

Policy | **RoadCover**<sup>®</sup>

*Caravan/Trailer*



**Insurance**

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## How to get in touch

Call toll free **0800 500 213**

Get online @ **[www.aainsurance.co.nz](http://www.aainsurance.co.nz)**

Or visit your nearest **AA Centre**

# Welcome

Thank you for insuring with AA Insurance. This policy document explains your insurance cover and details your entitlements and responsibilities. Please read it carefully and keep in a safe place.

If there is anything you don't understand in this policy, or if you have any queries please call us on **0800 500 213**.

# Summary of benefits

Benefit	RoadCover® Caravan or Trailer
Basis of settlement	Market value
\$20 million third party liability	Yes
Legal costs	Yes
Towing costs	Yes
Emergency accommodation	Yes
Long distance transport costs	Yes
No fault - No excess	Yes

## Your contract

### Your contract includes

- > your application
- > this pre-printed policy document
- > your policy schedule, with details of the cover that applies to you
- > any change that we advise you of in writing at the commencement of the contract or during the insurance period, or
- > any change you advise us of and we agree to in writing.

### Your policy schedule includes

- > the type of cover
- > who is insured
- > the insurance period
- > the insured caravan or trailer and its use
- > the sum insured
- > the amount of excess
- > any special policy conditions.

## Creating the contract

This contract is based on the information you have provided to us. You must tell us everything you know with regard to the questions in the application form and any questions asked at the time you applied for this insurance. Any information you provide to us must be accurate. If you have not disclosed something you should have, we may reduce the cover or provide no cover at all.

## What the contract gives you

The contract covers you for a valid claim as noted in the optional types of protection to the extent that an exclusion does not apply. You are covered:

- > throughout New Zealand, and
- > within New Zealand Territorial Waters, whilst travelling on a recognised commercial carrier.

All amounts referred to in this policy are inclusive of GST.

## Definitions

### In this policy

#### **We, us and our**

refer to AA Insurance Ltd.

#### **You and your**

refers to the person or persons named in the policy schedule as the insured. It also means any financier with an interest in your caravan or trailer.

In respect of the incurring of liability, you and your also refers to any person using or in charge of your caravan or trailer with your permission, held legally liable for damage to property as a result of an accident arising out of the use of your caravan or trailer.

#### **Accessories and tools**

are the accessories and tools supplied by the manufacturer with the caravan or trailer when new, or those we have accepted in writing.

#### **Accident**

includes vandalism, but not loss or damage you cause intentionally or recklessly.

**Caravan**

means the caravan (not already insured) and its fixtures including stoves, refrigerators, gas cylinders, and carpet, awnings, squabs, stabilisers and spare wheel.

**Caravan contents**

includes any items permanently situated in the caravan, excluding clothing. (Cover for personal effects belonging to you and your family should be arranged under our *ContentsCover* policy.)

**Control**

includes custody or possession of an item.

**Driver**

means you or another person towing your caravan or trailer with your permission, who has not been refused equivalent insurance, and who is not entitled to cover under any other insurance.

**Modification**

means changes and alterations to the caravan or trailer from the manufacturer's specifications.

**Market value**

means the reasonable retail value of your caravan or trailer immediately prior to the loss.

**Other driver**

means the person in charge of the other motorised vehicle in an accident.

**Subject to finance**

means you can lose the caravan or trailer if you do not make repayments.

**Sum insured**

means the maximum that we pay for the total loss of a caravan or trailer as noted on your policy schedule. You should review this value at each renewal of the policy.

**Total loss**

means that we believe the caravan or trailer

- > cannot be economically or safely repaired for the sum insured, or
- > is unlikely to be recovered after a theft.

## **Trailer**

means a vehicle not otherwise insured that is not self-propelled, has two or four wheels, and is designed for being towed by a car and for carrying goods. Trailer includes a horse float, but does not include a caravan.

# Special features

## **Consumer protection**

If you are not satisfied with the cover provided by this insurance you may return the policy within 14 days of receiving it and where no claims have been made you will be given a full refund of any premium paid.

# Benefits of RoadCover<sup>®</sup> Caravan or Trailer

## **Total loss**

If we believe your caravan or trailer is a total loss, we will at our option either:

- > replace your caravan or trailer with a new caravan or trailer if:
  - the event occurred within one year of the caravan or trailer's original registration, and
  - the same make, model and series is locally available, and
  - the caravan or trailer is not subject to finance, or
- > pay you the lesser of market value or the sum insured shown on your policy schedule, less any applicable excess, unpaid premium and any reduction if your caravan or trailer was not in good condition immediately prior to the accident.

If we pay you for a total loss this policy will be cancelled from the date of the total loss, and you can not claim for any subsequent event. Your premium will not be refunded. If the policy is paid by instalments we will be entitled to collect the unpaid balance of the annual premium, or deduct from the settlement of the claim. The caravan or trailer (including any refund of on-road costs) becomes our property.

## Repair

When we agree to repair your caravan or trailer:

- > we will pay for parts consistent with the age and condition of the caravan or trailer
- > we will pay an amount for each part or accessory shown in the manufacturer's latest New Zealand catalogue or price list, plus the reasonable cost of fitting. If the part or accessory is not available in New Zealand, we will pay the manufacturer's last known list price in New Zealand or the price of the part's closest New Zealand equivalent or the cost of having the part made in New Zealand. However, we will not pay the cost of freight of any part into New Zealand or for the replacement of any part that is not damaged
- > we may require you to contribute to the cost if the repairs put the caravan or trailer in a better condition than immediately before the event
- > we will attempt to ensure that any paint work necessarily undertaken matches existing paint work, but we will not pay for the inability of the repairer to match the paint work, despite their best endeavour. We will not pay for the painting of areas other than those which actually suffered damage.

When we agree to pay the cost of a claim on caravan contents, settlement will be either the repair of the item, or replacement cost less a reasonable allowance for age, wear and tear.

Cover for caravan contents is limited to \$200 per item and in total shall not exceed \$1,000. You must obtain our written agreement before repairs are carried out.

## Liability

In this section liability means legal responsibility to pay compensation for damage to someone else's property when you are at fault.

## Damage

In this section damage means damage caused by:

- > goods falling from your caravan or trailer
- > loading or unloading your caravan or trailer while it is on a roadway or thoroughfare
- > use of your caravan or trailer.

## Cover for damage to other people's property

We cover your liability up to \$20 million for one event for damage to someone else's property resulting from an accident involving your caravan or trailer.

We cover liability of:

- > you
- > any other person using the caravan or trailer with your permission.

We do not cover the other person using your caravan or trailer, unless we agree in writing, if:

- > he or she has been refused car insurance, had any insurance withdrawn or cancelled, or renewal of insurance was refused or not invited
- > he or she has ever had a driver's licence cancelled
- > he or she is under 25 years of age.

We do not cover liability for damage to property belonging to or in control of you or any other persons covered.

## Legal representation

We will pay legal costs incurred in defending any property damage claim made against you or the person using your caravan or trailer, but only if you:

- > forward to us all legal documents as soon as you receive them
- > advise us in writing as soon as you know of any impending prosecution or inquest
- > do not settle or defend an action or claim without our written consent, or make any agreement which limits our right to recover damages.

## **Towing and storage costs**

We will pay for the reasonable cost of:

- > towing your caravan or trailer to the nearest repairer or place of safety as a result of an event which is the subject of a claim, and
- > storage of your caravan after you have lodged your claim.

## **Emergency accommodation**

We will pay up to \$60 per day to a limit of \$300 for emergency accommodation if your caravan is stolen or becomes uninhabitable following an accident.

We pay up to \$60 per day to a limit of \$300 for emergency accommodation if your trailer is carrying camping equipment and the trailer is damaged following an accident.

## **Accessories and tools**

We will cover accessories and tools at their current used value plus reasonable installation costs. The accessories and tools are those supplied by the manufacturer with the caravan or trailer when new, or those we have accepted or acknowledged in writing. Failure to advise us may jeopardise future claims. Modified vehicles, including those with non-standard accessories, may not be acceptable.

## **Long distance transport**

If you request, we will arrange and pay for the reasonable cost of transportation for your caravan or trailer from where it was damaged, repaired or recovered to a repairer nominated or agreed to by us or to your home address, whichever you prefer.

We do so only if your caravan or trailer:

- > is not able to be towed as a result of an accident or fire, or
- > has been repaired following an accident or fire, and you are unable to collect it, or
- > was stolen and then recovered before the claim was settled.

## Cover for a replacement caravan or trailer

If you replace your caravan or trailer with another, and we agree to cover it, then:

- > the policy covers the replacement caravan or trailer from the time it was acquired, and
- > the policy no longer covers the original caravan or trailer.

We will cover the replacement caravan or trailer only if:

- > you give us details of the caravan or trailer within 14 days of acquiring it and
- > you pay us any difference in premium.

## Excess

Excess is the amount you pay when you make a claim and is the amount applying to the driver or person in charge of the caravan or trailer at the time of the loss or damage.

We calculate your excess by adding the standard and imposed excesses applicable to your claim.

Where the towing vehicle is insured with us as well as the caravan or trailer, and both vehicles are involved in the same claim, only the excess applying to the towing vehicle will be applied to the claim.

Where the insured named in the policy schedule is insured with us for contents insurance and a claim is made on contents under both the caravan and the *ContentsCover* policy, only the excess applying to the caravan policy will be applied to the claim.

### Standard excess

The amount specified in your policy schedule.

### Imposed excess

The excess we may require in certain cases depending on the caravan, the driving record of those towing the caravan, and your claims history. We show the imposed excess in your policy schedule.

## No fault - No excess

You do not have to pay an excess for a claim if:

- > we determine that the damage was caused by an accident for which you were not to blame, and
- > you give us the vehicle registration number, name and address of the other driver at fault.

You do not have to pay an excess for theft claims if you ascertain the name and address of the person who stole your caravan or trailer and you provide us with that information.

## How you make a claim

To make a claim, call our Claims Unit on **0800 500 216**.

We will pay your claim if you give us the information and help we require, including written statements, documents and, in rare situations, attending court to give evidence.

We may attempt to recover money from the party who caused the loss or damage. We may defend an action against you if someone alleges that you caused loss or damage. We may take legal action in your name. You must help us as we require.

When you make a claim we may require you to pay an excess or we may deduct an excess from your benefits. We advise you when and how the excess is to be paid or deducted. Where a claim is made against this policy, it may affect your next year's renewal either by variation of the premium or excess or a combination of these.

You must not admit fault or make any offer, promise or payment, or give an indemnity or release to any person without our written consent.

You must send us immediately any letter, notice or court document you receive relating to an event which could involve a claim.

# Truth of statements and fraud

All statements made by you or on your behalf either on the application or otherwise in support of this policy or any claim must be accurate in all respects. If any claim under this policy is in any respect fraudulent, all benefits will be forfeited and cover cancelled immediately.

AA Insurance has a policy of prosecuting any offender for fraud, and seeking recovery of any resultant costs.

## Privacy - The Insurance Claims Register

The Insurance Claims Register (ICR) is a database of insurance claims to which participant insurers have access. The purpose of the ICR is to prevent insurance fraud. The ICR is operated by Insurance Claims Register Ltd (ICR Ltd), PO Box 474, Wellington.

This policy is issued to you conditional upon you authorising us to place details of any claim made against this policy on the database of ICR Ltd, where they will be retained and be available for other insurance companies to inspect. You also authorise us to obtain from ICR Ltd personal information about you that we consider relevant to this policy or any claim made against it.

# Providing up to date information

## You must tell us as soon as:

- > you change your address
- > the use of your caravan or trailer changes
- > the persons ordinarily in charge of your caravan or trailer changes
- > you modify or add an accessory to your caravan or trailer
- > you or any other driver is charged with or fined for an offence in connection with a vehicle, including on the spot, red light or speed camera fines or licence suspension
- > you or any other driver is charged with or fined for any offence in connection with drugs, alcohol, fraud, theft or any other offence.

You must also make a written report to the Police of any theft, attempted theft or vandalism.

It is in your best interests to advise us in writing of any accident, fire or theft involving your caravan or trailer as soon as possible after it happens even if you do not make a claim for damage to your caravan or trailer.

## Exclusions

### General exclusions

We do not provide any benefit:

- > for repairs carried out without our written consent
- > for loss of use
- > for loss or damage:
  - caused by your failure to take all reasonable steps to ensure the security and safety of your caravan or trailer
  - which happened before the policy was taken out
  - to tyres caused by brakes, road punctures, cuts or bursts
  - caused by lawful seizure of your caravan or trailer arising from any breach of contract
  - caused by war, warlike activities or acts of civil disturbance
  - caused by nuclear accident, material or waste
  - caused intentionally by you or a person acting with your express or implied consent

- caused by depreciation, wear and tear, rust or corrosion, structural failure, or mechanical or electrical breakdown or failure of any onboard computer or other equipment to correctly recognise or process day or date functions
- covered by another policy of insurance
- > for items stolen from an unlocked caravan including after a fire, theft, breakdown or accident
- > for damage to any caravan which has been unoccupied or unattended for more than 30 days unless it is in a supervised caravan park
- > for painting of any areas of the caravan or trailer which were not damaged
- > for liability:
  - which you or your passenger(s) agree to meet without first obtaining our written consent
  - for damage to property owned by a person who normally resides with you
  - covered by another insurance policy
- > if you are not truthful in a statement made in a claim or in connection with a claim
- > for the contents of your trailer
- > for personal effects
- > for damage caused by vermin, insects or mildew.

# Driver exclusions

We do not provide any benefit if the person in charge of the caravan or trailer at the time of the loss or damage:

- > was under the influence of alcohol or a drug. In relation to the influence of alcohol, this exclusion does not apply if the person can establish to our reasonable satisfaction that they had less alcohol in their blood than the legal limit at the time of the loss or damage
- > had at that time, more alcohol in his or her blood, indicated by analysis of breath or blood, than the amount prescribed by law
- > was convicted of an offence for driving at that time affected by alcohol or drugs or convicted for failing to take a blood test
- > refused to take a test for alcohol or drug content in the blood at or after the time of loss or damage
- > was under 25 years old, unless we have agreed in writing
- > was not licensed or was not complying with the conditions of an appropriate licence
- > was using the caravan or trailer for an unlawful purpose
- > was not truthful in a statement made in a claim or in connection with a claim
- > did not immediately make a report to the Police when he or she suspected that the caravan or trailer or items in or attached to the caravan or trailer were stolen
- > made admissions, settled or attempted to settle, or defend any claim without our agreement.

However, we may provide a benefit if you show that at the time of the loss or damage you were not aware, or should not reasonably have been aware, of the condition or behaviour of any other person who was in charge of your caravan or trailer.

## Caravan or trailer exclusions

We may reduce a benefit or provide no benefit at all if, at the time of the loss or damage, the caravan or trailer was:

- > not kept free from significant corrosion, damage, or deterioration of body, paint or mechanical items
- > unsafe or did not have a current Warrant of Fitness, or would not have passed a Warrant of Fitness check immediately prior to the loss or damage
- > overloaded
- > engaged in or being tested in preparation for racing, pacemaking, speed or reliability trials or hill-climbing tests or off-roading
- > modified so that it did not comply with the manufacturer's standards, or was fitted with non-standard accessories - unless it has been approved or acknowledged in writing by us
- > being used in a way not disclosed in your application
- > used for hire or reward.

# Cancellations

## By you

You may cancel the contract in its first 14 days by written notice to us. We will refund your premium in full if you do not make any claim and return the policy and policy schedule to us. You may also cancel the contract at any other time by written notice to us. We will keep an amount of the premium for the period up to the cancellation and for administration costs, and refund the balance.

## By us

We may cancel the contract in its first 14 days by giving you seven days notice in writing, posted to your last known address. In these circumstances cancellation will be effective from 4.00 pm on the seventh day after we have posted the letter advising you.

We may cancel or avoid the contract for your failure to pay the premium, fraud or misrepresentation, failure to disclose information, breach of contract or a breach of utmost good faith. We will advise you of the reason for cancellation in writing.

We may also cancel this policy at any time by sending a letter to this effect to you at your last known postal address. The cancellation will take effect at 4.00 pm on the seventh day after the letter has been sent.

# Can we help with anything else?

## **AA Insurance RoadCover® Plus**

Comprehensive cover for your car.

## **AA Insurance RoadCover® Third Party or Third Party Fire and Theft**

Affordable cover for your car.

## **AA Insurance RoadCover® Vintage**

Tailored cover for classic and vintage car enthusiasts.

## **AA Insurance PleasurecraftCover®**

Comprehensive cover on your trailered boat.

## **AA Insurance HomeCover®**

Full Replacement cover on your house.

## **AA Insurance ContentsCover®**

New For Old cover on your belongings.

## **AA Insurance RemovalCover®**

Cover for your contents while in transit and/or storage.

## **AA Insurance MotorcycleCover®**

Comprehensive cover on your motorcycle.

## **We're here to help**

Call AA Insurance today on  
**0800 500 213** for cover you can rely on.  
Or visit **[www.aainsurance.co.nz](http://www.aainsurance.co.nz)**  
or your nearest AA Centre.

