

A scenic landscape photograph of New Zealand. In the foreground, a paved road with yellow double lines curves through a dry, grassy hillside. In the middle ground, a vibrant turquoise lake is visible, surrounded by some trees and a small building. The background is dominated by a range of large, rugged mountains with significant snow cover under a clear blue sky.

# Rental Vehicle Excess Travel Insurance

## Policy Wording

### For travel in New Zealand

Effective 30 June 2025.

Issued and underwritten by Pacific International Insurance Pty Ltd (NZBN 942 9041356500, FSP 394846).

## 1 INTRODUCTION

This Policy Wording is designed to provide information about us and our rental vehicle excess travel insurance. This information will help you decide whether our rental vehicle excess travel insurance is right for you. The coverage described in this Policy Wording is available for travel within New Zealand. If you decide to purchase our insurance, your insurance policy will consist of this Policy Wording and any supplementary Policy Wording we may issue, along with your Certificate of Insurance.

The information in this Policy Wording was updated on 30 June 2025. Up-to-date insurance-related information that does not adversely affect your policy may change from time to time and may be made available to you on [prosura.com](https://prosura.com). Our policy does not cover every person, use, event, vehicle, or situation. To find out more about what is and isn't covered by this rental vehicle excess travel insurance, please read this Policy Wording carefully. We ask that you pay particular attention to the sections titled "Eligibility Requirements and Conditions of Cover", and "What We Do Not Cover."

### Words with special meanings

Some words used in this document have special defined meanings. These words start with a capital letter and are listed in the Glossary in section 6. Please read them and ensure that you understand their meaning.

### 1.1 Important information about us

#### Who we are

Pacific International Insurance Pty Ltd ('Pacific', 'we', 'us' and 'our') NZBN 9429041356500, FSP 394846, underwrites this policy.

Prosura Pty Ltd ('Prosura') has a binding authority which means it can enter into, vary or cancel insurance policies and handle and settle claims on behalf of Pacific provided it acts within its delegated authority. Prosura acts for Pacific and does not act on your behalf.

You may contact us any time via our website at [prosura.com](https://prosura.com), or by emailing us at [help@prosura.com](mailto:help@prosura.com).

#### Disclosure Statement: Financial Strength, Overseas Preference and Solvency

An overseas policy holder preference applies.

For the most up to date information regarding Pacific's financial strength, policy preference and solvency, please visit [www.pacificins.co.nz/financial-strength-solvency/](http://www.pacificins.co.nz/financial-strength-solvency/).

#### Jurisdiction

The New Zealand courts have exclusive jurisdiction over legal proceedings in relation to this insurance product.

#### How we operate

To allow us to offer you a lower premium, we keep our costs to a minimum by conducting our rental vehicle excess travel insurance business primarily online and digitally (including via email and the Prosura Self Service Portal). We rely on our ability to communicate with you digitally so that you can buy and manage your policy through an online portal with us.

#### Online and digitally:

- we quote and sell our insurance;
- you can review and update your Policy through the Self Service Portal;
- we can send payment requests, documents, notices, digital links to notices;
- we send documents, answer questions and do most other communications via email (we try our best not to use paper); and
- you can report a claim to us through the Self Service Portal.

Our product is not for everyone. You need to feel comfortable making transactions online and obtaining important insurance documents from our website or via email. You can access your policy information at any time by accessing the link in the confirmation email we send you or by contacting us.

## 2 RENTAL VEHICLE EXCESS TRAVEL INSURANCE

#### Benefit limit

\$10,000 NZD is the most we will pay in total for all claims under this Policy. There is no excess payable on this Policy.

### 2.1 What we cover

#### 2.1A Expenses paid to a Rental Provider in connection with damage to, or theft of a Qualifying Rental Vehicle

We will reimburse a Nominated Driver up to \$10,000 NZD for their expenses specified in sections 2.1.1 and 2.1.2 in connection with one Rental Vehicle provided that:

- (a) all of the Eligibility Requirements and Conditions of Cover listed in section 2.2 are met,
- (b) the Nominated Driver is responsible for the expenses under the terms of the Rental Agreement,
- (c) the expenses are paid to the Rental Provider (or a third party nominated by the Rental Provider or as otherwise authorised by us), by the Nominated Driver pursuant to the Rental Agreement, and
- (d) none of the Exclusions listed in section 2.3 apply.

#### 2.1.1 Excess Charges up to the Excess Amount.

**2.1.2** Other fees charged by the Rental Provider in connection with damage to or loss of the Rental Vehicle, arising from accident, theft or extreme weather events such as those listed in paragraphs (a) - (g):

- (a) repair or replacement costs that result from damage to underbody, overhead, tyre, bumper, trim, windscreen, mirrors and glass,
- (b) roadside assistance and roadside repairs,
- (c) towing and relocation costs to the nearest premises owned by the Rental Provider or the original pick up location, whichever is closest,
- (d) fees and surcharges including premium location surcharge, administration and credit card fees charged by the Rental Provider in connection with the Excess Charge,
- (e) loss of use and demurrage fees charged by the Rental Provider while the Rental Vehicle is off the road,
- (f) fees directly resulting from vehicle key loss, including repairs, replacement and lock out, and
- (g) fees directly resulting from misfuelling by filling the vehicle with the incorrect type of fuel.

Please read your Rental Agreement to determine the Excess Amount and related terms and conditions.

### **2.1B Personal Baggage**

If a Nominated Driver's Personal Baggage is damaged or stolen during the Period of Cover, we will also cover the actual cash value of the Personal Baggage, up to \$2,000 NZD. Personal Baggage means suitcases, trunks and similar containers including their contents and articles worn or carried by you, except for any Valuables.

### **2.1C Emergency Cancellation Protection**

Where you have paid a Prepayment to a rental vehicle provider or travel agent, for rental of a Qualifying Rental Vehicle to be collected on your Policy Start Date, we will reimburse you for the Prepayment up to \$1,000 NZD, if you have to cancel your rental vehicle booking due to an Emergency, and you cannot recover the Prepayment from any source.

Where we say Emergency we mean a circumstance which is unforeseeable and unavoidable including:

- (a) the death, injury, or illness of you or your close relative, business associate, or travelling companion,
- (b) where you are prevented from collecting your rental due to a natural disaster, or a government direction related to COVID-19 requiring a lock down or border closure, or
- (c) where your flight has been cancelled by an airline preventing you from being able to collect the vehicle as agreed with the rental vehicle provider, and the rental vehicle provider does not offer an alternative, or will not refund the Prepayment.

Where you claim for Emergency Cancellation Protection you cannot also claim for damage or theft expenses (2.1A) or personal baggage cover (2.1B).

## **2.2 Eligibility requirements and conditions of cover**

All of the following conditions and eligibility requirements must be met for you to be covered by this Policy:

- (a) the Policy Holder must be named as a Nominated Driver on the Rental Agreement,
- (b) the driver in control of the vehicle at the time of loss, must also be named as a Nominated Driver on the Rental Agreement, or otherwise authorised by the Rental Provider to drive the vehicle,
- (c) the Rental Agreement must be for rental of a Qualifying Rental Vehicle (defined below) for travel in New Zealand,
- (d) you must accept the Rental Agreement and you must comply with its provisions relating to care of the vehicle including refraining from prohibited activities,
- (e) the Rental Agreement must specify an Excess Amount, which may also be called a deductible, or damage liability fee,
- (f) the driver in control of the vehicle at the time of loss must hold a current and valid driver licence which meets the Rental Provider requirements and entitles you to rent and drive the Rental Vehicle in New Zealand,
- (g) you must purchase your policy before you sign the Rental Agreement or otherwise take legal possession of the Rental Vehicle,
- (h) you must contact the Rental Provider as soon as reasonably possible to report theft to the rental vehicle and follow their instructions,
- (i) you must report theft or damage to the Rental Vehicle to the police or other law enforcement agency where required by law,
- (j) the Policy Holder or any Nominated Driver must not be the subject of UN Sanctions,
- (k) full payment for your Policy has been made, and
- (l) where you have made a prepayment for your rental vehicle booking, you must inform the rental vehicle provider, or travel agent, as soon as you know you have to cancel your rental vehicle booking.

A Qualifying Rental Vehicle is any vehicle weighing equal to or less than 4.5 tonnes, that can be rented or loaned (including accident replacement vehicles) with a standard car driver licence from a motor vehicle rental company, agency, mechanic, claims adjuster, motor dealer, accident replacement centres, peer-to-peer and car share platforms, and includes the following types of vehicles:

- motorhome,
- sedan,
- coupe,
- hatchback,
- station wagon,
- SUV,
- four wheel drive,
- van,
- mini bus,
- people mover,
- light commercial vehicle including moving trucks, or
- utility.

Trailers and caravans are not Qualifying Rental Vehicles.

Cover is limited to one rental vehicle per rental agreement, unless:

- your rental vehicle has been replaced by the Rental Provider due to vehicle issue or safety concern, and provided that you do not claim cover for the first vehicle. For example, you will be covered for a replacement vehicle, if the first vehicle has a mechanical or other fault that occurred prior to the time when you assumed control of the vehicle, and you do not claim for any reimbursement in connection with the first vehicle. If the first vehicle is damaged or stolen during your Period of Cover, you will need to purchase a separate policy to be covered for a replacement vehicle, or
- the Rental Provider requires you to exchange the vehicle as part of their standard policies unrelated to the rental vehicle safety or other vehicle issue. For example, you will be covered for a replacement vehicle if you are required to exchange rental vehicles due to a ferry transfer.

## 2.3 What we do not cover - Exclusions

You are not covered and we do not pay for any claim:

- for any costs that can be recovered from the Rental Provider,
- where you have breached the terms of your Rental Agreement or failed to comply with any other Rental Provider instructions relating to taking reasonable care of the vehicle or restrictions regarding use of the vehicle, and that has directly or indirectly caused the loss,
- where you have acted:
  - illegally, dishonestly, fraudulently or criminally,
  - under the influence of drugs or alcohol,
  - recklessly or intentionally, or
  - in any race, speed or time trial,and that act has directly or indirectly caused the loss,
- where you have not taken all reasonable steps to protect the Rental Vehicle against loss and damage,
- where you have not taken reasonable steps to remove the Rental Vehicle from danger during a weather event, such as moving the vehicle under cover,
- where you have driven the Rental Vehicle on a road that is not available for use by the general public,
- where you have lost or misplaced Personal Baggage, or Personal Baggage was stolen from an insecure location or unattended Rental Vehicle,
- for damage to Personal Baggage which occurred prior to commencement of the Period of Cover,
- for Valuables,
- for reimbursement of a Prepayment for a rental vehicle booking where you have changed your mind, or choose not to travel,
- arising from an insured's act of war, whether war is declared or not,
- related to loss, damage or theft to your personal property, unless it is a claim for Personal Baggage cover expressly provided for in this PDS,
- related to bodily injury or death, or
- where you have any other insurance for the same loss or damage, we will not cover you for any cost or expense that is covered by another source, including another insurance policy or any statute of government. We will, however, pay the difference between what you can get from the other source and what you would be entitled to claim under this policy.

## 2.4 Period of cover

### Emergency Cancellation

Cover for Emergency Cancellation begins when your Policy is issued (this is noted on your Certificate of Insurance).

Cover for Emergency Cancellation ends when:

- you cancel or shorten your Policy (as noted on the Cancellation confirmation, or modified Certificate of Insurance), or
- you return the Rental Vehicle to the Rental Provider, or
- the expiration of your Period of Cover,

whichever occurs first.

### Expenses paid to a Rental Provider in connection with damage to, or theft of a Qualifying Rental Vehicle & Personal Baggage

Your Policy's Period of Cover, including commencement and expiration, is indicated in your Certificate of Insurance.

If you extend the duration of your rental you may need to extend your Policy Period of Cover for the additional rental duration, which will include purchasing additional cover.

Rules apply to Period of Cover modifications- please read section 3.2 for more information.

## 3 CANCELLATIONS, REFUNDS AND MODIFICATIONS

### 3.1 Cancellations by you - Refunds and Cooling Off

Prior to commencement of your Period of Cover, you may cancel your Policy and obtain a refund of the premium paid (Processing Fees will not be refunded).

On and from commencement of the Period of Cover, you can still cancel your Policy however a refund of premium will only be available

- where you no longer require the Policy and you have contacted us by phone or email prior to commencement of your Period of Cover or promptly thereafter, or
- otherwise at our discretion.

If you cancel your Policy you will not have the benefit of cover and will not be able to make any claims against the Policy.

Policies may be cancelled via the Self Service Portal or by contacting us.

## 3.2 Policy modifications

### Extensions

A Policy may be extended any time before your Period of Cover expires provided that the extension will not result in a single continuous Policy period of cover of more than 12 months.

Policies cannot be extended after the Policy has ended.

Where you wish to extend your policy by making the Period of Cover commence sooner, you must do so prior to commencement of the Period of Cover or the proposed commencement of the Period of Cover.

### Reductions

A Policy may be reduced any time before commencement of your Period of Cover. A partial refund of the premium will be provided. Refunds will be calculated based on current pricing for the cover required and refunding the difference of the first premium amount charged. Processing Fees will not be refunded.

If you choose to reduce your Policy on or after commencement of your Period of Cover, a refund of premium will only be available at our discretion.

If you reduce your Period of Cover, you will not be covered for Emergency Cancellation Protection.

### Change to Period of Cover timing

Provided that your total policy duration remains unchanged, you may change the Period of Cover any time before the commencement of your Period of Cover, or the proposed commencement of the Period of Cover, whichever occurs first.

### Request a modification

You can apply to modify your Policy online via the Self Service Portal.

Where we have agreed to your modification request, a new Certificate of Insurance with your revised Period of Cover will be issued to you.

### Policy Holder Changes

The Policy Holder name may be updated any time before commencement of your Period of Cover, or otherwise at our discretion. The Policy Holder's contact phone number and email address may be changed at any time during the policy duration.

Changes to Policy Holder details can be requested by contacting Prosura via email or over the phone.

## 4 CLAIMS

Your claim will be handled on the insurer's behalf by Prosura.

If you have an accident or your Rental Vehicle is stolen you must notify the Rental Provider (and the police or other relevant authority if required by law) as soon as possible and follow their reasonable instructions. If possible, please also take photos documenting the damage and incident.

If the Rental Vehicle has been damaged, the Rental Provider may put a hold on your credit card for the Excess Amount while they assess the cost to repair or replace the Rental Vehicle.

Once the damage cost has been estimated by the Rental Provider and if this estimate is less than the Excess Amount, they may reduce the charge on your credit card to the estimated repair cost. For example, if the Rental Agreement Excess Amount is \$4,000,

- the Rental Provider may first put on a hold on your credit card for \$4,000
- if the Rental Provider then estimates a repair cost of \$1,000, the Rental Provider may release \$3,000 from the hold on your credit card.

Claims can be made after the Rental Provider has finalised its repair or other charges, and you have paid for those charges and received any refunds that are due. In Nominated Driver not-at-fault, or other multi-vehicle incidents, this will generally occur after the Rental Provider's damage recovery processes are complete; this process can take many months. We may consider claims before the Rental Provider has completed its damage recovery processes at our discretion.

You must obtain a receipt from the Rental Provider for all charges you wish to claim reimbursement for.

If you expect to lodge a claim, please notify us with your intent to claim promptly, by initiating a claim online at [prosura.com/claims](https://prosura.com/claims), emailing or calling us.

To make a claim you must complete the online claims process at [www.prosura.com/claims](https://www.prosura.com/claims) and upload copies of the documents and proof of loss that we reasonably require to support your claim. We may require more information, if we do, we'll be in touch.

We may be unable to process your claim until all required documents are received.

If we suspect that you have paid for expenses which you were not responsible for under the terms of the Rental Agreement, for example, where you have been excessively charged for repairs, we may take investigative actions, including engaging a third party loss assessor to determine whether expenses charged by the Rental Provider were reasonable. If we determine that the expenses charged by the Rental Provider were unlawfully charged and recoverable by you, including where they were excessive or unreasonable, we will only indemnify you for reasonable charges.

Approved claim payments will be paid in New Zealand Dollars (NZD) by direct credit into the bank account nominated by the Nominated Driver who made the claim. Claimants will be responsible for fees and charges levied by financial institutions. Where you incurred expenses in a foreign currency, we will convert the loss into New Zealand Dollars using the rate of currency exchange that is the end of day market rate published by the Open Exchange Rates API for the date you were first charged for the damages. We will not pay interest on any claim or payment under this Policy.

Any Nominated Driver has the authority, as if they were a Policy Holder, to make a claim and direct claims payments.

### **GST and your claim**

All insured amounts are in New Zealand Dollars and include Goods and Services Tax (GST), if applicable. When you claim under the Policy with us, all amounts we pay will be inclusive of any applicable GST, up to the maximum benefit amount shown in this Policy Wording.

### **Our right of recovery**

After we pay a claim under this Policy, we can decide to take legal action in your name to recover money from the person or entity who caused the loss, damage or liability. You must give us all the help we need to do this. If we recover money that belongs to you and it is more than the claim that we paid or expenses we incurred in recovering it, we will pay you the recovered money after deducting amounts paid to you in connection with a claim and our expenses.

## **5 OTHER INFORMATION ABOUT YOUR POLICY**

### **You must give us accurate and complete information**

We would like to point out some of the important obligations you have. The correctness of all information provided, or statements made in relation to this policy or any claim under this policy is essential before we have any liability under this policy or pay your claim. It is important we receive all relevant information. This means that we need you to tell us everything you know, or could reasonably be expected to know, that may influence our decision to provide this insurance. If any circumstances change during the time we provide your insurance, it is important you tell us. This applies at time of inception/application and during the term of your policy. If you are in any doubt you should disclose information. If we are not informed, we have the option to decline any claim or avoid this policy from the date of change. Be truthful and correct in everything you tell us.

### **By purchasing insurance from us, you agree:**

- that information and notices we are legally required or authorised to give you in writing may be given by;
  - sending you a digital link by which you can access the information or notices, or
  - by delivering them digitally, including via email,but only where the process is permitted by law at the time we give you the information or notice;
- to receive from us the forms, correspondence, notices, and documents that we choose to send by digital link or by delivering them digitally, including via email or made available to you online; and
- to make every effort to update your Policy information, confirm transactions, and report claims via our online claims portal at [prosura.com/claims](https://prosura.com/claims).

### **How we determine your premium**

In order to calculate the Policy premium we consider many factors including duration of the rental period, vehicle type, rental provider, vehicle excess amount, pick up location, residencies of insureds, historical claims data for the product, the cost of providing and administering the Policy, the cost of providing legal liability cover, our profitability targets, the expenses we incur to sell policies and settle claims and government charges and taxes.

### **How we determine your premium**

The total premium displayed on your Certificate of Insurance includes any government charges, taxes, and levies, such as GST, stamp duty or emergency services levy that we are obliged to pay.

### **How we handle complaints**

Prosura welcomes every opportunity to improve customer experiences and encourages you to contact us if you're unhappy with our service or products. You can raise a complaint by contacting our Customer Service team. We will acknowledge your complaint within one business day of receiving it, or as soon as possible.

### **Internal Dispute Resolution (IDR) Process**

**Step 1** If we can't immediately resolve your complaint, we'll arrange for our Customer Resolutions team to contact you within two (2) business days. The Customer Resolutions team will work as quickly as possible to investigate your complaint in a fair and efficient way.

**Step 2** If the Customer Resolutions team can't resolve your complaint, it will be reviewed by our IDR Committee. The IDR Committee is made up of representatives from various parts of the business. We will review your complaint in an objective and fair way. The IDR Committee will send you a written IDR response no later than ten (10) business days from the date you first provided all the required information for your complaint. If the IDR Committee cannot meet this timeframe, we will tell you why.

### **External Dispute Resolution**

If you disagree with the IDR Committee's decision, you may access the Insurance & Financial Services Ombudsman Scheme of New Zealand (IFSO), which is our approved external dispute resolution scheme. This scheme is free and independent. We will provide you with a letter of 'deadlock' to provide to IFSO and you have two (2) months from the date of the letter of 'deadlock' to lodge your complaint with them. For more information or to access please call 0800 888 202 or visit [www.ifso.nz](https://www.ifso.nz)

### **Protecting Your Privacy**

We value the privacy of personal information and are bound by the NZ Privacy Act 1993 when we collect, use, disclose or handle personal information. We collect personal information to offer, provide, manage, and administer the many financial services and products we and our group of companies are involved in. Further information about our privacy practices can be found in our Privacy Policy that can be viewed on [prosura.com](https://prosura.com).

Your Personal Information may also be disclosed to some of our service providers who are located overseas. Who they are may change from time to time and we may need to disclose Personal Information to other countries not listed. At the date of this document our overseas providers include Singapore, New Zealand, United States, South Africa and the Philippines. You can contact us for a detailed listing.

By providing personal information to us about Nominated Drivers, you are representing that you are authorised by them to do so. You also represent that you have informed the nominated drivers and any other person whom you authorise to use your vehicle, of the terms of our Privacy Policy and they have consented to them.

## 6 GLOSSARY

**Basic Cover** means the basic insurance held by the Rental Provider to cover loss of or damage to the Rental Vehicle. Basic Cover may exclude damage to vehicle windscreens, tyres, internals, roof, undercarriage, extras, expenses incurred in connection with roadside assistance, loss of use, loss of keys, misfuelling and single vehicle accidents.

**Certificate of Insurance** means the document we give you which confirms that we have issued a Policy to you and explains the details of your cover. Where you have been issued with more than one Certificate of Insurance, for example, where you have modified your Policy, the most recent version of the Certificate of Insurance will supersede all previous versions.

**Excess Amount** means the maximum Excess Charge specified in the Rental Agreement.

**Excess Charge** means the excess charge you pay to the Rental Provider if the Rental Vehicle is accidentally damaged or stolen or otherwise involved in an accident while in your custody where the loss or damage is covered by the Basic Cover, subject to the terms and conditions of the Rental Agreement. Excess Charges may include charges for third party damages where specified in the Rental Agreement. Rental Providers use different terms for Excess Charges, these may include, damage liability fee, loss damage waiver, damage recovery fee and accident damage excess.

**Nominated Driver** means a person authorised by the Rental Provider to drive the Rental Vehicle, and whose name is listed on the Rental Agreement or any other legally binding authorisation document issued by the Rental Provider.

**Period of Cover** means the period of time for which the Policy is valid and is indicated on your Certificate of Insurance, it may also be identified as period of insurance.

**Personal Baggage** means your suitcases, trunks and similar containers including their contents and articles worn or carried by you. Personal Baggage does not include any Valuables, any bicycle, scooter, business samples or items that you intend to trade, passport or travel documents, electronic data, software, intangible assets, watercraft of any type, furniture, furnishings, household appliances, or hired items.

**Policy** means this Policy Wording, Certificate of Insurance and any written document we tell you forms part of your policy.

**Policy Holder** is the person named on the Certificate of Insurance.

**Prepayment** means a fee you were required to pay to a rental vehicle provider or travel agent to secure your rental vehicle booking, such as a deposit or a full payment in advance.

**Processing Fees** are expenses incurred in connection with the third party payment gateway used to process the purchase transaction.

**Qualifying Rental Vehicle** is defined in section 2.2, Eligibility Requirements and Conditions of Cover.

**Rental Agreement** means the legally binding agreement that you enter into with the Rental Provider to hire a Rental Vehicle.

**Rental Vehicle** means the Qualifying Rental Vehicle hired from a Rental Provider pursuant to the Rental Agreement.

**Rental Provider** means the provider who is a party to the Rental Agreement.

**Self Service Portal** means the Prosura online self service portal linked in your Policy confirmation email via the "Manage Policy" button and accessible via [prosura.com/my-policy](https://prosura.com/my-policy).

**Valuables** means all valuables including all electronics such as mobile phones, computers, tablets, cameras, watches, jewellery, furs, gold, silver, precious metals, gems, stones, money, cash, bank notes, currency notes, cheques, negotiable instruments.



Sales, general enquiries and claims

**0800 700 127**

You can lodge your claim online 24 hours a day at:

[prosura.com](https://prosura.com)

**Prosura Pty Ltd**

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This insurance is underwritten by

**Pacific International Insurance Pty Ltd**

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