

## Policy endorsement

# AMI Car Insurance extension of cover for motorhomes


Your AMI Car Insurance policy wording is amended as follows:

## Our definition of 'vehicle'

The clause 'Vehicles covered by this policy' on page 2 is deleted and replaced with the following:

### Vehicles covered by this policy

- a. In this policy, 'vehicle' means the motorhome described in the Policy Schedule, and includes:
  - fixtures and fittings, including floor coverings, drapes, blinds and seat squabs,
  - awnings and poles,
  - standard tools supplied by the motorhome manufacturer or similar tools,
  - accessories or modifications listed in the Policy Schedule.
- b. Vehicles that can be covered by this policy include motorhomes, campervans and horse trucks with accommodation, with a gross weight of 3.5 tonnes and under.
- c. This policy only covers motorhomes that you use for domestic, social or recreational purposes.
- d. This policy does not cover vehicles with a gross weight of over 3.5 tonnes.

 For definitions of other words used in this policy, please see page 16.

## What is covered by this policy

The clause 'Cover for your vehicle' on page 3 is deleted and replaced with the following:

### Cover for your vehicle

Your vehicle is covered for any accidental physical loss or damage that occurs during the period of cover anywhere in New Zealand (including in transit between places in New Zealand).

There are some circumstances when you are not covered – please refer to 'What is not covered by this policy' on pages 10 – 12 and the Policy Schedule.

The 'Not repairable' clause under 'What we will pay' on pages 3 – 4 is deleted and replaced with the following:

### What we will pay

#### Not repairable

- c. If your vehicle is damaged and is uneconomic or unsafe to repair or remediate, or if it is stolen and not recovered, then we will pay you either:
  - i the market value of your vehicle, if you have Market Value cover, or
  - ii the amount stated in the Policy Schedule or the market value, whichever is the lesser, if you have Sum Insured cover.

If this happens, you must transfer ownership of your vehicle to us.

## Bonus covers

The 'Innocent party protection' and 'New vehicle option' bonus covers on page 5 are deleted.

The existing bonus cover 'Children's car seats' on page 4 is deleted and replaced with the following:

### Children's car seats

- a. If we accept a claim for loss or damage to your vehicle, and in the event giving rise to the claim:
  - i there is loss or damage to a child car seat or baby capsule in or on your vehicle, or
  - ii in our opinion the safety of a child car seat or baby capsule in or on your vehicle is compromised, we will pay the reasonable costs to replace the item.

This is in addition to any other payment under this policy.

The following new bonus cover is added:

**Incorrect fuel**

- a. If there is loss or damage to your vehicle caused by the accidental use of the incorrect fuel type, or vehicle additive or fluid, we will pay the reasonable costs of removing the fuel, or vehicle additive or fluid and repairing your vehicle, if action is taken to prevent further loss or damage as soon as reasonably possible after the mistake is realised.
- b. The most we will pay is the maximum amount payable under 'What is covered by this policy: Cover for your vehicle' 'What we will pay'.
- c. We will not pay for the cost of refuelling your vehicle or replacing the vehicle additive or fluid, or for loss or damage caused by contaminated fuel.
- d. Examples of using the incorrect fuel type or additive include putting petrol in a diesel engine, diesel in a petrol engine or an exhaust emissions additive in a fuel tank.

## Optional covers

The 'Glass breakage cover', 'Rental vehicle option' and 'Salvage operator's liability' optional covers on pages 6 – 7 are deleted. The following new optional cover is added:

**Motorhome contents**

- a. You are covered for any accidental physical loss or damage to your motorhome contents while they are in or about your vehicle.
- b. By 'motorhome contents' we mean appliances, portable furniture, linen, bedding, crockery, cutlery, glassware, utensils and consumables owned by you that are normally kept in your vehicle or that you have borrowed for use in your vehicle.  
*Personal effects cover for you and your family is available under a separate contents policy.*
- c. If any item of your motorhome contents is lost, stolen or damaged, we may choose to:
  - i pay to repair the item to the condition it was in before the damage occurred, or
  - ii replace the item, up to its present value, or
  - iii provide you with a voucher to the present value of the item, or
  - iv pay you the present value of the item.
- d. If the loss happened because of theft from your vehicle, you will only be covered if your vehicle was securely locked and the loss was a result of forceful and violent entry to your vehicle.
- e. The most we will pay for any one event is your motorhome contents Sum Insured shown in the Policy Schedule.
- f. We will not pay if any item is covered by any other insurance policy.

## What is not covered by this policy

The 'Breakdown or failure' and 'Wear, tear and depreciation' clauses under 'What is not covered by this policy' on pages 10 and 12 are deleted and replaced with the following:

**Breakdown or failure**

- a. There is no cover for breakdown or failure that is:
  - i mechanical, or
  - ii electrical, or
  - iii electronic.
- b. This exclusion does not apply where:
  - i the breakdown or failure is a direct result of loss or damage covered by this policy, or
  - ii there is cover under a bonus cover or optional cover.
- c. There is no cover for loss or damage caused by the use of incorrect fuel, unless there is cover under the 'Incorrect fuel' bonus cover.

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**Wear, tear and depreciation**

- a. There is no cover for:
  - i depreciation, wear and tear, rust or corrosion, rot or mould, or
  - ii any existing or inherent defect, or
  - iii gradual deterioration, or
  - iv consequential loss,unless there is cover under a bonus or optional cover.

# Definitions

The following new clauses under 'Definitions' on page 16 are added:

**fixtures and fittings** include the vehicle's stove, refrigerator, gas cylinder, walls, stabilisers, spare wheel and tyre, television aerial and any other item that is permanently fixed or fitted to the vehicle.

**present value** means the reasonable cost to repair or replace an item in New Zealand with an item that is of comparable age, quality and capability, and is in the same general condition.