

Policy Schedule

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

Policy No

LSM-6094452

Reference No

44814
10-1



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 4pm:	4 February 2022	
	To 4pm:	4 February 2023	

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		\$ 1,000	
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
DTL



4 February 2022

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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 \$5000.
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 \$10000.
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
DTL



4 February 2022

Policy Schedule

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

Policy No

LDC-6142059

Reference No

44814
5-1



Defence Costs

POLICY NUMBER HO-LDC-6142059

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

INSURED NZ Four Wheel Drive Association Inc.

PERIOD OF INSURANCE From 4pm: 4 February 2022
To 4pm: 4 February 2023

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

Signed for and on behalf of Vero Liability Insurance Limited

A blue ink handwritten signature of the authorised officer.

Authorised Officer
DTL



4 February 2022

Policy Schedule

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

Policy No

LAS-6094450

Reference No

44814
10-1



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 4pm: 4 February 2022
To 4pm: 4 February 2023

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

Signed for and on behalf of Vero Liability Insurance Limited

Authorised Officer
DTL



4 February 2022

Policy Schedule

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

Policy No

LSD-6094451

Reference No

44814
10-1



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 4pm:	4 February 2022
	To 4pm:	4 February 2023
RETROACTIVE DATE	8 August 2006	
TERRITORY	New Zealand	
JURISDICTION	New Zealand	
LIMIT OF INDMENITY	\$ 250,000	any one claim and in the aggregate
EXCESS	\$ 2,500	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

A blue ink handwritten signature of the authorised officer.

Authorised Officer
DTL



4 February 2022