



# OFF ROAD 4WD INSURANCE

produced for the Members & Associate Members of the 4WD Association of New Zealand



## **OFF ROAD 4WD INSURANCE**

Produced for the Members & Associate Members of the 4WD Association of New Zealand

---

- Overview
- Summary of Policy Benefits
- Policy Details
- Policy Definitions (Glossary)
- 4WD Rooky Programme for under 25 year old drivers
- Additional Products & Services



## Overview

- The Off-Road 4WD cover is specially designed for the needs of off-road drivers - incorporating within the premium an automatic **Loss of Use extension** and **both private and commercial usage**. The policy wording was designed in conjunction with the 4WD Association of New Zealand.
- Free information, advice and claims service.
- A personal and rapid service.
- Instalment option for insurance premiums.
- Should a valuation service be required, Barley Insurances Ltd are able to refer you to a specialist 4WD valuer.

**Not a Member?** Joining the **NZ Four Wheel Drive Association** is simple and inexpensive. Just visit [www.nzfwda.org.nz](http://www.nzfwda.org.nz).



## Summary of Policy Benefits

1. The policy will cover you for **theft of vehicle and accessories** as well as **damage and total loss should it be involved in an accident**
  - on road (private and commercial use)
  - on safari
  - on club events or trekking
  - whilst off-road - even travelling off-road by yourself or with friends
2. The policy will cover your vehicle for **market value**.
3. The policy will provide the following extensions:
  - a) Towing and recovery and storage.
  - b) Costs of hiring another vehicle.
  - c) Trailers (**on-road use only**).
  - d) Third party property damage.
  - e) Theft of personal effects.
  - f) No claim bonus protection (in event of an identified at-fault third party not compensating).
  - g) Loss of Use
  - i) Marine Liability (GA)
  - j) Cleaning Costs

**Note:** The following is a summary of the benefits of the Policy. The exclusions of the cover are in the actual Policy wording. This document is for the purpose of introducing the cover to prospective buyers and is not to be considered the actual Policy wording. In the event of a claim the Policy wording terms and conditions will be used for the settlement of claims.

Please note that only drivers **over 25 year old years of age** are automatically insured under this policy wording. Under 25 year old drivers need to be authorised by the insurer. Give us a call to discuss our new **4WD Rooky Programme** for under 25 year old drivers.

### This policy does NOT cover:

- non-registered competition or non-registered off-road vehicles
- mechanical breakdown or recovery due to breakdown - if you require Roadside Assist please contact us for further information.



## Policy Details

The insurer will pay for:

1. The repair of your vehicle, to reinstate or replace your vehicle. The amount that will be paid will not exceed the market value of the vehicle at the time of loss subject to:

In the event of total loss:

- a) The market value or the agreed value shall be paid.
- b) If the vehicle is under 12 months of age the insurer will pay for the costs of replacing the vehicle with a new vehicle.

2. Towing, storage and recovery of your vehicle to the nearest repairer, place of safety or other place approved by the insurers.

3. **Loss of Use**

If you have a claim under the policy, due to the vehicle being damaged during the events covered under the policy, then you are covered for the reasonable costs of hiring a substitute vehicle.

Limited to \$1,000 or 25 days (whichever is less) with an excess of 7 days.

4. **Trailers** are insured for **on-road use** if connected to your vehicle at time of accident. This is limited to market value or \$500 whichever is the less.
5. Damage to **third party property** including substitute vehicle. It will not cover damage to other people's goods in your care, custody and control.
6. **Legal Costs** are covered subject to written agreement of the insurers.

Limit of Indemnity \$2,000,000.

7. Covers **theft of personal effects** from your vehicle or accidental damage to such effects. The maximum payable under any one claim is \$500.
8. **Weight Damage** – If, due to the weight of your vehicle, third party property is damaged the policy will cover the costs of repairing that damage.

9. **Windscreens** and window glass damage. Normal road use is covered without an excess. If, however, the windscreen or window glass is broken whilst off-road, then this damage is not claimable.

#### 10. **Completion of Journey Costs**

If the vehicle is damaged due to an accident covered by this policy then the policy will cover the reasonable costs incurred by:

a) Hiring another vehicle of similar make and model to complete the journey or returning the insured driver back to where the journey commenced.

plus

b) Returning the vehicle back to its normal place of abode following its repair

plus

c) Recovery costs in the event of theft or conversion.

#### 11. **Exemplary Damages**

#### 12. **Invalidation**

Should your vehicle be driven by a person who:

- Is not the holder of a valid driving licence.
- Is under the influence of alcohol.
- Is under the influence of drugs.
- Is driving the vehicle beyond the manufacturers specifications

then the insurers will cover the vehicle and third party damage if the vehicle is:

- Being driven without your knowledge or consent
- or
- The insured has not waived any rights of recovery against the known driver.

Excess for this section is \$1,000 each and every claim.

#### 13. **Salvage & Safety**

This covers the reasonable costs to salvage or recover the insured vehicle plus the costs of ensuring its safety and delivery to a place suitable for repair or inspection.

#### 14. Uninsured Third Party Protection

If the Third Party has no valid insurance then your No Claim Bonus is protected. This is no deductible if:

- The third party was at fault.
- The third party identity is established.
- You cannot make any recovery from the third party.

**Note:** The vehicle will be insured whilst crossing rivers, streams, etc, but it will not cover loss or damage to the motor due to ingestion of water.



## Definitions

**Accident:** Means an unforeseen and unintended happening or event occurring anywhere within New Zealand. Accidental refers to "Accident" as defined above.

**Description of Use:** This Policy applies while the insured vehicle is being driven for private, social or domestic purposes, including whilst on Four Wheel Drive Safaris, and club events. Excluding competition events.

**Driven:** Includes the Insured Vehicle or any component being used or operated, and reference to the driver will be deemed to include the user or operator of any component, whether or not the driver.

**Insured:** Means the Insured named in the Schedule and any driver authorised by the Insured named in the Schedule to drive the Insured Vehicle at the time and place of Loss or Liability. Where there is more than one Insured named in the Schedule this Policy insures them jointly.

**Insured Vehicle:** Means any motor vehicle or trailer specified in the Schedule including all accessories, spare parts and load securing equipment in or on the Insured Vehicle, but excluding any item of electrical or communication equipment not permanently affixed to the vehicle and wired into the vehicle's electrical system.

**Loss:** Means sudden physical loss, damage or destruction to an Insured Vehicle caused by an Accident.

**Market Value:** Means the price for which the Insured could purchase the same or a comparable vehicle of similar pre-Loss age and condition.

**Safari:** Means any organised and controlled on-road or off-road club events or activities, including touring and safaris.

**Schedule:** Means the most current Schedule and endorsements issued to the Insured and includes any subsequent Schedule and endorsements which may be issued if the insurance is renewed.



**Scope of Cover:** As specified in the Schedule:

- i) **“Comprehensive”:** All Sections apply; or
- ii) **“Third Party liability only”:** Only Section 2 and the Uninsured Third Party Protection extension under Section 1 apply;
- iii) **“Third Party, Fire, Theft and Conversion”:** Only Sections 1 & 2 apply, however, in respect of Section 1 the cover is restricted to Loss caused directly by fire; lightning; explosion; theft or conversion of the whole vehicle and Loss covered by the Uninsured Third Party Protection extension.

## **Policy Excesses**

**Section 1** – Damage to Insured vehicle for on-road claims - \$250 plus under age excess. Windscreen claims are paid and free of excess.

Damage to Insured vehicle for on-road claims whilst being utilised for commercial use - \$500 plus under age excess.

Off road claims - \$750 plus under age excess. Windscreen claims are not paid.

**Section 2** – Damage to Third Party Property  
Nil excess.

**Invalidation Claims**  
\$1,000 excess.

**Loss of Use Claims**  
Excess of first seven days.

Version 4WD 16.2



## 4WD INSURANCE ROOKY PROGRAMME FOR UNDER 25 YEAR OLD DRIVERS

Produced for the Members & Associate Members of the 4WD Association of New Zealand

The 4WD Insurance Programme has historically excluded under 25 year old drivers but we have been working with the insurers and now have a solution for the younger 4WD enthusiast on the following basis:

- ✓ Are you a member of a 4WD Club?
- ✓ Are you under 25 with a full New Zealand driving licence?
- ✓ Driving history - free of accidents and traffic convictions?

If you can answer **yes** to these questions we can assist you to obtain cover under the 4WD Insurance Programme.

**How?** We will help to team you up with an official **4WD Buddy**. A 4WD Buddy:

- ✓ will be a member of your 4WD Club
- ✓ will be aged over 25
- ✓ already be insured under the 4WD Insurance programme
- ✓ will act as your mentor whilst learning how to drive off-road and on club events.

**Call now if you would like to obtain a quote or to know more.**



## Additional Products & Services

- Rural Fire Services Levy Insurance
- Additional Insurance Products



## Rural Fire Services Levy Insurance

You may have noted in recent 4WD publications that Motor Vehicle insurance (even the Barley Insurances Ltd exclusive Off-Road 4WD policy) does **not** cover levies imposed under the Rural Fire Services Act. Most people aren't aware of how the Rural Fire Services Act works so to clarify the situation, we will give you two scenarios to explain how it works.

### Scenario 1

Your vehicle goes off the road or your hot exhaust causes a fire in the forest. **In this particular instance your motor vehicle policy will pay for the costs** associated with putting out the forest fire, up to the maximum limit of indemnity under the motor vehicle liability section.

### Scenario 2

You are in a wilderness area or the bush on your own, totally unaware of a fire which is being extinguished by the Forestry Department or Fire Service. This fire is within a 5 mile radius of your location and you - along with other people who are in the area - have been noted by the Forestry Department as being in this region at the time.

Under the Rural Fire Services Act, simply because you were within the region of the fire (not caused by you) you, along with all the other people in the area at the time, **will get charged with the cost of extinguishing that fire.** If there are 10 people in the area, the cost is split 10 ways. If you are the only one in the area - the cost is all yours. This is **not covered by your motor vehicle policy** or by any other policy available in the market.

### the good news ....

is that we at Barley Insurances have identified this major exposure and we have a supplier who is prepared to cover this levy. Excess is \$500 each and every claim. The cover options are:

Limit of \$500,000	\$109.25 per annum
Limit of \$1 million	\$184.00 per annum
(Prices include 15% GST)	

This cover is not currently available through any other insurer.

Note: Prices are valid to 26/6/17



## Range of Products & Services

- **Business Insurances**
  - Material Damage
  - Business Interruption
  - Public Liability
  - Statutory Liabilities
  - Professional Indemnity
  - Succession Planning
  - Corporate Travel
  - Trade Debtors Insurance
  - Product Recall
  - Artist/Sculpture Covers
- **Directors & Officers Liability**
  - Trustees Liability
  - Association Liability
- **Marine Insurances**
  - Cargo Insurance
  - Hull Insurance (Commercial & Private)
  - Consequential Loss Insurance
  - Export Credit Insurance
- **Franchise Insurances**
  - Fire & General
  - Professional Indemnity
- **Motor Vehicle**
  - 4WD Cover (Off-Road / On-Road)
  - Commercial Vehicles
  - Private Vehicles
  - Classic Cars (including overseas covers and transit)
- **Domestic Insurances**
  - House & Contents
  - Travel & Leisure
  - Pleasure Craft Insurance
  - Life Insurances, Medical, Loss of Income, Critical Care
- **Contract Works Insurance**
- **Bonds**
  - Retention Bonds
  - Environment Bonds
  - Performance Bonds
  - Franchisee Bonds
  - Export Bonds

Version 26 April 2017

