



# CHOOSE A BETTER ROAD *with* CAMPER CARE

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## The Camper Care Income Protection Policy Extension

Exclusively for Camper Care customers who have  
their vehicles within the Mlghway platform.



**Camper Care**  
Motorhome & Caravan Insurance

## Introduction

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**Extension attaching to and forming part of Camper Care V2 policy and Highway Rental Insurance Policy to provide cover for lost income arising from damage to a vehicle which is insured under the Camper Care V2 Policy or the Highway Rental Insurance Policy.**

We will indemnify **you** for **your lost income** if **your vehicle** is damaged as a result of an **accident**, and if solely as a result of that damage, **your vehicle** is deemed by **us** and Highway to be no longer safe to drive.

We will only do this in the following circumstances:-

1. A claim has been admitted under **your** Camper Care Insurance Policy for the damage, or
2. A claim has been admitted under the Highway Rental Insurance Policy for the damage, and
3. As a result of the damage, Highway are unable to meet their written obligations to provide **your vehicle** to a hirer whether as a result of damage which occurs prior to the commencement date of the hire or as a result of damage that occurs during the period of the hire.

The maximum amount payable in any 12 month **period of insurance** under this Extension is the Loss of Income Sum Insured.

## Loss Mitigation

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1. If it is possible to provide temporary repairs to **your vehicle** to allow the hirer to continue with their hire and to mitigate **your** losses, **we** at **our** absolute discretion may undertake to pay for the cost of those repairs.
2. If following damage to **your vehicle** Highway is able to negotiate a discounted daily rate for the continued use of the **vehicle**, **your** claim for **lost income** will be adjusted to take this into account.

## Claim Settlement

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In the event of a claim being admitted under **your** Camper Care Policy or under the Highway Rental Insurance Policy **we** will require Highway to provide the following information to allow **us** to settle **your** claim:-

- Proof of any confirmed booking of **your vehicle** that existed when **your vehicle** was damaged and was no longer safe to drive, and
- Proof that that booking was fulfilled by Highway by providing an alternative vehicle, and
- Written confirmation from Highway of the amount **you** would otherwise have been paid had the damage not occurred, and
- Any additional information **we** may reasonably request.

## Definitions

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Definitions explain words frequently used in the Camper Care Policy and the Highway Rental Insurance Policy, including this Extension. Defined words are shown in bold.

**In respect of this Extension only the following definitions apply:**

### **Damage.**

Damage includes any and all damage to any part of the **vehicle** for which a claim has been accepted under **your** Camper Care policy or the Highway Rental Insurance Policy.

### **Vehicle.**

Vehicle means a recreational vehicle (RV) that has been registered on the online platform provided by Highway.

### **Lost Income.**

Lost Income means the amount by which the payment **you** receive from Highway for the hire of the **vehicle**, falls short of the amount **you** would otherwise have been paid had the damage not occurred.

Whatever **YOU NEED**  
**WE'VE** *got* **YOU**  
**COVERED.**

**Free phone**

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**Find Camper Care online:**

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[campercare.co.nz](http://campercare.co.nz)

**mighway**

LET THE JOURNEY UNFOLD



**Camper Care**  
Motorhome & Caravan Insurance