



# RV Insurance - Change Summary

## Policy Wording

Policy Version: SRV 1.0

Motorhome | Caravan | Tiny Home | Horse Truck | Horse Float | 5th Wheeler



0800 250 600



starinsure.co.nz



# Introducing the New Star Insure RV Insurance Policy

(Policy Version: SRV 1.0)

We are excited to announce a comprehensive rewrite of our insurance policy for all types of recreational vehicles. Whether you own a motorhome, caravan, tiny home, horse truck, horse float or a 5th-wheeler, our new wording is designed to provide industry-leading protection.

Our policy wording has been thoughtfully refreshed to better reflect how customers use their recreational vehicles in today's environment. By tailoring coverage to these specific uses, the new wording ensures you can be confident that you are fully protected while enjoying the open road as intended.

## STREAMLINED LAYOUT

The policy layout and structure now align with our motorcycle and vehicle policy wordings. This provides a consistent experience across the Star Insure product suite, making it easier for you to navigate.

## ENHANCED WORDING & BRANDING

While our previous wording was informally known as "CamperCare", we have now aligned all products under a unified format and brand identity. This product is now officially **Star Insure – RV Insurance (Policy Version SRV1.0)**.

The new Star Insure – RV Insurance wording includes market-leading additions to ensure the "house" part of the vehicle is as well-protected as the mechanical side:

- **Mechanical and Electrical Breakdown:** Enhanced protection for peace of mind.
- **Distinct Definitions:** Clearer separation between the vehicle, fixtures and fittings, accessories, and personal contents.
- **Equine-Specific Benefits:** Specialised coverage for vehicles designed for recreational horse activities.
- **Optional Upgrades:** Customers can now further customise their policy with add-ons such as:
  - Temporary Accommodation

- Wraps, Signwriting & Artwork
- Personal Property (not owned by the insured)
- Pairs and Sets

## IMPORTANT: NAVIGATING THE CHANGES

Because this is an entirely new policy built from the ground up, it is much more than a simple update. The structure has been completely reimagined to be more customer-centric; therefore, a traditional "like-for-like" comparison document is not possible.

To assist you during this transition, we have created a Change Summary that highlights the most significant enhancements and shifts in coverage. However, to truly understand the depth of these benefits:

- **The Change Summary is a guide, not a replacement.** It highlights key changes but does not replace the policy itself.
- **Read in conjunction.** To fully grasp the benefits of this new policy and understand these changes with ease, it is essential that the **Change Summary be read alongside the full Policy Wording.**

Familiarising yourself with the complete document is the best way to ensure you fully understand the full scope of the new protection.

## TRANSITION PERIOD

To ensure a seamless transition for our existing policyholders, we have implemented a **'Difference-in-Conditions'** procedure. This provides a 'best of both worlds' safety net. During the transition period, you will receive the superior benefit from either the old policy or the new one. This ensures you are never disadvantaged while your policy migrates to the new wording at renewal.

If you have any questions or would like to know more about these changes, please contact your broker or our friendly New Zealand-based team by email [admin@starinsure.co.nz](mailto:admin@starinsure.co.nz) or phone **0800 250 600**.

## STRUCTURAL CHANGES

Previous	New	Commentary
<p><b>Definition of Vehicles</b> This was trying to encompass all types of recreational vehicles.</p>	<p><b>Definition of Vehicles</b> Specific definitions for Motorhome, Caravan, Tiny Home, Horse Truck and Horse Float.</p> <p><b>Vehicle</b> Any <b>motorhome, caravan, horse truck, horse float, or tiny home</b> stated in the <b>schedule</b> or acquired and advised to <b>us</b> pursuant to policy extension "Additions and deletions" (PE1), including that <b>vehicle's</b>:</p> <ul style="list-style-type: none"> <li>a. <b>fixtures and fittings</b>; and</li> <li>b. <b>accessories</b>,</li> </ul> <p>but not including:</p> <ul style="list-style-type: none"> <li>a. signwriting, <b>vehicle</b> wraps, protective film or artwork on the <b>vehicle</b>, except standard decals applied by the <b>vehicle's</b> manufacturer; or</li> <li>b. structural improvements made to the <b>vehicle</b>.</li> </ul> <p><b>Motorhome</b> A large vehicle propelled by its own mechanical power which is designed and equipped to be lived in.</p> <p><b>Caravan</b> An unpowered vehicle which:</p> <ul style="list-style-type: none"> <li>a. is designed and equipped to be lived in;</li> <li>b. is intended to be towed by another vehicle;</li> <li>c. is currently registered as a vehicle, with a licence label and registration plate;</li> <li>d. is not permanently connected to waste or water services; and</li> <li>e. does not include any annexes, decks or other self-standing structures, including gates, fences, retaining walls, pergolas, gazebos or water tanks.</li> </ul> <p><b>Horse float</b> An unpowered vehicle designed and equipped to be both lived in by the vehicle owners and to transport horses and which is intended to be towed by another vehicle. It does not include any such vehicles which do not contain accommodation for the vehicle owners.</p>	<p>Created separate definitions to better encapsulate the variations and uniqueness of each vehicle type.</p>

Previous	New	Commentary
	<p><b>Horse truck</b> A large vehicle propelled by its own mechanical power which is designed and equipped to be both lived in by the vehicle owners and to accommodate and transport horses.</p> <p><b>Tiny home</b> A self-contained living space which has the character and functionality of a permanent house and which:</p> <ul style="list-style-type: none"> <li>a. is permanently on a trailer with wheels;</li> <li>b. is currently registered as a vehicle, with a licence label and registration plate;</li> <li>c. is not permanently connected to waste or water services; and</li> <li>d. does not include any annexes, decks or other self-standing structures, including gates, fences, retaining walls, pergolas, gazebos or water tanks.</li> </ul>	
<p><b>Definition of Fixtures and Fittings, Accessory and Contents</b> Was attempting to combine three concepts.</p>	<p><b>Definition of Fixtures and Fittings</b> Any part of <b>your vehicle</b> that is permanently fitted to and which was sold with (or subsequently fitted to) the <b>vehicle</b> but which is not essential to the <b>vehicle</b> being driven. This includes, without limitation, house batteries, built-in furniture (but not car seat covers or child seats), sleeping quarters, bathroom facilities, cooking facilities, whiteware, household electrical appliances, air conditioning units, floor coverings (but not loose carpets, floor mats or rugs), entertainment systems, aerials and satellite dishes, electric <b>vehicle</b> charging units, reversing cameras, bull bars, towing equipment, load securing devices (but not roof racks or bicycle carriers), disability modifications, fire extinguishers, tools and breakdown equipment, fixed awnings, solar power systems, and computers which are integrated into any of the above.</p> <p><b>Definition of Accessory</b> Any item, not including <b>contents</b>, that was sold with <b>your vehicle</b> or which <b>you</b> subsequently acquired but which is not essential to the <b>vehicle's</b> operation, is not permanently fitted or attached to the <b>vehicle</b> and which can be removed from the <b>vehicle</b>. This includes, without</p>	<p>Created separate definitions to better encapsulate the variations and uniqueness of each vehicle type.</p>

Previous	New	Commentary
	<p>limitation, bicycle carriers, roof racks, car seat covers and child seats.</p> <p>Accessory does not mean any signwriting, vehicle wraps or artwork on the <b>vehicle</b>.</p> <p><b>Definition of Contents</b> Items that belong to <b>you</b>, or which are in <b>your</b> care, custody or control and for which <b>you</b> are legally responsible, and which are usually kept in <b>your vehicle</b> while <b>you</b> are using <b>your vehicle</b>.</p> <p><b>Contents</b> do not include any of the following:</p> <ol style="list-style-type: none"> <li>any part of the <b>vehicle</b>, including <b>fixtures and fittings</b> and <b>accessories</b>;</li> <li>mechanically propelled vehicles (including electric wheelchairs and electric mobility aids);</li> <li>trailers, boats, caravans, or aircraft, including accessories and spare parts attached to any of them (except drones and remote-controlled scale models);</li> <li>firearms;</li> <li>jewellery and watches;</li> <li>any artificial body parts, surgical implants or surgical attachments permanently fitted to <b>you</b> (but not hearing aids);</li> <li>animals of any kind; or</li> <li>items used in any way for professional or business purposes, unless noted as covered on the <b>schedule</b>.</li> </ol>	<p>Created separate definitions to better encapsulate the variations and uniqueness of each vehicle type.</p>
<p><b>Total Loss Settlements incl. Agreed Value and Replacement Vehicles</b> Was attempting to combine numerous concepts.</p>	<p><b>Total Loss</b> If <b>we</b> consider <b>your vehicle</b> to be a <b>total loss</b>, we will pay <b>you</b> the <b>sum insured</b>, if:</p> <ol style="list-style-type: none"> <li>the <b>vehicle</b> was purchased from a Licenced Motor Vehicle Dealer within five years prior to the date of <b>loss</b>, <b>you</b> provide <b>us</b> with a copy of the sale and purchase agreement evidencing the purchase price of the <b>vehicle</b>, and the price <b>you</b> paid for the <b>vehicle</b> is the same as or greater than the <b>sum insured</b>;</li> <li><b>you</b> provide <b>us</b> with a written valuation of the <b>vehicle</b> which has been prepared by a Licenced Motor Vehicle Dealer or valuer approved by <b>us</b> and which is less than five years old as at the date of <b>loss</b>; or</li> <li>the <b>sum insured</b> is no greater than</li> </ol>	<p>Combined and simplified how total loss claims are settled.</p>

Previous	New	Commentary
	<p>20% more than the <b>vehicle's market value</b> at the time of the <b>loss</b>.</p> <p>If <b>you</b> are unable to comply with any of the above conditions (a)-(c), the most we will pay is the <b>vehicle's market value</b>.</p> <p>On payment of a <b>total loss</b>:</p> <ul style="list-style-type: none"><li>a. <b>we</b> are entitled to take legal possession and ownership of the <b>vehicle</b>; and</li><li>b. this policy will be cancelled and <b>you</b> will not be entitled to any refund of premium except in accordance with policy extension "Premium credit" (PE35), if applicable.</li></ul>	

**ADJUSTED POLICY BENEFITS (summarised)**

Previous	New	Commentary
<b>Fire Extinguisher Replenishment Costs</b>		
The maximum <b>we</b> will pay is \$300 during any one <b>period of insurance</b> .	<b>Fire Extinguisher Replenishment Costs (PE13)</b> The most <b>we</b> will pay under this policy extension during the <b>period of insurance</b> is \$1,000.	Limit increased to \$1,000.
<b>First Aid at an Accident Site</b>		
The maximum <b>we</b> will pay is \$250 per <b>event</b> .	<b>First Aid at an Accident Site (PE14)</b> The most <b>we</b> will pay under this policy extension is \$1,000 per <b>event</b> .	Limit increased to \$1,000.
<b>Food Spoilage</b>		
The maximum <b>we</b> will pay for any one <b>event</b> is \$750 after applying an <b>excess</b> of \$250.	<b>Food Spoilage (PE15)</b> The most <b>we</b> will pay under this policy extension is \$1,000 per <b>event</b> , after the application of a \$250 <b>excess</b> .	Limit increased to \$1,000.
<b>Funeral Costs</b>		
The maximum <b>we</b> will pay is \$10,000 in total for any one <b>event</b> .	<b>Funeral Costs (PE16)</b> The most <b>we</b> will pay under this policy extension is \$5,000 per <b>event</b> .	Limit decreased to \$5,000.
<b>Hidden Gradual Damage Caused by Water</b>		
The maximum <b>we</b> will pay, for any one event and in total during any one 12 month <b>period of insurance</b> , is \$2,000, after applying an <b>excess</b> of \$250.	<b>Gradual Damage from Fluids (PE17)</b> Unless otherwise shown in the <b>schedule</b> , the most <b>we</b> will pay under this policy extension is: <ul style="list-style-type: none"> <li>a. \$2,000 per <b>event</b> for locating and repairing the source of the damage; and</li> <li>b. \$2,000 per <b>event</b> for repairing the damage,</li> </ul> after the application of a \$500 <b>excess</b> , and \$6,000 in total during the <b>period of insurance</b> .	Refined and upgraded.
<b>Inability to Drive After an Accident</b>		
<b>We</b> will pay for a maximum period of up to 12 months from the date of the <b>accident</b> , and up to a maximum of \$1,000 for any one event.	<b>Inability to Drive (PE22)</b> The most <b>we</b> will pay under this policy extension during the <b>period of insurance</b> is \$2,000.	Limit increased to \$2,000.

Previous	New	Commentary
<b>Incorrect Refuelling Causing Damage</b>		
The maximum <b>we</b> will pay for any one <b>event</b> is \$2,750 after applying an <b>excess</b> of \$250.	<p><b>Incorrect Fluids (PE23)</b> The most <b>we</b> will pay under this policy extension is \$15,000 per <b>event</b> after the application of a \$2,500 <b>excess</b>.</p> <p><b>Incorrect Fuel (PE24)</b> The most <b>we</b> will pay under this policy extension is \$15,000 per <b>event</b> after the application of a \$1,500 <b>excess</b>.</p>	Upgraded and redefined - limit increased to \$15,000.
<b>Lost or Stolen Keys</b>		
The maximum <b>we</b> will pay for any one <b>event</b> is \$1,750 after applying an <b>excess</b> of \$250.	<p><b>Keys and Locks Only - Lower Excess (PE26)</b> <b>Your</b> standard <b>excess</b> or a \$500 <b>excess</b> (whichever is the lesser) will apply to this policy extension.</p>	Included in Sum Insured - no sub-limit.
<b>Outstanding Financial Charge on Your Vehicle</b>		
The maximum <b>we</b> will pay is \$10,000 for any one <b>vehicle</b> .	<p><b>Outstanding Financial Charge on Your Vehicle (PE29)</b> The most <b>we</b> will pay under this policy extension is \$5,000 per <b>event</b> (after the application of a \$500 excess) and in total during the <b>period of insurance</b>.</p>	Limit decreased to \$5,000.
<b>Textile Awnings (PE40)</b>		
<p><b>Awnings</b> We will pay up to the depreciated value of any awning. The depreciated value will be calculated by reducing the replacement value by 20% for every 3 years since new, up to a maximum of 15 years, at which point the awning will be considered to have no value.</p>	<p><b>Textile Awnings (PE40)</b> <b>We</b> will cover <b>you</b> for <b>loss</b> to textile awnings.</p> <p>If, in <b>our</b> opinion, the textile awning is economic to repair, <b>we</b> will pay the cost to repair the textile awning as near as possible to the condition it was in immediately before the <b>loss</b>.</p> <p>If, in <b>our</b> opinion, the textile awning is uneconomic to repair, <b>we</b> will pay the awning's depreciated value, which will be calculated on the basis of the current purchase price of an equivalent awning less a deduction of 20% for each three year period since the awning's initial purchase up to a maximum of 15 years, at which point the awning will be considered to have no value.</p> <p>The most <b>we</b> will pay is \$1,500 per <b>event</b> after the application of a \$250 <b>excess</b>.</p>	New definition between textile awnings and awnings fixed to the vehicle.

Previous	New	Commentary
	<p>There is no cover under this policy extension for wind and storm damage to any awning that has been left installed and unattended for more than 48 consecutive hours.</p> <p>Section One exclusion "Textile awnings" does not apply to this policy extension.</p>	
<b>Uninsured Trailers Damaged or Stolen</b>		
The maximum <b>we</b> will pay for any one <b>event</b> is \$2,750 after applying an <b>excess</b> of \$250.	<p><b>Trailers (PE44)</b> The most <b>we</b> will pay under this policy extension is \$5,000 per <b>event</b> or as otherwise agreed to by <b>us</b> and shown in the <b>schedule</b>, after the application of a \$250 <b>excess</b>.</p>	Limit increased to \$5,000.
<b>Trauma Counselling After an Accident</b>		
The maximum <b>we</b> will pay is \$1,000 for any one <b>event</b> and in total for any one <b>period of insurance</b> .	<p><b>Trauma (PE45)</b> The most <b>we</b> will pay under this policy extension is \$2,000 per <b>event</b> and in total during the <b>period of insurance</b>.</p>	Limit increased to \$2,000.

## NEW POLICY BENEFITS

Previous	New	Commentary
<b>Boats (PE3)</b>		
N/A	<p>If <b>your vehicle</b> suffers <b>loss</b> for which a claim is payable under this policy, <b>we</b> will also cover <b>accidental loss</b> to <b>your</b> boat which was caused by the same <b>event</b> and which occurred while <b>your</b> boat was being towed or transported by <b>your vehicle</b>.</p> <p>This policy extension will only apply if:</p> <ol style="list-style-type: none"> <li>the boat was adequately secured or attached to <b>your vehicle</b> at the time of the <b>event</b> giving rise to the <b>loss</b>; and</li> <li>the boat is not otherwise insured.</li> </ol> <p>Unless otherwise stated in the <b>schedule</b>, the most <b>we</b> will pay under this policy extension per <b>event</b> is the lesser of:</p> <ol style="list-style-type: none"> <li>the <b>market value</b> of the boat;</li> <li>the cost to repair the boat to a condition as close to, but not better than, its condition at the time of the <b>loss</b> (if <b>we</b> consider the boat economic to repair); or</li> <li>\$2,000, after the application of a \$250 <b>excess</b>.</li> </ol> <p>This policy extension only applies where <b>your vehicle</b> as shown in the <b>schedule</b> is a <b>motorhome</b> or <b>caravan</b>.</p>	New Cover.
<b>Condemned Buildings and Car Parks (PE7)</b>		
N/A	<p>If, as a result of a natural disaster you are unable to recover <b>your vehicle</b> from a building or carpark due solely to the denial of access to that building or carpark, <b>we</b> will pay for the reasonable costs of hiring a similar replacement vehicle.</p> <p>The most <b>we</b> will pay under this policy extension is \$100 per day up to a maximum of \$10,000 in total for any one <b>event</b>.</p> <p>This policy extension does not apply:</p> <ol style="list-style-type: none"> <li>if <b>you</b> have available a free substitute vehicle or purchase an additional vehicle;</li> <li>to fuel, vehicle running or maintenance costs or insurance costs (including any excess reduction charges) charged by the hire</li> </ol>	New Cover.

Previous	New	Commentary
	<p>company; c. unless <b>you</b> actually incur costs in hiring a substitute vehicle.</p> <p>If in <b>our</b> opinion denial of access to <b>your vehicle</b> is likely to exceed 90 days or the costs of hiring a replacement <b>vehicle</b> are likely to exceed the <b>market value</b> of your <b>vehicle</b>, <b>we</b> will treat <b>your vehicle</b> as if it is a <b>total loss</b> regardless of whether the <b>vehicle</b> has suffered any physical damage. Section One exclusion "Loss of use" does not apply to this policy extension.</p>	
<b>Emergency Public Relations Expenses (PE11)</b>		
N/A	<p>Following a <b>loss</b> for which a claim is payable under this policy and provided <b>we</b> have given <b>our</b> prior written consent, <b>we</b> will pay the reasonable costs to engage a public relations firm or consultant, crisis management firm, or law firm to prevent or limit adverse or negative publicity.</p> <p>The most <b>we</b> will pay under this policy extension is \$10,000 per <b>event</b> after the application of a \$2,500 <b>excess</b>, and \$20,000 in total during the <b>period of insurance</b>.</p>	New Cover.
<b>Horse Event Cancellation Fees (PE19)</b>		
N/A	<p>If, as a result of a <b>loss</b> for which a claim is payable under this policy, <b>you</b> incur non-refundable cancellation costs in respect of a competitive horse event, <b>we</b> will pay those costs.</p> <p>The most <b>we</b> will pay under this policy extension is \$1,000 per <b>event</b> and \$2,000 in total during the <b>period of insurance</b>. An <b>excess</b> will not be applied.</p> <p>This policy extension only applies where <b>your vehicle</b> as shown in the <b>schedule</b> is a <b>horse truck</b> or <b>horse float</b>.</p>	New Cover.
<b>Horse Relocation Fees (PE20)</b>		
N/A	<p><b>We</b> will cover <b>you</b> for the costs of relocating horses to their usual home following a <b>loss</b> to <b>your vehicle</b> for which a claim is payable under this policy.</p> <p><b>We</b> will cover <b>you</b> for the costs of</p>	New Cover.

Previous	New	Commentary
<b>Horse Relocation Fees (PE20)</b>		
	<p>relocating horses to their usual home following a <b>loss</b> to <b>your vehicle</b> for which a claim is payable under this policy.</p> <p>The most <b>we</b> will pay under this policy extension is \$3,000 per <b>event</b>. An <b>excess</b> will not be applied.</p> <p>This policy extension only applies where <b>your vehicle</b> as shown in the <b>schedule</b> is a <b>horse truck</b> or <b>horse float</b>.</p>	
<b>Horse Veterinary Costs (PE21)</b>		
N/A	<p>If as a result of <b>loss</b> to <b>your vehicle</b> for which a claim is payable under this policy <b>you</b> incur:</p> <ol style="list-style-type: none"> <li>emergency agistment and stabling costs; and/or</li> <li>emergency veterinary costs for care at the accident site,</li> </ol> <p><b>we</b> will cover <b>you</b> for those costs.</p> <p>The most <b>we</b> will pay under this policy extension per <b>event</b> is \$500 for agistment and stabling costs and \$500 for emergency veterinary costs. An <b>excess</b> will not be applied.</p> <p>This policy extension only applies where <b>your vehicle</b> as shown in the <b>schedule</b> is a <b>horse truck</b> or <b>horse float</b>.</p>	New Cover.
<b>Invalidation (PE25)</b>		
N/A	<p><b>We</b> will cover <b>you</b> for <b>loss</b> resulting from the use of <b>your vehicle</b> which would otherwise be excluded from cover or not covered due to a breach of a policy condition or exclusion, provided that:</p> <ol style="list-style-type: none"> <li>the use of <b>your vehicle</b> or the way in which the <b>vehicle</b> was being used was not something <b>you</b> knew or ought to have known about and was without <b>your</b> consent;</li> <li><b>you</b> have not waived any right of recovery against the driver or person responsible for the <b>loss</b>;</li> <li><b>you</b> report the <b>loss</b> and the driver or person responsible for the <b>loss</b> to the New Zealand Police; and</li> <li><b>you</b> cooperate fully with <b>us</b> in any</li> </ol>	New Cover.

Previous	New	Commentary
	subrogated recovery action against the driver or person responsible for the <b>loss</b> , including legal proceedings.	
<b>Mechanical Breakdown (PE27)</b>		
N/A	<p><b>We</b> will cover <b>you</b> for mechanical breakdown of your <b>vehicle</b> (not including its <b>accessories</b> and <b>fixtures and fittings</b>) if:</p> <ul style="list-style-type: none"> <li>a. at the date of <b>loss</b>, no more than two years had passed since the <b>vehicle</b> was manufactured;</li> <li>b. the <b>vehicle</b> has travelled less than 30,000km at the time of the mechanical breakdown; and</li> <li>c. the mechanical breakdown is not covered by any manufacturer's warranty or guarantee.</li> </ul> <p><b>We</b> will cover <b>you</b> for mechanical breakdown of <b>your vehicle's accessories</b> and <b>fixtures and fittings</b> if:</p> <ul style="list-style-type: none"> <li>a. at the date of <b>loss</b>, no more than two years had passed since the items' date of manufacture; and</li> <li>b. the mechanical breakdown is not covered by any manufacturer's warranty or guarantee.</li> </ul> <p>For the purposes of this policy extension, "mechanical breakdown" means sudden and unforeseen mechanical or electrical fault, failure or damage to mechanical or electrical components of <b>your vehicle</b> including its <b>accessories</b> and <b>fixtures and fittings</b>.</p> <p><b>We</b> will at <b>our</b> option:</p> <ul style="list-style-type: none"> <li>a. pay the cost to repair the damaged component as near as possible to the condition it was in immediately before the mechanical breakdown occurred;</li> <li>or</li> <li>b. pay the market value of the damaged component.</li> </ul> <p>For the purposes of this policy extension, "market value" means the sum at which the same component could have been purchased immediately before the mechanical breakdown.</p> <p>Section One exclusion "Vehicle parts" does not apply to this policy extension.</p>	New Cover.

Previous	New	Commentary
	The most <b>we</b> will pay under this policy extension is \$1,500 per <b>event</b> (after the application of a \$250 <b>excess</b> ) and \$2,000 in total during the <b>period of insurance</b> .	
<b>Methamphetamine Contamination (PE28)</b>		
N/A	<p><b>We</b> will pay for the testing of your vehicle for any methamphetamine contamination if:</p> <ul style="list-style-type: none"> <li>a. <b>your vehicle</b> is stolen but later recovered and returned to <b>you</b>;</li> <li>b. <b>we</b> have not already paid or agreed to pay a claim under Section One; and</li> <li>c. <b>we</b> have reasonable grounds to believe that <b>your vehicle</b> may be contaminated by methamphetamine.</li> </ul> <p>If test results show methamphetamine contamination exceeding the acceptable guideline level set out in the latest version of New Zealand Standard NZS8510 or any amended or replacement standard <b>we</b> will pay for <b>your vehicle</b>'s cleaning so that it complies with the relevant guideline.</p> <p>Section One exclusion "Contamination" does not apply to this policy extension.</p> <p>The most <b>we</b> will pay under this policy extension is \$2,000 per <b>event</b> (after the application of a \$250 <b>excess</b>) and in total during the <b>period of insurance</b>.</p>	New Cover.
<b>Peer-to-Peer Hire or Rental (OE2)</b>		
N/A	<p>If <b>you</b> register <b>your vehicle</b> with a registered peer-to-peer rental scheme, website or platform which is approved by <b>us</b>, <b>you</b> are covered under:</p> <ul style="list-style-type: none"> <li>a. Section One of this policy for <b>loss</b> to <b>your vehicle</b> while it is being driven by the hirer, except that there is no cover under any of the Section One policy extensions; and</li> <li>b. Section Two of this policy for <b>your</b> legal liability arising from the use of <b>your vehicle</b> by the hirer.</li> </ul> <p>However, if at the time of the <b>loss</b> or liability the hirer of <b>your vehicle</b> was in breach of any of the terms or conditions of the relevant hire or rental agreement, then <b>we</b> will be entitled to take over in full</p>	New Cover.

Previous	New	Commentary
	any legal rights of recovery that <b>you</b> have against the hirer or driver of <b>your vehicle</b> .	
<b>Personalised Plate Cover (PE32)</b>		
N/A	<p>If <b>your vehicle</b> is fitted with a personalised plate and if the personalised plate suffers <b>loss</b>, <b>we</b> will pay to have the personalised plate remade.</p> <p>The most <b>we</b> will pay under this policy extension is \$100 per <b>event</b>. An <b>excess</b> will not be applied.</p>	New Cover.
<b>Protective Coating (PE36)</b>		
N/A	<p>When <b>your vehicle</b> suffers <b>loss</b> covered by this policy, <b>we</b> will also cover sudden <b>accidental loss</b> to any clear protective film on the front of <b>your vehicle</b>.</p> <p>The most <b>we</b> will pay under this policy extension is \$1,000 per <b>event</b>. An <b>excess</b> will not be applied.</p> <p>The cover provided in this policy extension is included within the <b>sum insured</b> and is not in addition to it.</p>	New Cover.
<b>Storage, Restoration and Transit</b>		
N/A	<p>If the <b>schedule</b> shows 'Cover type: Storage, restoration and transit', Section One ("Loss to your vehicle") and Section Two ("Legal liability") apply, but only where <b>your vehicle</b> is:</p> <ol style="list-style-type: none"> <li>In storage; or</li> <li>Undergoing restoration; or</li> <li>Being transported directly to or from a place of repair for the purpose of, inspection, servicing, repair or restoration, and</li> <li>The <b>vehicle</b> has not travelled more than 500km under its own motive power during the twelve-month period preceding the date of <b>loss</b>.</li> </ol>	New Cover.
<b>Total Loss - Leased Vehicles Gap Cover (PE41)</b>		
N/A	<p>Where:</p> <ol style="list-style-type: none"> <li><b>your vehicle</b> is leased pursuant to a written lease agreement; and</li> <li><b>we</b> consider it to be a <b>total loss</b> and settle <b>your</b> claim on that basis,</li> </ol>	New Cover.

Previous	New	Commentary
	<p><b>we</b> will also pay to the lessor the outstanding amount owing (if any) under the lease agreement.</p> <p>There is no cover under this policy extension where, in <b>our</b> opinion, the value of <b>your vehicle</b> has been overstated at the time of entering into <b>your</b> lease agreement.</p> <p>No payment under this policy extension will include any:</p> <ul style="list-style-type: none"> <li>a. penalty payments or interest, including but not limited to payments or penalties for early termination, additional distance travelled, lack of or poor servicing or maintenance;</li> <li>b. rebatable items, or additional costs arising from a variation to the original lease agreement;</li> <li>c. arrears or unpaid obligations;</li> <li>d. residual value on a buy-back agreement; or</li> <li>e. balloon payments.</li> </ul> <p>The most <b>we</b> will pay under this policy extension is \$5,000 per <b>event</b>.</p>	
<b>Total Loss - Financed Vehicles Gap Cover (PE42)</b>		
N/A	<p>Where:</p> <ul style="list-style-type: none"> <li>a. <b>your vehicle</b> was purchased with loan monies provided by a lender solely for the purpose of purchasing the <b>vehicle</b> and pursuant to a written loan agreement; and</li> <li>b. <b>we</b> consider <b>your vehicle</b> to be a <b>total loss</b> and settle <b>your</b> claim on that basis,</li> </ul> <p><b>we</b> will also pay to the lender any shortfall amount between <b>our</b> payment in settlement of <b>your</b> claim and the outstanding balance of <b>your</b> loan.</p> <p>There is no cover under this policy extension where, in our opinion, the value of <b>your vehicle</b> has been overstated at the time of entering into <b>your</b> loan agreement.</p> <p>No payment under this policy extension will include any:</p> <ul style="list-style-type: none"> <li>a. penalty payments or interest, including but not limited to payments or penalties for early termination;</li> </ul>	New Cover.

Previous	New	Commentary
<b>Total Loss - Financed Vehicles Gap Cover (PE42)</b>		
	<p>b. rebatable items or additional costs arising from a variation to the original loan agreement;</p> <p>c. arrears or unpaid obligations;</p> <p>d. residual value on a buy-back agreement; or</p> <p>e. balloon payments.</p> <p>The most <b>we</b> will pay under this policy extension is \$5,000 per <b>event</b>.</p>	

**REMOVED CLAUSES**

**Previous**

**New**

**Commentary**

**Claim Preparation Costs**



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