

Motor Vehicle (Third Party Fire & Theft) | Policy Guide



Cover	Excess	Extensions	Exclusions
<p>Accidental damage to your vehicle caused by fire, theft or illegal conversion</p> <p>Liability for property damage up to \$20,000,000</p> <p>Liability for bodily injury and Forest and Rural Fires Act up to \$1,000,000</p> <p>The maximum amount payable in the event of a claim will be the lesser of market value or the sum insured shown on this schedule</p>	<p>Standard excess of \$500</p> <p>Drivers under the age of 21, additional \$1,000</p> <p>Drivers aged 21 to 24, additional \$500</p> <p>Drivers over the age of 25 who have not held a New Zealand drivers licence for more than 12 months, additional \$500</p>	<p>Damage as the result of an accident caused by an uninsured third party up to \$3,000 (conditions apply)</p>	<p>Your excess</p> <p>Any accidental damage to your vehicle</p> <p>If your vehicle is being used in an unsafe or un-roadworthy condition</p> <p>Any damage caused by a driver who has your consent to drive but is failing to comply with NZ laws.</p> <p>War, invasion, act of a foreign enemy</p> <p>Wear and tear, gradual deterioration, rust or corrosion</p> <p>If your vehicle is being used for racing or any other form of motor sport</p>

Insurance People insurance refers to the insurance policy, which is arranged by Aon New Zealand as the broker with Vero Insurance New Zealand Limited as the insurer. Please note that this is a brief outline only, refer to the policy wording for full details.