



CONTRACT CAMPER COVER



With Camper Cover, you cover the Excess Liability that you need to pay upfront to the rental company. You also benefit from additional coverage beyond the rental company's inclusive insurance (lost keys, towing, battery jump-start, etc.). All drivers listed on the rental contract are covered with Camper Cover.

PRIX

- **39 NZD/day** to cover an excess liability of **5.000 NZD**
- **45 NZD/day** to cover an excess liability of **7.500 NZD**

INCIDENT'S COVER

DAMAGES	AMOUNT
Bodywork (included under body and roof panel)	Full policy's amount
Demurrage (vehicle immobilization fees)	Full policy's amount
Credit card fees	Free of charge
Processing fees	Free of charge
Windscreen, mirrors, windows, signal lights	Full policy's amount
Lost keys	NZ\$ 500 maximum
Tyres	Full policy's amount
Towing	Full policy's amount
Return/ Relocation of damaged vehicle	Full policy's amount
Accommodation night (in event of vehicle immobilization)	NZ\$ 500maximum
Vehicle theft	Full policy's amount

COVERAGE LIMITATION

- Age : 21 to 85 years old
- Compliance with the rental agreement: attention to the concept of negligence
- Minimum 14 days of subscription required
- A maximum of 1 incident per coverage
- Camper Cover reserves the right to refuse cancellation less than 48 hours before pickup
- Camper Cover does not offer refunds for cancellations less than 48 hours before pickup
- Camper cover is responsible for a maximum amount of the policy limit (NZ\$5.000 or NZ\$7.500)

INCLUSIONS

This document contains the official policy, detailing your coverage, its limitations, and the approved benefits table. It outlines the scope of coverage, policy duration, liability limits, deductibles, and other essential information, collectively referred to as "Benefits" within the policy. These documents form the insurance contract and should be retained for reference.

The policy text provides comprehensive information on coverage, terms and conditions, your rights, and key details to help you make an informed insurance decision.

COUNTRY

- Policy valid for **residents of all countries.**
- Police valid only to hire a vehicle in **New Zealand**

CLAIMS

Your claim will be handled by Camper Cover. To file a claim, please contact us at info@detournz.com.

We strive to resolve all claims within three business days. Immediately after an incident or accident, you must take photos of the damage and include them with your excess reimbursement request. To process your claim, photographic evidence of the damage is required.

COVERED VEHICLE

Your coverage applies only to a motorhome or camper rented from rental companies in New Zealand.

Please note that the rental company **MC RENT** is from outside of New Zealand and is **NOT COVERED** by Camper Cover.

EXCLUSIONS

- a. Any claim where the terms of the rental agreement have not been met.
- b. Any claim resulting from a violation of local laws that led to legal proceedings and/or a fine.
- c. Any vehicle rented from a rental company other than campervans and vans.
- d. Accidents occurring due to a breach of the rental agreement or non-compliance with local laws.
- e. Damage to equipment and accessories, except in the event of an accident.
- f. Mechanical issues unless caused by an incident.

DYSFONCTIONS

If you have paid fees to the rental company that are refundable because you are not deemed responsible for the incident, the claims team will initiate a process to ensure you are reimbursed promptly (subject to the cooperation of the rental company).

REFUND PROCESS

You will be reimbursed for incident-related costs under the following conditions:

- All terms and conditions of this policy have been met.
- If the rental company has overcharged your excess and later refunds part of this amount, you must transfer the refunded amount to us within 72 hours.

COVER DETAILS

vehicle theft	You are covered for all costs incurred due to theft or attempted theft, except in cases of negligence on your part (e.g., leaving the keys in the vehicle, doors or windows left open, etc.).
Windscreen, headlights, and other lights	You are covered for all costs related to damage to the windscreen, windows, or headlights, including chips, cracks, replacements, and installation.
Tyre	You are covered for all costs related to flat tires, repairs, or tire replacements.
Keys cover	You are covered for all costs related to the replacement of a stolen or lost key for a rented vehicle, including lock replacement, locksmith fees, and key delivery. You must follow the instructions provided by the rental company. (Maximum NZ\$500)
Nights in accommodation	You are covered for accommodation costs if you need to stay overnight due to an incident with your vehicle during your rental period (Maximum NZ\$500).

TOWING COST

You are covered for all costs related to towing or roadside assistance following a physical loss, damage, or mechanical breakdown of the rented vehicle, provided that the charges have not been and will not be reimbursed by the rental company. If it is determined that the towing fees are related to a lost key or another key-related issue, the driver must follow the procedure and instructions set by the rental company. If a towing company handles the vehicle instead of an authorized locksmith, and the rental company's procedural guidelines have not been followed, the associated costs will not be reimbursed under this policy.

ADMIN FEES

You are covered for all charges billed by a rental company associated with the handling of your collision or damage. These may include, but are not limited to, pickup fees, delivery fees, postal fees, accident fees, administrative fees, or similar charges.

RETURN / RELOCATION OF VEHICLE

You are covered for all return fees incurred when an accident requires the vehicle to be relocated from the site of the incident.

IMMOBILIZATION FEES

You are covered for all charges billed by the rental company related to immobilization or the sale of the rented vehicle while it is being repaired and not in use (also referred to as "demurrage").

TERMS AND CONDITION / ELIGIBILITY CRITERIA

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

- Your name must be listed on the rental agreement. Other drivers included on the rental agreement with you are also covered.
- You must accept and comply with the terms of this rental agreement.
- Coverage is limited to a single rented vehicle at a time.
- Your insurance claim must be submitted within 20 days following the incident.

EXCLUSIONS

Camper Cover does not cover claims arising directly or indirectly from or related to:

- Personal injury
- Loss, theft, or damage to your personal belongings
- Damage or loss occurring directly or indirectly as a result of:
 - Driving a rented vehicle while intoxicated or under the influence of drugs
 - Any dishonest, fraudulent, or criminal acts committed by an insured party
 - Transporting contraband or engaging in illegal trafficking
 - Participation in a speed contest or race
 - Driving the rented vehicle off public roads, except when traveling to your accommodation within a maximum of 6 km
 - Intentional damage or negligence of the vehicle by an insured party
 - Fault or damage inherent to the vehicle, pests, or harmful animals
 - War, any hostile actions or acts of war, insurrection, rebellion, revolution, civil war, usurpation of power, or actions taken by government or public authorities to obstruct, combat, or defend against such actions

- Seizure or destruction under quarantine or customs regulations or confiscation ordered by any government or public authority.

CLAIMS

Please send your claim and photos to info@detournz.com, providing a detailed explanation of the reasons for your claim.

Required Documents

- Final invoices from the rental company and repair companies (windscreen and glass repairers, evaluation providers, and others) showing:
 - The cost of all repairs carried out
 - The total amount charged by the rental company as part of your excess, along with any other charges related to the incident.

Other documents requested by the claims agent:

- Any correspondence and other documents shared between you and the rental company
- Accident or damage report
- Police report, if applicable

GENERAL PROVISIONS

Insurance under Multiple Policies

Alternative coverage policies for the rented vehicle will be invoked for your claim.

Notice to Authorities

If the loss is, or is suspected to be, due to malicious acts, theft, burglary, or attempted theft, you must immediately report it to the police or any other competent law enforcement authority.

Subrogation

We will assume all your rights to recovery and act on your behalf to enforce those rights. If Camper Cover has made a claim and you are eligible for a future refund from the rental company (for example, if it is determined that you are not the driver deemed responsible).

False Statement

If you knowingly make a false or fraudulent claim, you will have no right to coverage or benefits under this policy, and we will exercise our recovery rights for any claim already paid.



General Data Protection Regulation (GDPR)

We are committed to protecting your personal information and complying with data security principles in the configuration of our services. As the data controller, we collect and process information about you and receive personal data shared by your booking agent, including your email address, name, and phone number, which allow us to issue and modify policies and process claims. We may share this data from time to time with insurers or contractors who may be located outside the European Union. We never share your data with external marketing services. Our privacy policy explains how we handle your data, what data we collect, and the procedures to follow if you wish to request a copy of your data or object to its retention.

Jurisdiction and Law

Unless previously agreed in writing by us, the applicable law will be the law of New Zealand.

Cancellation Conditions

You have the option to cancel the policy without providing a reason, in which case you will receive a full refund of the premium, provided that the rental agreement is not established within 48 hours of pickup and that you have not made or do not intend to make a claim.

Policy Issuer

This cover policy is provided by Detour Travel Ltd.

Covered Period

This policy is valid for policies issued, provided you have paid the appropriate premium as indicated on your cover certificate. This is the period for which we have accepted the premium indicated on your certificate. During this period, no rental agreement should exceed 365 days. This means that you will not be covered, regardless of the incident date, for any claim related to a rental agreement that exceeds 365 days within a single rental contract.

COMPLAINTS AND DISPUTES

- If your query or complaint concerns the management of your policy or how your policy was sold to you, you should first contact **DETOUR TRAVEL LTD.**
- If you have a query or complaint regarding the management of your claim, please direct your complaint to:

The Customer Experience Manager
73 Tane Road, 0604 Laingholm, Auckland
Tel: +64.9.827.85.25.
Email: info@detournz.com

The responsible person will contact you within five days of receiving your complaint to inform you of the steps to be taken.

DEFINED TERMS

Any word defined below will have the same meaning whenever it is mentioned in your policy.

- **"Accident or Collision"** refers to a sudden, unexpected event caused by something external and visible, resulting directly in a loss or damage.
- **"Insured / You / Your"** refers to the person listed on the coverage summary page and also on the insurance certificate, as well as any other person driving the same rented vehicle and listed on the same rental contract.
- **"Insurance Certificate"** refers to the certificate of insurance issued, describing who is covered by this policy. It is provided to you with your confirmation email or invoice.
- **"Excess"** refers to the amount to be paid in the event of theft or damage. The excess is charged by the rental companies and may be claimed from Camper Cover. The term excess specifically applies in the field of insurance — Camper Cover policies are excess-free, meaning there is nothing to pay when making a claim with Camper Cover.
- **"Rental Agreement"** refers to the contract provided by the rental company regarding the terms of renting a vehicle, which includes the policyholder's signature.
- **"Total Amount"** refers to the total excess amount required to make a claim.
- **"Country of Residence"** refers to your place of residence.
- **"Car Rental Company"** refers to a business that rents vehicles, fully licensed, as applicable, by the regulatory authorities of that country, state, or any other local authority, including online sharing or peer-to-peer rental sites, vehicles loaned by a certified mechanic, or replacement vehicles for accidents.
- **"Tax"** refers to a government tax you must pay in addition to the insurance premium.
- **"Rented Vehicle"** refers to the private transport vehicle rented from a rental company at the time of signing the rental contract, including online sharing or peer-to-peer rental sites, vehicles loaned by a certified mechanic, or replacement vehicles for accidents.
- **"Theft and Vandalism"** refers to a vehicle being stolen or damaged, at a known or unknown location, without your permission.