defence costs incurred, and this will meet all **our** obligations under this part of the policy.

No **excess** applies to any claim under 'Section Two – Your Legal Liability' unless otherwise stated in the **schedule**.

Section Two – Automatic Extensions

In addition to the cover under 'Section Two – Your Legal Liability', **we** also provide the following Automatic Extensions. These extensions are subject to the terms and exclusions of this policy, except where the terms are varied in the Extension.

Cleaning Up Costs

We will pay the reasonable costs incurred that are lawfully charged by any local government body or authority, or any other entity, for cleaning or restoring the site of an accident following **loss**, which is covered under 'Section One – Cover For Your Vehicle' of this policy. The most **we** will pay in total for all **events** during the **period of insurance** is the amount specified in the policy appendix.

Criminal Court Action/Inquiries/Inquests

We will pay:

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
2. costs necessarily and reasonably incurred for legal representation at any inquiry or coroner's inquest in connection with a death,

resulting from:

- (a) **you** or an **authorised driver** using the **vehicle**, or
- (b) any member of **your family** using the **vehicle** with **your** permission.

'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.

Exemplary Damages

We will cover **you** and any **authorised driver** who is in charge of the **vehicle** against liability for punitive or exemplary damages for:

1. **accidental bodily injury**, or
2. **accidental loss** to any property,

arising from **use** of the **vehicle** (including whilst being loaded or unloaded) which occurs in New Zealand during the **period of insurance**.

There is no indemnity under this extension arising from any dishonest, fraudulent or malicious act or omission by **you** or anyone acting on **your** behalf.

'Section Two – What You Are Not Covered For – Fines, Penalty, Punitive And Exemplary Damages' does not apply to this extension. The most **we** will pay is the amount specified in the policy appendix. The **excess** as specified in the policy appendix applies to any claim under this Automatic Extension.

Vibration or Weight Damage

We will cover **your** legal liability for **loss** to bridge, viaduct, culvert, weigh bridge, underground services, driveway or road beneath the **vehicle** during the **period of insurance** caused by the:

1. vibration caused by the **vehicle**, or weight of the load carried by the **vehicle**, or
2. weight of the **vehicle**, or
3. combined weight of the load and the **vehicle**.

The most **we** will pay for an **event** is the amount specified in the policy appendix.

The **excess** as specified in the policy appendix applies to any claim under this Automatic Extension.

'Section Two – What You Are Not Covered For – Vibration or Weight Damage' does not apply to this Automatic Extension.

General Exclusions

These exclusions apply to all parts of this policy.

Alcohol, Drugs and Other Intoxicating Substances

There is no cover under this policy if, at the time of the **loss**, the person **using** the **vehicle**:

1. fails a breath or blood alcohol test, or
2. refuses to take a breath or blood test after an accident, when legally required or
3. is affected by a drug or any other intoxicating substance to such an extent as to be unable to properly control the **vehicle**, or
4. fails or refuses to stop, or remain at the scene, following an accident (as required by law).

This exclusion does not apply if the person **using** the **vehicle** has stolen or converted it, provided **you** lay a complaint with the police, and **you** cooperate fully with **us** and the police in pursuit of reparation from the offender.

Communicable Disease

This policy does not insure any:

1. 'Contamination Costs' directly or indirectly arising out of or attributable to the presence or potential presence, or threat or fear of the presence, of any disease:
 - (a) stated to be a quarantinable disease under the Health Act 1956; or
 - (b) in respect of which a state of emergency has been declared under the Civil Defence Emergency Management Act 2002; or
 - (c) in respect of which a pandemic or epidemic has been declared by the World Health Organisation or the New Zealand government or any New Zealand government agency or lawful authority; or
 - (d) declared by the World Health Organisation to be a Public Health Emergency of International Concern (PHEIC).
2. liability directly or indirectly arising from any actual or alleged 'Injury' resulting from the transmission of any communicable disease.

For the purpose of this Exclusion only, the following definitions apply:

'Contamination Costs' means all costs to clean, neutralise, disinfect, treat, decontaminate, restore, rectify, destroy, remove, dispose of, repair, replace or reinstate any property, and any loss of value or loss of use of any property; and includes any liability for or arising from such costs or loss of value or loss of use of property.

'Injury' includes bodily injury, sickness, disease, disability, impairment, incapacity, mental anguish, emotional distress, shock, fright or death of any person.

Confiscation

There is no cover under this policy for **loss** or liability caused by or in connection with:

1. confiscation, nationalisation, requisition, acquisition, or
2. destruction of, or damage to property, by order of:
 - (a). government, or
 - (b). public or local authority,

under any Act or regulation, unless such order is required to prevent or control **loss** that would otherwise have been covered under this policy.

Intentional or reckless Acts

There is no cover under this policy for **loss** or liability caused by or in connection with any intentional or reckless act, or failure to act, by **you** or any other person covered under this policy.

Electronic Data

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'.
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'.

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:

'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.

'Loss of Data' includes any actual or alleged:

1. loss of, alteration of, or damage to any 'Electronic Data', or
2. cost in correcting or reprogramming any 'Electronic Data', or
3. reduction in the functionality, availability or operation of any 'Electronic Data', or
4. cost involved in retrieving 'Electronic Data'.

'Loss of Data Value' means any actual or alleged loss in the value (whether financial or otherwise) of any 'Electronic Data'.

'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'.

This exclusion does not apply to cover under the 'Section One – Automatic Extension – Keys And Locks'.

Nuclear

This policy does not insure any **loss** or liability caused by or in connection with:

1. ionising radiation or contamination by radioactivity from:
 - (a) any nuclear fuel, or
 - (b) any nuclear waste from the combustion or fission of nuclear fuel.
2. nuclear weapons material.

Sanctions

This policy does not insure any **loss** or liability or provide any cover, and no payment will be made or benefit provided, to the extent that the provision of such cover, payment or benefit may breach or risk exposure to any:

1. sanction, prohibition or restriction under United Nations resolutions, or
2. trade or economic sanction, law or regulation of New Zealand, Australia, the European Union, the United Kingdom or the United States of America.

Terrorism

This policy does not insure any **loss** or liability caused by or in connection with an 'Act of Terrorism', including in connection with controlling, preventing, suppressing, retaliating against, or responding to an 'Act of Terrorism'.

For the purpose of this Exclusion only, 'Act of Terrorism' means an act, or preparation in respect of action, or threat of action designed to influence or coerce the government de jure or de facto of any nation or any political division thereof, or in pursuit of political, religious, ideological, or similar purposes to intimidate the public or a section of the public of any nation 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) de jure or de facto, and that:

1. involves violence against one or more persons, or
2. involves damage to property, or
3. endangers life other than that of the person committing the action, or
4. creates a risk to health or safety of the public or a section of the public, or
5. is designed to interfere with or disrupt an electronic system.

Under 25 Year Old Drivers

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**.

Unlicensed Drivers

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

1. does not comply with all the conditions of their driver licence, or
2. is not legally allowed to drive in New Zealand, or
3. does not hold the appropriate licence for the **vehicle** they are driving.

This does not apply if the driver of the **vehicle** stole or converted it, provided **you** lay a complaint with the police, and **you** cooperate fully with **us** and the police in pursuit of reparation from the offender.

Unsafe or Unroadworthy

There is no cover under this policy if, at the time of the **loss**, the **vehicle** was being **used** in an unsafe or unroadworthy condition and:

1. the condition of the **vehicle** contributed to **loss** or liability, and
2. the driver should have been aware of that condition and that it could result in **loss**.

This exclusion does not apply to **loss** resulting from theft or conversion, provided **you** lay a complaint with the police, and **you** cooperate fully with **us** and the police in pursuit of reparation from the offender.

War

This policy does not insure any **loss** or liability caused by or in connection with any of the following, including controlling, preventing or suppressing any of the following: war, invasion, acts of foreign enemy, hostilities (whether war is declared or not), civil war, insurrection, rebellion, revolution, military or usurped power.

How to Claim

What You Must Do

If anything happens that may lead to a claim under this policy, **you** must:

1. do what **you** can to take care of the **vehicle** and to prevent any further **loss**, expense or liability, and
2. tell **us** as soon as possible, and
3. notify the police as soon as possible if **you** think any **loss** was caused by an illegal act, and
4. allow **us** to examine the **vehicle** before any permanent repairs are started, unless the 'Section One – Automatic Extensions – Repairs Authorisation' applies, and
5. send to **us** as soon as possible anything **you** receive from anyone about a claim or possible claim against **you**, and
6. give **us** any information or help that **we** ask for, and
7. consent to **your** personal information in connection with the claim being:
 - (a) disclosed to **us**, and
 - (b) transferred to the Insurance Claims Register Limited, and
8. not destroy or dispose of anything that is or could be part of a claim without **our** permission, and
9. tell **us** immediately if **you** are charged with any offence in connection with the **use** of the **vehicle** which resulted in **loss** of property or **bodily injury** to another person.

What You Must Obtain Our Agreement To Do

You must obtain **our** agreement before **you**:

1. incur any expenses in connection with any claim under this policy, unless the 'Section One – Automatic Extensions – Repairs Authorisation' applies, or
2. negotiate, pay, settle, admit or deny any claim against **you**, or
3. negotiate, offer to pay or pay any **reparation**, including, but not limited to, offers made as part of any case management conference or sentencing hearing, or
4. do anything that may prejudice **our** rights of recovery.

Actions We May Take

Subrogation

Once **we** have accepted any part of a claim under this policy, **we** may assume **your** or any other person entitled to cover under this policy's legal right of recovery. If **we** initiate a recovery **we** will include any **excess**, and any other uninsured losses suffered by **you** or them. Where **we** do this, **you** or any other person entitled to cover agree to pay **your** proportional share of the recovery costs, and subsequently the proceeds of the recovery will be shared on the same proportional basis, except that **we** will reimburse the **excess** first. **You** or any other person entitled to cover must fully cooperate with any recovery process. If **you** do not, **we** may recover from **you** the amount paid in relation to the claim.

Conduct of defence

We have the sole right to act in **your** name or in the name of any other person insured under this policy, and on **your** or their behalf to defend, negotiate or settle any liability covered under 'Section Two – Your Legal Liability' as **we** see fit, this will be done at **our** expense.

We may elect at any time to pay the maximum amount payable under this policy, or any lesser sum that the liability can be settled for. Once **we** have paid this (plus any defence costs and expenses covered under this policy and already incurred, but less any applicable **excess**) **our** responsibility to **you** or any other person covered under this policy is met in full.

The lawyers **we** instruct to act on behalf of **you** or any other person entitled to cover, are authorised by **you** or such other person, to disclose to **us** any information the lawyers receive in that capacity, including information they receive from **you** or such other person. **We** agree to keep information confidential.

Recoveries

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.

Reparation

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.

Policy Conditions

Your Obligations

Breach of any condition

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:

1. the claim, either in whole or in part, and
2. any claim in connection with the same **event** that **you** make on any other policies **you** have with **us**.

Dishonest or fraudulent

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.

Correct statements and answers

The **application** is the basis of this policy. Correct and complete statements and answers must be given, whether by **you** or any other person, in all communications with **us**, including, for example when:

1. this insurance is applied for and renewed, or
2. **we** are told about any change in circumstances, or
3. **you** make a claim.

Changes in circumstances

You must tell **us** immediately if there are any material:

1. modifications made to the **vehicle**, or
2. changes that might alter the nature of the risk covered or increase the chance of a claim under this policy.

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.

Information is 'material' where we would have made different decisions about either:

- (a) *accepting your insurance, or*
- (b) *setting the terms of your insurance, if we had known that information. If in any doubt, notify us anyway.*

The 'risk covered' refers to both:

- (a) *the actual property or liabilities covered (known as physical hazard), and*
- (b) *you and other persons covered under this policy (known as moral hazard).*

Complying with this policy

We will not pay any claim unless **you**, or any other person covered under this policy, complies with this policy.

Reasonable care

You, and anyone **using** the **vehicle** with **your** permission, must take reasonable care at all times to avoid circumstances that could result in a claim.

You will not be covered if **you**, or any person in charge of the **vehicle**, are reckless or grossly irresponsible.

How We Administer This Policy

Cancellation

By you

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.

By us

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.

Automatically

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.

Change of terms

We may change the terms of this policy (including the **excess**) at any time by telling **you** in writing or by electronic means at **your** last known address. Unless otherwise stated, the change in terms will take effect from 4pm on the 30th day after the date of the notice.

Excess

If **you** claim under this policy, any applicable **excess(es)** will be deducted from the amount payable for each **event**. If an **event** results in a claim under more than one extension of this policy, **we** will deduct only one **excess**, being the highest applicable **excess**.

Joint insurance

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.

Other insurance

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'.

Other parties with a financial interest

If **we** know of any other party who has a financial interest over the **vehicle**, **we** may:

1. pay part or all of any claim settlement to that other party and this will go towards meeting the obligations **we** have under this policy for the **loss**, and
2. disclose information about the claim to that other party if required.

Any other party who has a financial interest under this policy is not covered and does not have rights to claim under this policy.

Premium

All premium (including any levies and taxes) must be paid to **us** before **we** pay any claim under this policy.

Total loss

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 de-registered prior to **you** being allowed to retain it due to government regulations.

This means that you will need to make new insurance arrangements on any replacement vehicle.

Note: Please also see 'Premium credit on replacement vehicle' below.

Premium credit on replacement vehicle

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:

1. **you** or the **authorised driver** of the **vehicle** were completely free of blame, and
2. the identity of the other party who caused the damage is established, and
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.

Laws and Acts That Govern This Policy

Governing law and jurisdiction

The law of New Zealand applies to this policy and the New Zealand Courts have sole jurisdiction.

Legislation changes

Any reference to any Act of Parliament or related regulations or rules referred to in this policy includes any changes or replacements to that law.

Crown entities changes

Any reference to any Crown entity includes any new name given to that entity, and any replacement entity that is responsible for the same or similar functions.

Currency

Any amounts shown in this policy and in the **schedule** are in New Zealand dollars.

Goods and services tax (GST)

Where GST is recoverable by **us** under the Goods and Services Tax Act 1985:

1. all **sums insured** include GST, and
2. all limits and sub limits include GST, and
3. all **excesses** include GST, and
4. GST will be added, where applicable, to claim payments.

Definitions

The definitions apply to the plural and any derivatives of the words. *For example, the definition of 'accidental' also applies to the words 'accidentally', 'accident' and 'accidents'.*

Accessory

A minor fitting or attachment that alters the performance, characteristics of, or is designed for use in or on a **vehicle** to which it is attached but without which the **vehicle** would still operate, spare parts, and emergency aids, each used exclusively for the **vehicle** (including when temporarily removed from the **vehicle**, provided they are kept in secure storage or at **your** residence), but not including awnings. *(e.g. motor movers, on-board computers, navigational systems, telephone installations, audio, safety or protection equipment in, on or used in connection with the vehicle).*

Accidental

Unexpected and unintended by **you** and anyone using the **vehicle**.

Agreed value

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**.

Application

The information provided by **you** to **us** when **you** purchased this insurance or requested a quotation for this insurance from **us**. It also includes any subsequent information **you** provide **us** with.

Authorised driver

Any person:

1. named in the **schedule** under 'Driver Details'; or
2. to whom **you** have given permission to **use** the **vehicle**, unless the **schedule** excludes persons other than those specifically named on the **schedule**.

***Note:** Please refer to the 'Driver Details' section of the schedule for further details.*

Bodily injury

The **accidental** death of, or **accidental** bodily injury to, another person, including sickness, disease, disability, shock, fright, mental anguish or mental injury.

Event

An occurrence, or a series of occurrences arising from one source or original cause within a period of 72 consecutive hours.

Excess

The first amount of the claim that **you** must pay which is shown in either the **schedule** or in this policy wording or the policy appendix.

Please also see 'How We Administer this Policy – Excess' for further details on excesses.

Family

Your spouse or person with whom **you** are living with in the nature of marriage, and any immediate family member who permanently resides with **you**.

Fixtures and fittings

The permanent fixtures, fittings, furnishings and equipment contained in or on the **vehicle**. These include, but are not limited to, for example, built in furniture, generators (up to 3.75KW 5HP), electrical motors and starters (not forming part of the engine of the **vehicle** that do not individually exceed 3.75KW (5HP)), ranges, refrigerators, blinds, squabs, carpets and toilets (whether loose or permanently installed). It also includes permanently fixed microwave ovens, videos/ DVDs, televisions sets, audio and video equipment and CBs but does not include awnings.

Loss

Physical loss or physical damage.

Market value

The reasonable sale price of the same or a comparable **vehicle** of similar specification, age and condition immediately before the **loss**.

Period of insurance

The period of time stated in the **schedule** for which cover applies.

Present value

Means the value of an item, immediately before the **loss**, that is of similar specification, age and condition.

Reparation

An amount ordered by a New Zealand Court to be paid to the victim of an offence under section 32 of the Sentencing Act 2002.

Replacement cost

The cost of full replacement without deduction for wear and tear or depreciation.

RV-specific 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 **your vehicle** provided that they are not otherwise insured under any other policy.

It does not include personal effects such as clothing, wearing apparel, money, traveller's cheques, papers and documents, GPS or mobile phones, tablets or computers, jewellery or fashion accessories.

Schedule

The latest version of the schedule issued for this policy.

Sum insured

The sum insured shown in the **schedule**.

Total loss

When:

1. **we** determine the **vehicle** is uneconomic or unsafe to repair, or
2. the **vehicle** is converted or stolen and not recovered.

Use

the driving, parking, garaging or storing of, or getting in, out of or on, or being in or on the **vehicle**.

Vehicle

The vehicle described in the **schedule**, and any:

1. **accessories**, and
2. **fixtures and fittings**.

We/us/our

NZI, a business division of IAG New Zealand Limited.

You/your

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

Policy Appendix

Limits and excesses applicable to Covi NZMCA Insurance RV Insurance Policy Wording, 01/12/2025.

SECTION ONE – AUTOMATIC EXTENSIONS

Awnings		Age of Awning at time of loss	Percentage of Depreciation
		1 – 3 Years	0%
		4 – 5 Years	20%
		6 – 8 Years	40%
		9 – 12 Years	60%
		13 – 15 Years	80%
Cleaning – Valet Costs		\$350	
Completion of Journey Costs		\$5,000	
Death by Accident	1. Death Benefit	\$5,000	
	2. Funeral Expenses	\$5,000	
Disability Modifications		\$5,000	
Emergency Repairs		\$2,500	
Fire Protection Equipment Costs		\$300	
Fuel Protection		\$10,000	
Hidden Gradual Damage		\$2,000	
Keys and Locks		\$5,000	Excess \$100 applies
Mechanical Breakdown – Towing		\$500 per breakdown and \$750 in total	Excess \$100 applies
Medical Expenses		\$750	
Repairs Authorisation		\$1,000	
Replacement and Additional Vehicles		\$200,000	
Rewards		\$5,000	
RV-Specific Contents			\$2,000 for any one item and \$10,000 for an event
Temporary Accommodation (for permanent residence)			Up to \$700 per week for up to 7 weeks
Trauma Cover		\$2,000	
Uninsured Third-Party Protection		\$5,000	

SECTION TWO – YOUR LEGAL LIABILITY

Property Damage & Bodily Injury	\$20,000,000	
Reparation	\$1,000,000	
Total Liability	\$20,000,000	

SECTION TWO – AUTOMATIC EXTENSIONS

Cleaning Up Costs	\$20,000	
Criminal Court Action/Inquiries/Inquests	\$10,000	
Exemplary Damages	\$500,000 for an event and \$1,000,000 in the aggregate for all events during the period of insurance	Excess 10% of the exemplary damages, with a minimum of \$5,000 applies
Vibration Or Weight Damage	\$500,000	Excess \$2,000 applies