

ENJOY OFF-ROADING IN YOUR 4WD?



....BUT IS YOUR VEHICLE INSURED WHILST
DOING SO?

PROBABLY NOT!

The standard motor vehicle policy does NOT cover your 4WD for off-road, club events or activities.

Have you received confirmation in writing from your insurer that they will cover your vehicle for off-road club activities and events? You'll need it. What the young receptionist 'thinks' you're covered for won't stack up when the proverbial hits the fan. Check the exclusions and general policy conditions.

The 4WD Association has arranged a very comprehensive 4WD cover which is specifically designed for 4WD owners who want to drive off-road and participate in club events knowing that their vehicle is covered.

The following is an extract from an insurance specialist (auditing of complex insurance claims) who works for MSM Loss Management:

"Most 'off the shelf' motor vehicle insurance policies will exclude cover should an accident happen in this instance ...this product is particularly well suited for its purpose ...purchasing a specialised insurance product I was aware that the insurer would be taking on a more extensive risk therefore I was prepared to pay a significantly larger premium than I was paying before. It came as a surprise when you advised what the premium would be. In fact I recall asking you 'Is that all?'"



Phone us now (09) 827 7266

PO Box 1412, Shortland Street, Auckland,
Email insure@barley.co.nz Website barley.co.nz

This exclusive 4WD Policy is only available through Barley Insurances Limited.

NEWS FROM THE FIRE FRONT FOR 4WD ENTHUSIASTS

RURAL FIRE SERVICES LEVY

You may have noted in recent publications that we highlighted the point that Motor Vehicle Insurance - including the exclusive Barley Insurances Ltd 4WD cover - does not cover levies imposed under the Rural Fire Services Act.

Most people aren't aware of how the Rural Fire Services Act works so to clarify the situation, we will give you two scenarios.

Scenario 1

Your vehicle goes off the road or your hot exhaust causes a fire in the forest. **In this particular instance your motor vehicle policy will pay for the costs** associated with putting out the forest fire, up to the maximum limit of indemnity under the motor vehicle liability section.

Scenario 2

You are in a wilderness area or the bush on your own, totally unaware of a fire which is being extinguished by the Forestry Department or Fire Service. This fire is within a 5 mile radius of your location and you - along with other people who are in the area - have been noted by the Forestry Department as being in this region at the time.

Under the Rural Fire Services Act, simply because you were within the region of the fire (not caused by you) you, along with all the other people in the area at the time, **will get charged with the cost of extinguishing that fire**. If there are 10 people in the area, the cost is split 10 ways. If you are the only one in the area - the cost is all yours. This is **not covered by your motor vehicle policy** or by any other policy available in the market.

THE GOOD NEWS

is that we at Barley Insurances have identified this major exposure and we have a supplier who is prepared to cover this levy to a maximum value of \$500,000 and an excess of \$500 each and every claim – this is an exclusive to 4WD members. The premium is **only \$60 + GST**.

We trust that you will immediately recognise the benefits of having this cover which is not available through any other insurer.



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