



# Our Policy is Changing.

WE'VE SIMPLIFIED OUR POLICY TO MAKE  
UNDERSTANDING OUR COVER EVEN EASIER.



**From 1 December 2025, our new policy wording comes into effect.**

All valued Covi clients will move on to this policy at renewal. However, in the meantime, you will automatically receive these great benefits if you were to make a claim. Learn more about the strength of our policy and how these changes might affect you inside.



**0800 805 965**

**covi.co.nz**

# Your Trusted Cover.

## Key Dates.

### Existing policyholders

- From 1 December 2025, all existing Covi clients will receive the benefit of either the existing or new policy wording, whichever is more favourable in the event of a claim. At renewal, Covi clients will automatically move on to the new wording.

### New policyholders

- From 1 December 2025, any new cover taken out will be on our new and refreshed comprehensive policy wording.

### What does this mean for you?

We've strengthened our offering and have made our policy wording easier to understand. This means there have been changes to some of the terms, limits, and conditions you are used to.

You will need to read our new policy wording to ensure you understand what you are covered for. Scan the QR Code to read and understand our **Difference in Conditions**, new **Policy Wording** and **Change Summary**.



### We're giving away \$1,000 worth of fuel to celebrate\*

To celebrate our updated policy wording, we're giving away \$1,000 worth of fuel!

Existing Covi clients don't have to do anything, you're automatically in the draw to win \$500 worth of fuel.

Not a Covi client? Simply get a quote before the end of January 2026, and you'll be in the draw for another \$500 fuel prize. Visit [covi.co.nz/policy](http://covi.co.nz/policy) to request a quote or call us on 0800 805 965.

\*Visit [covi.co.nz/policy](http://covi.co.nz/policy) for full terms and conditions.



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## Designed by Members, for Members.

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I'm Sharron King, the president of the NZMCA, a member for over 35 years, and my membership number is #4078. Covi has been the Club's insurance scheme for many years, and they are such experts in what they do.

It is important for me to know that our members are getting what they need from our insurance scheme, and that we are putting our members in safe hands.

Covi is more than just a partner, we trust them.

”

**Sharron King**  
PRESIDENT, NZMCA



# Protect Your Vehicle with the NZMCA's Own Insurance Scheme.

Our comprehensive policy has been designed by NZMCA members, for NZMCA members.

## AGREED VALUE



Covi is the only specialist RV insurance provider to offer you genuine Agreed Value for five years based on your purchase price or a valuation.



## FIXTURES, FITTINGS & AWNINGS

You receive automatic cover for permanent fixtures and fittings including but not limited to furnishings, TVs, generators, radios and awnings.



## KEYS & LOCKS

If your vehicle keys are lost, stolen, or duplicated without permission, we will cover the cost of replacing the keys and locks, up to a maximum of \$5,000.



## FUEL PROTECTION

With a generous limit of \$10,000, we'll cover accidental loss to your vehicle if the emission control system is affected by fuel or fuel additives.

Full policy terms, limits and conditions apply. Please visit [covi.co.nz](http://covi.co.nz) to read the full policy wording.

## TOWING



Towing costs are covered up to \$500 following a mechanical breakdown, less a \$100 excess.



## GLASS

There is no excess on window glass claims for vehicles insured for less than \$400,000. This includes your vehicle's windscreens, windows, sunroofs, headlights, taillights, indicator lights, mirror glass or any glass alternatives such as Perspex.



## RV-SPECIFIC CONTENTS

\$10,000 of RV-specific contents insurance is automatically included. If your RV is your permanent place of residence, Covi can also offer additional contents insurance.



## ROADSIDE ASSIST

Wings Roadside is an optional extra that provides you with peace of mind when you are adventuring around New Zealand, 24 hours a day, 365 days a year.



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

# NZMCA & Covi – Trusted Partners for Over 15 Years.

## A note from Bruce Lochore, CEO of the NZMCA

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Newly appointed NZMCA CEO Bruce Lochore had barely got his feet under the desk in National Office in September 2012 when disaster struck.

In the early hours of Friday, September 28, 2012 a massive fire at a Paeroa storage facility destroyed 14 motorhomes, 10 of which were insured with the NZMCA's insurance partner, Covi Insurance.

Suspected to have been caused by an electrical fault in the storage facility's air conditioning system, it was the worst fire in the club's history and those affected looked to the Association for leadership. What happened next made an indelible impression on the new CEO.

"That same day Covi appointed a claims handler and a process was set up to manage the event," recalls Bruce. "On Monday, October 8, just over a week after the fire, the first settlement payment was made and Covi went on to pay out close on a million dollars in the next few days."

"That was my first involvement with Covi Insurance," he says, "and twelve years later, the impression their response made on me at that difficult time still fills me with confidence about their ongoing ability to meet our members' needs."

"We've all had to deal with insurance companies – and at times it isn't easy. So, to see how Covi dealt with the aftermath of the Paeroa fire in a way that I'd never seen before has stuck with me and gives me the confidence to talk to our members about how valuable they are to us as partners."

Now foremost amongst the NZMCA's Trusted Partners, Covi Insurance is still not only living up to

that status but also playing a major role in financially supporting the Association's activities.

"We run the NZMCA operation on a profitable basis and we end up having some money in the bank," explains Bruce, "but all of the extra programs we do are funded by the money we generate from our partners.

"Covi are our most significant partner and I don't take their contribution for granted because two or three years ago we faced huge pressures from the claims losses we incurred. Once Covid hit, our members' accident rate went through the roof. We had an increase in claims and an increase in costs for those claims in a high inflation environment.

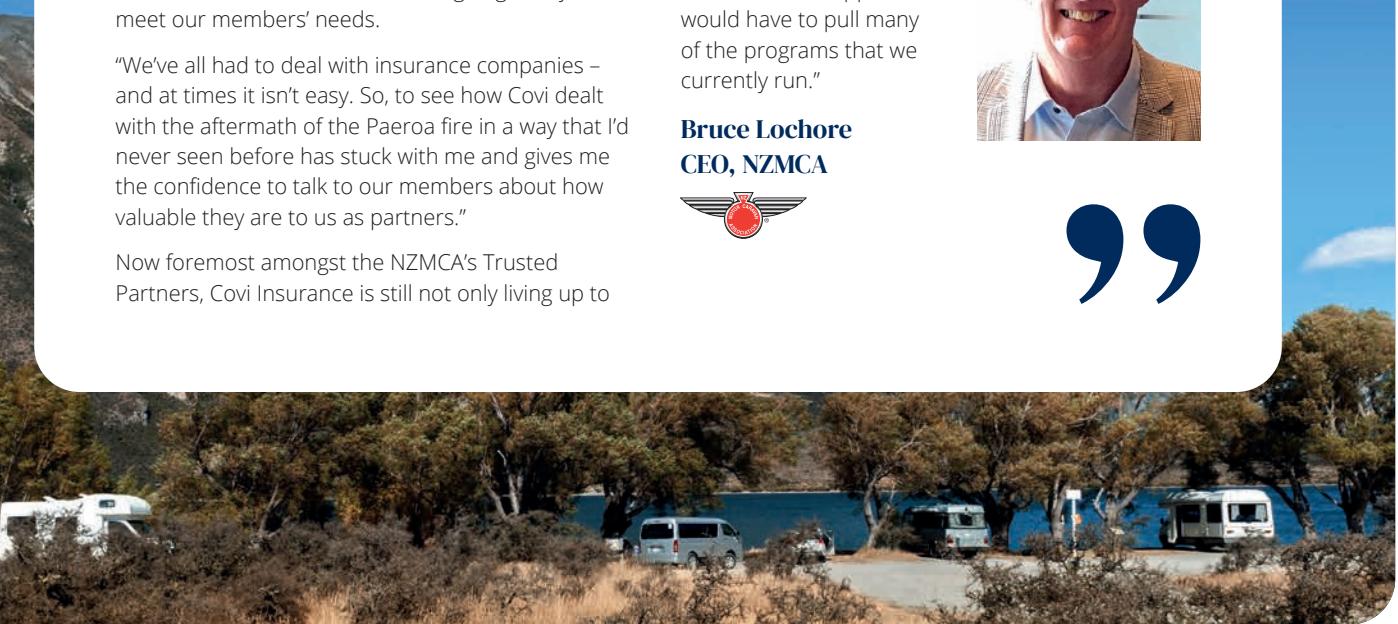
"Fortunately Covi's expertise saw us navigate this tricky environment and the severe weather events that followed. However, as a club we have to take more responsibility for our own driving: we all think we're great drivers but we back into things every day.

"It's vital that we improve that to lower the claims frequency our insurance partner faces, because without Covi's support we would have to pull many of the programs that we currently run."

**Bruce Lochore**  
CEO, NZMCA



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# NZMCA & Covi – Trusted Partners for Over 15 Years.

## Covi's Key Role

Covi Insurance has recently celebrated its 15th anniversary as a Trusted Partner of the NZMCA. The partnership was established back in 2009 and in the years since Covi has not only paid out more than \$100 million in members' claims but also played a key role in supporting and helping fund the Association through the fastest period of growth in its nearly 70-year history.

In 2009, when the partnership started with Covi, the NZMCA had 39,082 individual members – 15 years later that number has tripled to close on 120,000.

In 2009 the NZMCA had just 14 member-only parks – 15 years later that number has more than quadrupled to 61.

In 2009 the NZMCA's total asset value was \$4,298,865 – 15 years later it is more than six times that. In that time, Covi Insurance has also supported

the Association in initiating many other programs and member benefits.

All this is a far cry from the NZMCA insurance scheme's humble beginnings way back in 1958 when members started their own scheme which (as it is today) was designed by NZMCA members for NZMCA members.

Initially enthusiastic members ran the scheme themselves but as the scheme grew the leadership of the time realised it needed to be handed over to an experienced insurance partner.

The role went through several hands until a leader in the insurance market, Rothbury Insurance Brokers, established Covi Insurance in 2009 and they have since brought a whole new level of ability and experience to insuring members' motorhomes and caravans.



# NZMCA & Covi – Trusted Partners for Over 15 Years.

## You Get What You Pay For

As with most things in life, you get what you pay for when it comes to vehicle insurance.

Shop around and you'll always find a cheaper offer; but whether that offer meets your needs when 'it hits the fan' is another matter.

Keen to ensure that none of their members suffer that disappointment, the NZMCA's brief to Covi Insurance has always been to make sure their cover adequately protects the members' vehicles. If you are with Covi NZMCA Insurance you will either be on their agreed value or market value policy and your sum insured will NOT be automatically altered each year. Here's how the two coverage types differ:

### Market value

This is the amount you believe your vehicle to be worth at that time of insuring and an annual premium is offered based on this value (and other factors).

In the event of a total loss claim (where your vehicle is written off) you are paid out the pre-accident market value as determined by an assessor, up to (but not more than) the value you have insured it for. Market value, simply defined, is the amount you could have sold the vehicle for immediately prior to the incident.

### Agreed value

Covi NZMCA Insurance is proud to offer agreed value that is locked in for five years with no depreciation or market value component.

Proof of value is required prior to insuring on this basis – in Covi's case a valuation carried out by one of their approved valuers or simply proof of the purchase price of the vehicle.

This amount is then set in place as an agreed value for five years – so in the event of a total loss, you know that is the amount that will be paid out.





## Ready to Find Out More?

If you would like to get a quote, or have any questions about our comprehensive cover, get in touch with the friendly team on **0800 805 965** or visit [covi.co.nz](http://covi.co.nz)

SCAN TO  
LEARN MORE!



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