Caravan Insurance

Change Summary

Important changes

This change summary applies if you have a policy under **AMI Caravan and Trailer Insurance AMI0066/9** that started before **14 December 2025**.

When your caravan policy renews, it will renew on the new **AMI Caravan Insurance Policy Wording AMI1848/1.**

This document does not form part of your insurance contract. It provides an overview of the most important changes to your policy, which include a number of new and updated benefits as well as new and updated terms and conditions. These changes will take effect from your next policy renewal date on or after **21 April 2026**.

What do you need to do?

1. Check Part 1 of this document and decide whether you need to take any action.
2. See Part 2 of this document for a summary of your new policy.
3. Read your new policy wording at **ami.co.nz/policy-documents**, go to the 'Vehicle' section then select the 'Caravan Insurance' policy wording and refer to the relevant sections.

If you have any questions about your cover, please contact us on **0800 100 200** or go to **ami.co.nz/contact** and we will be happy to help.

AMI Insurance is a business division of IAG New Zealand Limited.
The availability of insurance cover is subject to your application being approved. Terms, conditions and exclusions apply.

Part 1: You may need to take action

What you need to know	What you need to do
Caravan use we cover and do not cover This policy does not cover your caravan while it's used for the following: • to earn any income • for hire, including a hire arrangement between private individuals • in any type of motor sport, race, or pace making, including any speed test, reliability or other trial • on any racetrack, including for driver training or track days.	Contact us if you use your caravan for these purposes.
What we pay for a total loss The most we pay is limited to the market value of your caravan, or your sum insured if that is less. We may have adjusted your sum insured to factor in caravan value changes in the wider market. However, the adjustments we make to your sum insured do not account for your unique caravan or the accuracy of your chosen sum insured when your policy began.	Check your sum insured in your Policy Schedule and contact us if changes are needed. The amount we set may not reflect the actual value of your caravan, including its accessories and modifications. You know your caravan best and you are responsible for the sum insured that applies to your policy.
Changes to Contents of your caravan **Optional benefit now automatic** We now automatically cover sudden and accidental loss to certain items used with and stored in your caravan up to $1,000 or a different amount shown in your new Policy Schedule. This includes items such as removable furniture or furnishings, household appliances that are not permanently installed, and camping equipment such as a camp stove and camping furniture. **Your limit may have changed** If your previous Policy Schedule showed you had purchased 'Cover for caravan contents', the Contents limit in your new Policy Schedule may be different to your previous amount of cover.	Check your new policy wording for the full details of items covered and not covered under this benefit and check the Contents limit in your new Policy Schedule. Contact us if you need to change the Contents limit, if you need to arrange cover for your personal effects, or for more information. The amount set for your Contents limit may not reflect the actual value of the items in your caravan that are covered under the 'Contents of your caravan' automatic benefit. You know your items best and you are responsible for the limit that applies to your policy.

What you need to know	What you need to do
Personal effects no longer covered Cover for your personal effects is no longer included in this benefit. This means items such as clothing, jewellery, mobile phones, laptop or tablet computers, sports and fishing equipment, including bicycles, are no longer covered.	
New optional benefit **Excess-free glass** This new optional benefit provides excess-free cover for the windscreen or external window glass of your caravan.	Contact us if you want to purchase this optional benefit. See the summary of this option in 'Part 2: Summary of your new policy' and refer to your new policy wording for details.
Changes to discounts Some discounts, such as the No Claim Bonus and Multisaver discount, are no longer available, instead you will receive a fair price upfront.	Go to **ami.co.nz/upfront-price** for more information about these changes.

Part 2: Summary of your new policy

We have summarised the cover available under the new Caravan Insurance policy below. However, this is a summary only. Make sure to read your new policy wording. It is important that you understand the full details of what you are covered for, as well as the exclusions, conditions and limitations that apply. This summary does not form part of your insurance contract.

Automatic cover and benefits These are automatically included in your Caravan Insurance policy.	
New caravan replacement After a total loss claim, we'll replace some caravans with a new one of the same make and model if it was less than 24 months old	✓
Completion of journey Includes alternative accommodation, temporary repairs and transport costs	✓
Contents of your caravan Cover for certain items, up to $1,000 per event (unless your Policy Schedule shows a different amount for 'Contents')	✓
Excess protection If the identified driver of another vehicle causes damage and we establish they were completely at fault	✓
Fire extinguisher replacement or refilling	✓
Methamphetamine contamination	✓
One incident – one excess Applies to your boat, car, caravan, contents, home, landlord's, motorcycle, motorhome, residential contract works or trailer policy, at the same address	✓
Replacement of keys and locks	✓
Storage of your caravan	✓
Temporary cover for additional or replacement caravans Cover for up to 14 days at purchase price subject to conditions	✓

Towing We pay to move your caravan to a safe place if it's untowable: • following covered loss or damage to your caravan • if you become ill or injured while towing your caravan and none of your passengers can tow your caravan for you • following loss or damage to the towing vehicle.	✓
Section one – optional benefit This benefit is available to purchase under your Caravan Insurance policy.	
Excess-free glass Cover for accidental damage to the windscreen or external window glass in your caravan without paying an excess	Available to purchase

Other important things to know

Section	What is new
What we mean by 'your caravan', 'accessory' and 'modification'	Clarification that 'your caravan' includes its: • standard tools supplied by your caravan's manufacturer or similar substitute tools • fixtures and fittings, such as kitchen and bathroom fixtures, built-in furniture and built-in appliances, such as ovens and fridges • furnishings that are supplied with the caravan when it is purchased or sold, such as curtains, squabs and mattresses • accessories or spare parts in or on your caravan • accessories that have been temporarily removed from your caravan for security purposes, cleaning or servicing • modifications. You no longer need to tell us about modifications to your caravan. Modifications are covered without needing to be listed in the Policy Schedule. However, we do not cover modifications to your caravan that prevents it from being roadworthy or compliant with relevant safety standards, such as electrical or gas standards.
Section one – cover for your caravan What we pay for a total loss	If you pay the premium by instalments and your caravan is a total loss, we deduct any premium you owe us up to the end of the period of insurance before we settle a total loss claim. This is because we agreed the premium at the start of the period of insurance, and you must pay the premium in full, whether you pay in one lump sum or by instalments.
Section one – cover for your caravan When a part is not available	If a part or tool is not available from a supplier based in New Zealand, we may choose to pay the reasonable cost to replace it with one of similar quality and capability, and in the same general condition as it was in just before the loss.
Section one – cover for your caravan Your contribution to improvements or repairs for damage not covered under your policy	We may ask you to contribute to the cost of repairs that either: • put your caravan in a better condition than it was in just before the loss or damage • is not covered under your policy but is necessary to make your caravan roadworthy or compliant with relevant safety standards, such as electrical or gas standards. If you do not agree to contribute, we pay you the cost of covered repairs excluding the cost of these repairs not covered under your policy.

Section	What is new
Exclusions – what we do not cover	New exclusions: • Defects and faults • Pre-existing damage • Undamaged parts • Communicable disease • Computer systems • Sanctions • Seepage, pollution or contamination • Weapons. Updated exclusions: • Breakdown or failure – For fixtures, fittings and accessories of your caravan or items covered under 'Contents of your caravan' 15 years old or newer we no longer exclude loss or damage from burn out of any mechanical, electrical or electronic equipment, or its parts, where the burn out is caused by an external force. • Tyres – We cover tyre damage resulting from any loss or damage for which we accept a claim. Previously, tyres were covered for specific events only. • Liability – No cover for liability in connection with any of the following: - the ownership, use or maintenance of any caravan within the restricted area of any airport - loss to property being carried by or loaded into or unloaded from any caravan, including property that belongs to a passenger in the towing vehicle. • Electronic data – We pay the reasonable cost to restore, reset or reprogramme electrical or electronic hardware components and systems of your caravan if these items are damaged as a result of any loss or damage for which we accept a claim. • Illegal, unsafe or unroadworthy – No cover for illegal use or in a condition that would not meet a Warrant of Fitness or Certificate of Fitness standard or relevant electrical or gas safety standards. Clarification that this exclusion does not apply if your caravan has been stolen and a police report has been filed.

Thanks for insuring with AMI.

Call us on **0800 100 200**
or visit ami.co.nz

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