

# POLICY SCHEDULE

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

Client No

6001807

Policy No

6094450

Reference No

6-1



## Associations Liability

<b>POLICY NUMBER</b>	HO-LAS-6094450		
<b>WORDING</b>	VL POL ASSOC-0305		
<b>INSURED</b>	NZ Four Wheel Drive Association Inc.		
<b>BUSINESS DESCRIPTION</b>	Motor sport association		
<b>PERIOD OF INSURANCE</b>	From:	4 February 2018	at 4pm
	To:	4 February 2019	at 4pm
<b>RETROACTIVE DATE</b>	28 February 2012		
<b>TERRITORY</b>	New Zealand		
<b>JURISDICTION</b>	New Zealand		
<b>LIMIT OF INDEMNITY</b>	\$ 1,000,000	any one claim / in the aggregate during the Period of Insurance including costs and expenses	
<b>OFFICERS EXCESS</b>	\$ Nil	each and every claim including costs and expenses in respect of Insuring Clause 1.1	
<b>ASSOC. RE EXCESS</b>	\$ 2,000	each and every claim including costs and expenses in respect of Insuring Clause 1.2	
<b>ASSOC. EXCESS</b>	\$ 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

Signed for and on behalf of Vero Liability Insurance Limited

Authorised Officer  
JCS



8 February 2018

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Client No

6001807

Policy No

6094451

Reference No

6-1



## LawSafe

<b>POLICY NUMBER</b>	HO-LSD-6094451		
<b>WORDING</b>	VL POL SPORT LAWSAFE-1204		
<b>INSURED ENTITY</b>	NZ Four Wheel Drive Association Inc, affiliated clubs and members, but only in respect of NZ Four Wheel Drive Inc sanctioned events		
<b>INSURED PERSONS</b>	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		
<b>PERIOD OF INSURANCE</b>	From:	4 February 2018	at 4pm
	To:	4 February 2019	at 4pm
<b>RETROACTIVE DATE</b>	8 August 2006		
<b>TERRITORY</b>	New Zealand		
<b>JURISDICTION</b>	New Zealand		
<b>LIMIT OF INDMENITY</b>	\$ 250,000	any one claim and in the aggregate	
<b>EXCESS</b>	\$ Nil	each and every claim	
<b>COVERAGE</b>			
Name of Event	N/A		
<b>ENDORSEMENTS</b>	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.	

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8 February 2018

# POLICY SCHEDULE

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

Client No

6001807

Policy No

6094452

Reference No

6-1



## SME Package

<b>POLICY NUMBER</b>	HO-LSM-6094452		
<b>WORDING</b>	VL POL SME-082017		
<b>INSURED</b>	NZ Four Wheel Drive Association Inc, affiliated clubs and members, but only in respect of NZ Four Wheel Drive Inc sanctioned events		
<b>BUSINESS DESCRIPTION</b>	Motor sport association		
<b>PERIOD OF INSURANCE</b>	From:	4 February 2018	at 4pm
	To:	4 February 2019	at 4pm

### Section 1

<b>TERRITORY</b>	New Zealand
<b>PRODUCTS TERRITORY</b>	New Zealand
<b>JURISDICTION</b>	New Zealand
<b>All Other Sections</b>	
<b>TERRITORY</b>	New Zealand
<b>JURISDICTION</b>	New Zealand

		<b>LIMIT</b>	<b>EXCESS</b>	<b>RETROACTIVE DATE</b>
<b>PUBLIC &amp; PRODUCTS LIABILITY</b>	Included	\$ 10,000,000	\$ 500	
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	\$ 1,000,000	\$ 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		
<b>EMPLOYERS LIABILITY</b>	Excluded			
<b>STATUTORY LIABILITY</b>	Included	\$ 1,000,000	\$ 500 (Officers \$Nil)	4 August 2002

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## ENDORSEMENTS

- 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 (g)(iii) 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.

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Authorised Officer  
JCS



8 February 2018

## POLICY SCHEDULE

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

Client No

6001807

Policy No

6142059

Reference No

1-1



### 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 2018 at 4pm  
To: 4 February 2019 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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8 February 2018