

# Star CamperCare policy endorsement #1 – Highway Income Protection



**Exclusively for CamperCare policyholders who have their vehicles registered within the Mighway platform.**

This policy endorsement only applies if **you** have purchased this policy endorsement and a separate **schedule** is issued by **us** to **you**.

Endorsement attaching to and forming part of CamperCare V2 policy and Mighway Rental Insurance Policy to provide cover for **lost income** arising from damage to a **vehicle** which is insured under the CamperCare V2 Policy or the Mighway Rental Insurance Policy.

**We** will indemnify **you** for **your** lost income if **your vehicle** is **damaged** as a result of **an accident**, and if solely as a result of that **damage**, **your vehicle** is deemed by **us** and Mighway to be no longer safe to drive.

**We** will only do this in the following circumstances:-

1. A claim has been admitted under **your** CamperCare Insurance Policy for the **damage**, or
2. A claim has been admitted under the Mighway Rental Insurance Policy for the **damage**, and
3. As a result of the **damage**, Mighway are unable to meet their written obligations to provide **your vehicle** to a hirer whether as a result of **damage** which occurs prior to the commencement date of the hire or as a result of **damage** that occurs during the period of the hire.

The maximum amount payable in any 12 month period under this Extension is the Loss of Income Sum Insured.

## Loss Mitigation

1. If it is possible to provide temporary repairs to **your vehicle** to allow the hirer to continue with their hire and to mitigate **your** losses, **we** at our absolute discretion may undertake to pay for the cost of those repairs.
2. If following damage to your **vehicle** **Mighway** is able to negotiate a discounted daily rate for the continued use of the **vehicle**, **your** claim for **lost income** will be adjusted to take this into account.

## Claim Settlement

In the event of a claim being admitted under **your** CamperCare Policy or under the Mighway Rental Insurance Policy **we** will require Mighway to provide the following information to allow **us** to settle your claim:-

- Proof of any confirmed booking of **your vehicle** that existed when **your vehicle** was damaged and was no longer safe to drive, and
- Proof that that booking was fulfilled by Mighway by providing an alternative vehicle, and
- Written confirmation from Mighway of the amount **you** would otherwise have been paid had the **damage** not occurred, and
- Any additional information **we** may reasonably request.

## Definitions

Definitions explain words frequently used in the CamperCare Policy and the Mighway Rental Insurance Policy, including this Extension. Defined words are shown in **bold**.

In respect of this Extension only the following definitions apply:

**Damage.** Damage includes any and all damage to any part of the vehicle for which a claim has been accepted under your CamperCare policy or the Mighway Rental Insurance Policy.

**Vehicle.** Vehicle means a recreational vehicle (RV) that has been registered on the online platform provided by Mighway.

**Lost Income.** Lost Income means the amount by which the payment you receive from Mighway for the hire of the vehicle, falls short of the amount you would otherwise have been paid had the damage not occurred.

## Our Auckland location

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