

POLICY SCHEDULE

NZ Four Wheel Drive Association Inc
C/- PGG Wrightson-Aon NZ Ltd - Oamaru

Client No

6001807

Policy No

6094452

Reference No

7-1
(44814)



SME Package

POLICY NUMBER HO-LSM-6094452

WORDING [VL POL SME-082017](#)

INSURED NZ Four Wheel Drive Association Inc, affiliated clubs and members, but only in respect of NZ Four Wheel Drive Inc sanctioned events

BUSINESS DESCRIPTION Motor sport association

PERIOD OF INSURANCE From: 4 February 2019 at 4pm
To: 4 February 2020 at 4pm

Section 1

TERRITORY New Zealand

PRODUCTS TERRITORY New Zealand

JURISDICTION New Zealand

All Other Sections

TERRITORY New Zealand

JURISDICTION New Zealand

		LIMIT	EXCESS	RETROACTIVE DATE
PUBLIC & PRODUCTS LIABILITY	Included	\$ 10,000,000	\$ 1,000	
Advertising Liability	Included	\$ 1,000,000	\$ 1,000	
Contractors or Sub-contractors	Included			
Defective Workmanship	Included	\$ 250,000	\$ 1,000	
Forest and Rural Fires Act	Included	\$ 2,000,000	\$ 1,000	
Goods on Hook	Included	\$ 250,000	\$ 1,000	
Hazardous Substances Emergency	Included	\$ 1,000,000	\$ 1,000	
Innkeeper's Liability	Included		\$ 500	
Keys and Locks	Included	\$ 250,000	\$ 1,000	
Product Recall	Included	\$ 100,000	\$ 1,000	
Property in Care, Custody or Control	Included	\$ 500,000	\$ 1,000	
Property Owner's Liability	Included			
Service and Repair	Included	\$ 250,000	\$ 1,000	
Tenant's Liability	Included			
Trade Advice or Services	Included			
Underground Services	Included			
Unmanned Aerial Devices	Included	\$ 1,000,000	\$ 1,000	
USA/Canada Coverage (Products only)	Excluded			
USA/Canada Visits	Included			
Vehicles - Additional Provisions	Included			
Vehicle Inspection Certification	Included	\$ 750,000	\$ 1,000	
Vibration or Removal of Support	Included			
Punitive or Exemplary Damages	Included	\$1,000,000 any one Occurrence and \$2,000,000 in the aggregate		
EMPLOYERS LIABILITY	Excluded			
STATUTORY LIABILITY	Included	\$ 1,000,000	\$ 500 (Officers \$Nil)	4 August 2002

Signed for and on behalf of Vero Liability Insurance Limited

Authorised Officer
JCS



5 February 2019

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ENDORSEMENTS

- SM729** Anti-Money Laundering and Countering Financing of Terrorism Act Exclusion
It is hereby noted and agreed that in respect of Section 3 Statutory Liability, this policy shall not indemnify the Insured or the Officers for Defence Costs or Penalties arising out of any Occurrence in connection with the Anti-Money Laundering and Countering Financing of Terrorism Act 2009 or any amendment to or re-enactment of or regulations or other subordinate legislation made under that Act.
- SM7178** Health & Safety at Work Act Excess
It is hereby noted and agreed that in respect of Section 3 - Statutory Liability the Excess in respect of the Health & Safety at Work Act 2015 (or any amendment to or re-enactment of that Act, or Regulations or other sub-ordinate legislation made under that Act) shall be \$2,500.
- SM7179** Resource Management Act Excess
It is hereby noted and agreed that in respect of Section 3 - Statutory Liability the Excess in respect of the Resource Management Act 1991 (or any amendment to or re-enactment of that Act, or Regulations or other sub-ordinate legislation made under that Act) shall be \$5,000.
- BSP9999** Condition Precedent
It is hereby noted and agreed that it is a condition precedent to indemnity under this Policy that any contractors engaged to provide services under any contractual maintenance agreement between the Insured and the Department of Conservation have in force Public Liability Insurance for a minimum limit of \$1,000,000 any one occurrence/aggregate in respect of Product and Statutory Liability Insurance for a minimum limit of \$500,000 in the aggregate.
- BSP9999** Excess
It is hereby noted and agreed that in respect of Section 1 - Public and Products Liability, the Excess in respect of claims arising from the activities of any contractors shall be \$5,000 each and every Occurrence.
- BSP9999** Member Versus Member Exclusion
This Policy does not apply to any liability for:
(a) Property Damage to any member's property; or
where such Property or Personal Injury has been caused by or is attributable to another member.
- BSP9999** Motor Vehicle Liability Extension
It is hereby noted and agreed that Exclusion 2 (c) is deleted.
PROVIDED THAT this Extension shall only apply in respect of Property Damage where a member:
(a) is participating off-road in a sanctioned affiliated club event; and
(b) has no other policy of insurance covering such Property Damage.
- BSP9999** Volunteer Services
It is hereby noted and agreed any Volunteer Services provided by the Associations Members are deemed sanctioned events.
However, this policy will only respond when the Members own motor vehicle insurance excludes cover.
"Volunteer Services" means police coordinated search and rescue or Civil Defence coordinated emergency services.
- BSP9999** Volunteers Endorsement - Public Liability
It is hereby understood and agreed that in respect of Section 1, Public and Product Liability, of this policy the Definition of Insured is amended to include any volunteers engaged by and whilst acting under the direction of the Insured in the course of the Business of the Insured. In no case will Condition 2 of this Section, Cross Liability, apply to any such volunteers.
- BSP9999** Volunteers Endorsement - Statutory Liability
It is hereby understood and agreed that in respect of Section 3, Statutory Liability, of this policy the Definition of Officer is amended to include any volunteers engaged by and whilst acting under the direction of the Insured in the course of the business of the Insured.

Signed for and on behalf of Vero Liability Insurance Limited

Authorised Officer
JCS



5 February 2019

POLICY SCHEDULE

NZ Four Wheel Drive Association Inc
C/- PGG Wrightson-Aon NZ Ltd - Oamaru

Client No

6001807

Policy No

6142059

Reference No

2-1
(44814)



Defence Costs

POLICY NUMBER HO-LDC-6142059

WORDING [VL POL DEFENCE COSTS-102014](#)

INSURED NZ Four Wheel Drive Association Inc.

PERIOD OF INSURANCE From: 4 February 2019 at 4pm
To: 4 February 2020 at 4pm

LIMIT OF INDEMNITY \$ 500,000 any one claim & in the aggregate over all Underlying Policies during the Period of Insurance

COVERAGE

Directors & Officers Liability	N/A
Personal Directors & Officers Liability	N/A
Trustees Liability	N/A
Associations Liability	HO-LAS-6094450
Office Bearers Liability	N/A
Professional Indemnity	N/A
Statutory Liability	HO-LSM-6094452
Employers Liability	HO-LSM-6094452

ENDORSEMENTS Nil

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Authorised Officer
JCS



5 February 2019

POLICY SCHEDULE

NZ Four Wheel Drive Association Inc
C/- PGG Wrightson-Aon NZ Ltd - Oamaru

Client No

6001807

Policy No

6094450

Reference No

7-1
(44814)



Associations Liability

POLICY NUMBER HO-LAS-6094450

WORDING [VL POL ASSOC-0305](#)

INSURED NZ Four Wheel Drive Association Inc.

BUSINESS DESCRIPTION Motor sport association

PERIOD OF INSURANCE From: 4 February 2019 at 4pm
To: 4 February 2020 at 4pm

RETROACTIVE DATE 28 February 2012

TERRITORY New Zealand

JURISDICTION New Zealand

LIMIT OF INDEMNITY	\$ 1,000,000	any one claim / in the aggregate during the Period of Insurance including costs and expenses
OFFICERS EXCESS	\$ Nil	each and every claim including costs and expenses in respect of Insuring Clause 1.1
ASSOC. RE EXCESS	\$ 2,000	each and every claim including costs and expenses in respect of Insuring Clause 1.2
ASSOC. EXCESS	\$ 2,000	each and every claim including costs and expenses in respect of Insuring Clause 1.3

COVERAGE

Defamation	Included
Advancement of Defence Costs	Included
Loss of Documents	Included
Committees	Included
Amalgamation / Merger	Included
Additional Notification Period	Included
Extended Reporting	Included
Official Investigations and Inquiries	Included
Allocation	Included
Estate and Legal Representatives / Spousal Liability	Included
Outside Directorships	Included
Preservation of Indemnity	Included
Severability and Non Imputation	Included
Continuous Cover	Included
Innocent Non-Disclosure	Included
Automatic Reinstatement	Excluded
Fair Trading Act	Included
Exemplary Damages	Excluded
Fraud and Dishonesty	Excluded
Intellectual Property	Excluded

ENDORSEMENTS Nil

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Authorised Officer
JCS



5 February 2019

POLICY SCHEDULE

NZ Four Wheel Drive Association Inc
C/- PGG Wrightson-Aon NZ Ltd - Oamaru

Client No

6001807

Policy No

6094451

Reference No

7-1
(44814)



LawSafe

POLICY NUMBER HO-LSD-6094451

WORDING [VL POL SPORT LAWSAFE-1204](#)

INSURED ENTITY NZ Four Wheel Drive Association Inc, affiliated clubs and members, but only in respect of NZ Four Wheel Drive Inc sanctioned events

INSURED PERSONS Administrators, officials, volunteers or marshalls, but only whilst acting on behalf of the Insured Entity and only in respect of events permitted by the Insured Entity

PERIOD OF INSURANCE
From: 4 February 2019 at 4pm
To: 4 February 2020 at 4pm

RETROACTIVE DATE 8 August 2006

TERRITORY New Zealand

JURISDICTION New Zealand

LIMIT OF INDEMNITY \$ 250,000 any one claim and in the aggregate

EXCESS \$ Nil each and every claim

COVERAGE

Name of Event N/A

ENDORSEMENTS BSP9999 Insured Persons
The Insured Persons shown in the schedule is deleted and replaced as follows:
Administrators, officials, volunteers, marshalls and members but only in respect of NZ Four Wheel Drive Inc sanctioned events.

Signed for and on behalf of Vero Liability Insurance Limited

Authorised Officer
JCS



5 February 2019

