

Insurance

Insurance - standard rates

All United Vehicle Rentals Ltd Standard Rates include Standard United Vehicle Insurance. This provides cover for:

- Damage to the United Vehicle Rentals Ltd vehicle or third party property.
- Public Liability up to NZ\$5,000,000.
- A Bond/Excess of NZ\$5,000 must be paid on collection of the campervan or motorhome. The hirer will be responsible for the first NZ\$5,000 of any costs incurred due to damage to the hired vehicle or third party property.
- The hirer will be fully liable for the repair or replacement of damaged windscreens.
- This Bond/Excess may be paid by cash or credit card. United Vehicle Rentals Ltd accepts Visa and Mastercard. If a credit card is used as the method of payment then NZ\$5,000 will immediately be debited from the credit card account. United Vehicle Rentals Ltd will not be responsible for losses resulting from bank charges, lost interest or currency fluctuations.
- Payment of the NZ\$5,000 Bond is per incident and should damage be incurred to the hired vehicle or third party property a further Bond payment will be required.
- The Bond is fully refundable on return of the vehicle to the agreed drop off depot, on the due drop off date, in a reasonably clean undamaged condition, with no damage incurred to third party property, and with a full tank of fuel and empty toilet cassette and waste water tank.
- Refund of the Bond by credit card may take up to three working days to process by the bank or credit card company and will only be refunded to the credit card it was originally debited from.

United Vehicle Rentals Ltd offers two options to either reduce or waive this standard Bond/Excess of NZ\$5,000:

CDW OPTION 1 - Payment of NZ\$20 per day (maximum NZ\$1,200 for any one hire) at the commencement of the hire will reduce the Bond/ Excess to NZ\$1,200 (NZ\$2,400 for hirers under the age of 25 years).

- The hirer will be responsible for the first NZ\$1,200 (NZ\$2,400 for hirers under the age of 25 years) of any costs incurred due to damage to the hired vehicle or third party property.
- The hirer will be fully liable for the repair or replacement of damaged windscreens.
- If a credit card is used as the method of payment then details will be taken by United Vehicle Rentals Ltd and held on file. No amount will be debited against the credit card on pick up. However, in the event of an accident, the full Bond of NZ\$1,200 (NZ\$2,400 for hirers under the age of 25 years) will be uplifted immediately and any balance refunded only after full and final costs have been established and deducted. As the Bond is applicable per incident further credit card details will be taken for a new NZ\$1,200 Bond.

- No deductions will be made against this credit card provided the vehicle is returned to the agreed drop off depot, on the due drop off date, in a reasonably clean condition, with no damage incurred to the hire vehicle or third party property, with a full tank of fuel and with an empty toilet cassette and waste water tank.

CDW OPTION 2 – Payment of NZ\$32 per day (maximum NZ\$1920 for any one hire) or NZ\$44 per day for hirers under the age of 25 years (maximum NZ\$2640 for any one hire) will completely waive the Bond/Excess.

- The hirer will not be responsible for any costs incurred due to damage to the hired vehicle or third party property, or for the repair or replacement of damaged windscreens, subject to the Insurance Exclusions and provided the hirer has complied with all Policy Conditions.

Insurance – all inclusive rates

Comprehensive insurance as detailed in **OPTION 2** is included in the All Inclusive Rates, and **NO** excess applies.

This applies to all eligible hirers over 21 years with hires of 7 days or over.

Insurance exclusions

(applicable to both Standard and All Inclusive Rates)

The following are the standard exclusions:

The hirer will be fully liable for any damage to the United vehicle or third party property if:

- The terms of the Rental Agreement entered into with United Vehicle Rentals Ltd are breached.
- Damage is caused while driving under the influence of alcohol or drugs.
- The vehicle is driven on restricted roads.
- Damage is due to careless, wilful or reckless driving.
- Negligence, or other act of the hirer results in water submersion or salt water damage.
- The hirer has repairs made to the vehicle without the insurer's permission.
- The hirer admits liability and accepts responsibility for third party damage.

Security deposit

Under both the CDW Option 2 and All Inclusive Rates options details of a credit card to a maximum of NZ\$150 will still be taken for a fuel and cleaning deposit. This deposit is fully refundable on return of the vehicle to the agreed drop off depot, on the due drop off date, in a reasonably clean condition, and with a full tank of fuel and an empty toilet cassette and waste water tank.

Traffic infringements

Details of a credit card will be held, and charges made against it if necessary, to settle all traffic infringement notices [if any] incurred by the hirer with the New Zealand Traffic Authorities.