

Detour*nz*

www.detournz.com

CAMPER COVER



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All drivers on your rental agreement are covered by this policy.

Policy Limit:

maximum of NZ\$5,000 / NZ\$7,500 per incident within the rental period

Pricing:

NZ\$28/day (for \$5,000 limit policy)

NZ\$33/day (for \$7,500 limit policy)

This policy covers you for the costs that you are responsible for paying under the terms of the rental agreement for one accident during the rental period.

TYPE OF DAMAGE/ACCIDENT	ASSOCIATED COSTS & CHARGES RELATING TO ACCIDENT/DAMAGE
Excess Charges/damages costs relating to single-multi vehicle accident : POLICY LIMIT All types of accidents including single vehicle rollover, reversing, roof damage, underbody damage ...	Towing Cost : Policy Limit
Windscreen, mirror, lights : NZ\$100 maximum Includes all external glass	Admin Costs : NZ\$50 Maximum
Tyres : NZ\$200 maximum Includes punctures, replacements	Drop off/relocation of damaged vehicle : POLICY LIMIT
Key Cover : NZ\$100 maximum Includes key loss, replacement, key programming	LOSS OF USE FEES – DEMURAGE : POLICY LIMIT
Lock out : NZ\$100 maximum Includes call out fees ...	CREDIT CARD FEES – Applied to damage costs and fees : NZ\$50 maximum
Stolen vehicle : Policy limit	

POLICY LIMITATION



- Age : Between 18 and 85 years old at date of issue
- Breach of terms and conditions of your rental agreement
- 14 days hire minimum
- The insurance provided by camper cover is limited to one incident per cover. After an incident you are required to request further insurance following the procedure set out in our claims document.
- CAMPER COVER reserves the right to refuse to grant insurance cover for a customer after an initial accident. CAMPER COVER has full discretion in making this decision.
- CAMPER COVER does not provide refunds for early cancellation of rental contracts.
- CAMPER COVER takes no responsibility for amounts payable over the agreed excess limit.

WHAT MAKES UP THIS POLICY?

Your policy consists of: This printed Policy Wording document which sets out details of your cover and its limitations, and; the above Benefits Table, approved by us, which sets out the cover, the period of insurance, the limits of liability, excesses and other important information. This is referred to as the Benefits in the policy document. These documents should be retained & read together as they jointly form the contract of insurance between you and us.

This Policy Wording contains information about the policy including the benefits and conditions, your rights & what you need to know to assist you to make an informed decision when choosing insurance.

Statement of Demands and Needs - You should decide before purchasing whether the terms of this insurance policy meet your demands and needs if you wish to protect yourself against some, or all of the financial liabilities that they may incur to the rental company if the rental vehicle is damaged.

COUNTRY :

Policy is valid for Residents of all countries

Policy is valid in New Zealand only

CLAIMS :

Your claims will be handled by Camper Cover team

Make a claim here: info@detournz.com

We seek to resolve all claims within 3 working days.

Immediately after your vehicle is damaged you are required to take photos of all damage and include this as part of your application to Camper Cover. In order to process your claim we require photographic proof of any damage.

WHAT TYPES OF VEHICLE ARE COVERED?

Your coverage is for a motorhome/RV that are rented from rentals companies ONLY

WHEN ARE YOU NOT COVERED?

- Any claims where you have not met the terms of your rental agreement
- Any claims where a contravention of the local laws has taken place resulting in a court action
- Other vehicle than a MOTORHOME rented from rentals companies
- 4x4s that are used on unsealed roads, Minibuses that require a non-standard drivers licence.
- Damages that resulted from a breach of the rental agreement or that contravened local laws.
- Damages to the Campervan's interior & accessories, unless caused by an accident.
- Mechanical failure, unless caused by an accident.

"NOT AT FAULT" ACCIDENTS :

In the event that an Excess that you have paid would be refundable because you are "not at fault", the claims team will outline a process whereby you will be reimbursed expediently (subjects the rental company's cooperation).

REIMBURSEMENT PROCESS

You will be refunded your excess provided that

1. All the terms and conditions of the agreement are fulfilled and
2. You agree to transfer any repayment from the rental company to us immediately after receiving any repayment.

DESCRIPTION OF COVERAGE:

If, during the period of insurance, you are responsible for any loss or damage to a Rental Vehicle as shown below, we will pay up to the amounts shown in the Benefit Table that you have to pay in respect of such loss or damage:

WINDSCREENS, HEADLIGHTS & OTHER LIGHTS

You are covered for any windscreen, glass or light damage costs including chips, cracks, replacement and fitting (NZ\$100 maximum)

TYRES

You are covered for any costs incurred in relation to tyre puncture repairs or replacement (NZ\$200 maximum)

KEY COVERAGE

You are covered for any costs incurred in relation to replacing a lost or stolen rental vehicle key, including replacement locks and locksmith charges & key delivery. You must follow the guidelines prescribed by the rental company. (NZ\$100 maximum)

TOWING & ROADSIDE ASSISTANCE COSTS

You are covered for any towing or roadside assistance costs following physical loss or damage to or mechanical breakdown of the rental vehicle which results in a charge to you that has not and will not be reimbursed by the rental company. In the event that the towing charges derive from a "loss of key" or similar key-related issue, the driver must follow the process and guidelines prescribed by the rental company. All related costs will not be recoverable through this policy.

ADMINISTRATION COSTS

You are covered for any rental company charges associated with processing your collision or damage event. These include but are not limited to handling fees, carriage fees, postal fees, accident fees, administration fees or anything of a similar nature. (NZ\$50 maximum)

DROP OFF/RELOCATION OF VEHICLE

You are covered for any drop off charges you incur in the event of an accident that necessitates the relocation of a vehicle from the accident site.

LOSS OF USE CHARGES

You are covered for any rental company charges related to the loss of use or sale of the rental vehicle whilst it is off the road being repaired (also called «demurrage»).

STOLEN CAMPER

You are covered if the camper is stolen - keep in mind that you cannot breach your contract (if you forgot the key in the camper, if you didn't lock the camper ... you are responsible for that). 1

GENERAL CONDITIONS / ELIGIBILITY REQUIREMENTS THAT APPLY TO THE WHOLE POLICY

All of the following conditions and/or eligibility requirements must be met for you to be covered by this Policy:

1. Your name must be on the rental agreement. Other drivers that are on the rental agreement with you are also covered.
2. You must accept the terms and you must not have breached any terms of the rental agreement.
3. Coverage is limited to one Rental Vehicle at a time and 1 incident at a time
4. Your claim must be submitted within 20 days of the accident.

GENERAL EXCLUSIONS THAT APPLY TO THE WHOLE POLICY

We will not pay claims incurred directly or indirectly as a result of or in relation to:

1. **Bodily injury;**
2. **Loss, theft or damage to your personal property;**
3. **Damage or loss arising directly or indirectly from:**
 - i. The operation of the Rental Vehicle when an Insured is driving while intoxicated or under the influence of a narcotic drug;
 - ii. Any dishonest, fraudulent or criminal act committed by an Insured;
 - iii. The transportation of contraband or illegal trade;
 - iv. Participating in a speed contest or race;
 - v. Operation of the Rental Vehicle off of publicly maintained roads except where the road is the sole access road to your accommodation venue; maximum of 6 km
 - vi. Intentional damage to or neglect of the vehicle by an Insured;
 - vii. Inherent vice or damage, insects or vermin;
 - viii. War, hostile or warlike action, insurrection, rebellion, revolution, civil war, usurped power, or action taken by government or public authority in hindering, combating or defending against such action;
 - ix. Seizure or destruction under quarantine or customs regulations or confiscation by order of any government or public authority;
 - x. Trailers, camper trailers, motorcycles, scooters/moped, light trucks that are permissible with a standard drivers, 4x4s driven on unsealed roads

CLAIMS

Send your claim and photos at info@detournz.com explaining in detail the reason for the claim.

Documents required:

- i. Final invoices from the rental company and repair companies (windscreen repairers, smash repairers, assessment providers etc.) showing:
 - The cost of all repairs undertaken
 - The total charges from the rental company in respect of your excess and other charges related to the accident.
- ii. Other documents as requested by your claims officer.
- iii. All correspondence and documents shared between you and the rental company.
- iv. Accident or damage report.
- v. Police Report, if applicable.

GENERAL PROVISIONS

Insurance Under More Than One Policy

Alternate policies with rental vehicle coverage will be invoked for your claim.

Notice to Authorities

Where the loss is, or is suspected to be, due to malicious acts, burglary, robbery, theft, or attempted theft, you must give immediate notice of such loss to the police or other law enforcement agency having jurisdiction.

Subrogation

We will assume all your rights of recovery and bring action in your name to enforce these rights. In the event that coveryourexcess.com has paid a claim to you and you are eligible for a future reimbursement by the hire company (for instance if you are deemed to have not been the driver who was «at fault»).

False Claim

If you knowingly make a false or fraudulent claim in any respect, you will not be entitled to any coverage or benefits under this policy nor to the payment of any claim under this policy, and we will enforce our rights of recovery for any claims that have been paid.

General Data Protection Regulation (GDPR)

We are committed to protect your personal information and we are committed to the principles of data security in the configuration of our services. As a data controller, we collect and process information about you and we also receive personal information from your booking agent including your email address, name and phone number, which enables us to issue and modify policies and process claims. We may share that data from time to time with insurers or contractors who may be outside of the European Union. We will never share your data with external marketing services.

Jurisdiction and Law

Unless otherwise agreed by us in writing the law applicable will be New Zealand Law.

The Cancellation Terms

allow you to cancel the policy without cause and in doing so you will obtain a full refund of premium, provided the rental agreement has not commenced within 48 hours and you have not reported or intend to report a claim.

Policy Issuer

This policy of cover is provided by Detour Travel Ltd.

Period of Insurance

This policy is valid for policies issued providing you have paid the appropriate premium, as shown in your certificate of insurance. This is the period for which we have accepted the premium as shown in your certificate of cover. During this period any rental agreement must not exceed 365 days. This would include not covering you, regardless of your incident date, for any claim that relates to a booked rental agreement that is longer than 365 days in respect of a single rental agreement.

Complaints/Disputes

If your complaint is about the administration of your policy or the way a policy was sold to you:

If at any time you have any query or complaint regarding the administration of your policy or the way the policy was sold, you should in the first instance refer to detour travel

**The Customer Experience Manager
3091 Great North Road, 0600 New Lynn
Tel: +64.9.827.85.25.
Email: info@detournz.com**

The relevant party will contact you within five days of receiving your complaint to inform you of what action they will take.

Definitions

Any word defined below will have the same meaning wherever it is shown in your policy.

Accident or Collision means a sudden, unexpected event caused by something external and visible, which results directly in loss or damage.

Certificate of Coverage means an insurance validation certificate issued which describes who is covered under this policy. This is provided along with your confirmation email or invoice.

Country of residence means your place of residence.

Excess means the amount payable in the event of theft or damage. Excess is charged by the rental companies and can be claimed from Camper Cover.com. Excess is an insurance term - Camper Cover.com policies are «zero excess», meaning there is nothing to pay when you make a claim with Camper Cover.com.

Full Value means the amount that you are responsible for in respect of any claim that you make.

Insured/ You/ Your means the person named on the Coverage Summary page who is listed on the Certificate of Insurance and any other person who drives the same rental vehicle and is listed on the same rental agreement.

Rental Agreement means the contract provided by a rental company in respect to the provision of a rental vehicle that contains the signature of the policy holder.

Rental Company means a commercial operation in business to rent out vehicles that is fully licensed, where applicable, by the regulatory authority of that country, state or local authority including online «share» or «peer to peer» websites, loan cars from a licensed mechanic or accident replacement vehicles.

Rental Vehicle means the private passenger automobile rented from a Rental company at the time the rental contract is signed, including online «share» or «peer to peer» websites, loan cars from a licensed mechanic or accident replacement vehicles.

Tax means a Government tax that is payable by you in addition to the insurance premium.

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CLAIMS



If you had an accident we sincerely hope that everyone is safe. We are here to help ensure that the claim process is stress-free. We currently approve claims within 3 working days of submission on average but we need your help.

1. Before you start your claim
 - A copy of the rental agreement
 - A photo of your driving licence
 - Card statement with the final rental company charges
 - Written correspondence between the driver and the rental company
 - You will need to sign the document accepting that we are in contact with the hire company and that you will transfer any futur refund from the hire company.
 - The final invoice from the rental company
 - If relevant, uploead a photo of a police report
 - Send all the pictures, photos, videos... of the damages to info@detournz.com

2. Submit your claim

Once you have all the above document, you can send it to info@detournz.com for immediate hassle-free payment

3. We might have few question, but we usually don't

95% of our claim get approved without question, it is simple claims process, we will keep you updated as it progresses.

4. Payment to you

5. Our payment team will contact you for your bank details, the payment will be issue within 2 working days (it might take longer to settle depending of your bank)

6. Remember, we are here to help

If you have questions or need more information, you can contact us at info@detournz.com

IMPORTANT INFORMATION :

• **Transaction fees :**

Unfortunately, transaction fees are everywhere when you travel international. When paying a claim out via money transfer, banks charge a minimum of NZ\$25. We do not pass those costs on to you if the bank charges us the fee. If the bank charges you the fee, however, we are unfortunately not able to cover the cost.

• **Foreign Exchange Rate :**

Coveryourexcess.com will reimburse the amount in NZ\$, the foreign exchange rate will be done by your bank. We are not responsible of a variation of the exchange rate.

- **Submitting a claim :**

You can start your claim by sending an email to this email address : info@detournz.com
You will need more information (see below). Once all the relevant information has been send, our claim team will assess your claim.

Once approved, you will receive an email asking you the best way to do the payment
Payment done within 3 working days.

We will keep you updated by email at every step of the claim process.

- **Track your claim :**

You can track your claim at anytime by sending an email to info@detournz.com

Also, if you want to submit additional document to support your claim, you can do it at the same email address.

- **What to do if there are damages or if you have a breakdown or accident?**

First at all, make sure everyone is sae. Where possible, pull over, turn on your hazard lights and get everyone to safety.

After that, you will need to :

1. Contact your rental company to report the incident. It is your responsibility to contact the rental company as soon as possible. You will find their phone number in the rental agreement you signed at check-in. Keep the rental agreement as you will need it for your claim. Some hire company will ask you to report all accidents to the police. To make sure your claim doesn't get denied check your rental agreement to see if that requirement applies to you.

2. Take as many photos to document damage to your vehicle and any other vehicles.

3. After following the rental company's instructions and your rental period is over and the final charges*** have been settled by the rental company, submit your claim with CAMPERCOVER.

Do Not arrange your own recovery or repair without the rental company's knowledge ads this may invalidate their rental terms and conditions. Charges for towing and vehicle relocation are covered by CAMPERCOVER policies. We do not cover "out of pocket" costs such as accomodation or phone calls.

After we have recevied all required documents (see below) and information our claim team can begin processing your claim and preparing your refund.

FINAL CHARGES* :**

The final charge or invoice is the invoice displays the final amount that you will have paid your rental company in the event of an accident, once the final charges have been settled.

The final rental invoice includes any excess charges, minus any refunds you might have received from the rental company.

We need this document to pay your claim as it confirms the final amount you have been charged.

If you are having difficulty obtaining this document, we recommend that you call your rental company or travel agency for speedier response.

• WHICH DOCUMENTS DO WE NEED TO PROCESS YOUR CLAIM?

To help our team assess your claim as quickly as possible, we ask all customers to provide the following documents and send it to info@detournz.com

1. A copy of the rental agreement

This is the signed contract provided by your rental company when you pick up your vehicle.

We do need this document to confirm eligibility for yourself and additional drivers. It also includes the rental dates, the rental terms and the maximum amount that can be charged by the rental company.

2. A photo of your driving licence

We need a photo of the licence that you used to rent the vehicle.

We need this document to confirm your identity matches the details on your rental agreement and that you held a valid licence at the time of the rental

3. Card statement with the final rental company charges

This document is a card statement that displays the amount you paid to the rental company and any refund you may have received (refund often occur if the full deductible excess was charged initially and the final damage cost was less than the amount that you paid).

We need this document to verify that the payment has been made and to prevent fraudulent claims.

4. Signed document

This is a document that Camper Cover will send you via email before starting the refund process. You will need to sign a document confirming that Detour Travel is allow to be in contact with the hire company regarding the incident.

You will also need to sign the document confirming that you will refund Camper Cover in the event of a future refund from the hire company.

5. Written correspondence between the driver and the rental company

Any email or letters you have exchanged with the rental company following your accident.

This information can save us time when assessing your claim request

6. Your final invoice from the rental company

In the event of an accident or damage, some rental companies will charge you the full deductible excess applicable for the motorhome, and later they will refund you, Alternatively they may just charge you an amount for damages that is less than the full deductible excess. Either way, we require you to provide the final invoice that clearly shows the final amount that you have been charged.

7. If relevant, upload a photo of police report

This is a report created by the police and includes information about your accident, including any witness statements, summary of the damage and also driver and passenger details. We need this document to confirm the circumstances of more serious accidents, and any charges that have been issued by the police to those involved. If your claim becomes a legal matter this report can be invaluable. You can obtain this document by contacting the local law enforcement agency.

- **How and when will I receive my payment?**

95% of our claims are approved within 3 working days. This is the standard refund window for coveryourexcess.com. It can take longer if documents are missing so please provide the documents at the outset.

Once approved, you will receive an email checking the best payment option for you. Payment will be issued within 2 working days however it can take several days to settle depending on your bank country.

- **How long after my accident can I make a claim?**

You can submit a claim up to 20 days after the drop off date and 90 days to provide evidence, however we recommend you start your claim without delay.

You may be able to submit a claim outside of this time, but you will need to explain the reason for this delay.

- **I paid the full excess for damages. What do I do?**

Rental companies often deduct the full excess value of a vehicle and they later pay you a refund because the repair costs were lower than the excess that was deducted, or, if there was another car involved, the other driver was deemed to be at fault.

If this happens, you will need to send us the final invoice or any other form of evidence from the rental company, if no refund was issued.

Don't worry, we have got you covered.

The refund can take up to 12 months, so because we don't want you to be out of pocket for that long, we will pay you back as soon as you sign a waiver letter, agreeing that we contact the rental company or travel agency and agreeing to refund us the money once you get it back from the rental company.

- **I had an incident with my camper and I would like to apply for a new cover.**

If you already had an incident with your camper you will need to apply for a new cover. You will need to send an email to info@detournz.com to apply for further cover. Detour Travel has sole discretion to grant further cover. Detour Travel will let you know as soon as possible if your further cover has been granted.



WHAT IS COVER ?



WHAT IS COVER ?

This policy provides coverage for any damage or repair costs for a hire motorhome in New Zealand. This coverage is an alternative to the «excess reduction» (also called Damage Liability, Standard Liability etc) policies sold by rental companies at the rental desk. The deductible on vehicles is typically over NZ\$5,000.00 - this policy is designed to cover this amount for almost 50% cheaper than what you would pay at the rental company desk.

We also have none of those hidden exclusions that rental companies hide, such as windscreen/tyre/headlight repair & replacement, single vehicle accidents, towing, roadside repair costs, key loss, interior damage and more!

Policy holder must be aged 19 to 85 and can be a resident of any country. Additional drivers who are on the rental agreement with you are covered free of charge. Note that the supplier may require a refundable bond.

Policy Holder must have a valid driving licence and an international driving licence (or an official translation)

It can be cancelled up to 48hours before the pickup.

For more information and cancelation of your policy, you will need to contact info@detournz.com / The claim fee on this policy is NZ\$0.00.

If you purchase the excess waiver at the rental desk for up to NZ\$65/day, you can still expect to pay up to NZ\$7.500 for damages. Even if you purchase excess reduction from the rental company you can still expect to contribute the first NZ\$160.00 to NZ\$460.00 for damages as their policies are rarely «zero deductible».

- Additional drivers who are on the rental agreement with you are covered free of charge.
- Can be cancelled up to 48hours before pick up
- Permitted vehicle types: Campervan.

You are covered for the following:

(most are not covered in the waivers sold at the rental desk) :

- All types of single vehicle accidents & vehicle repairs including body damage, windscreen, tyre, roof & underbody.
- Key loss/replacement.
- Expensive accident-related fees such as loss of use and administration fees.

You are not covered for:

- 4x4s that are used on unsealed roads, Minibuses that require a non-standard drivers licence.
- Damages that resulted from a breach of the rental agreement or that contravened local laws.
- Damages to the Campervan's interior & accessories, unless caused by an accident.
- Mechanical failure, unless caused by an accident.