



Call us: **0800 250 600**

# Fire Service Levies on Star CamperCare insurance policies.

As you are probably aware Fire and Emergency New Zealand is funded through Fire Service Levies (FSL), with the levies collected on behalf of the government by the insurance industry when they are charged on applicable fire insurance policies.

Regardless of the fairness of the current system it is the insurance industry's job to correctly charge and collect these levies.

For most vehicle insurance policies the FSL calculation is simple. It's usually one question - is the vehicle under or over 3.5tonne?

- If under 3.5tonne the levy is \$8.45 (+GST), or,
- If over 3.5tonne the levy is Sum Insured (as shown on the insurance schedule) x 0.00106 (+GST)

Where vehicle policies have an additional aspect of fire cover on 'Property' - FSL needs to be charged and collected for the additional Fire Cover provided.

Star CamperCare policies lead the motorhome insurance market and have an automatic inclusion of \$3,000 of insurance for contents of the motorhome which is defined as 'property' by FENZ. Therefore FSL of \$3.18 (+GST) needs to be collected on this additional value of insurance and included with the base vehicle FSL charge.

## A simple reference for Star CamperCare policies:

- **Motorhomes and Caravans UNDER 3.5tonne**  
FSL is calculated by:

$$8.45\{\text{vehicle}\} + 3.18\{\text{FSL contents}\} = \$11.63 \text{ (+GST)}$$

- **Motorhomes and Caravans OVER 3.5tonne**  
FSL is calculated by:

$$(\$3,000 \text{ (for contents)} + \text{Sum insured}) \\ \times 0.00106 = \text{FSL (+GST)}$$

**We ask brokers to be mindful of the various FSL calculations and to please check the correct FSL is charged and processed on your closings for Motorhomes and Caravans that are placed with Star Insurance Specialists.**

**If you have any questions regarding this, please contact your Star Insurance Specialists Key Account Manager.**



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