Classes of Insurance Available – Courier Scheme 2023/2024

The Courier Cover insurance package is designed to meet all contractual insurance requirements with New Zealand Post and DHL Express couriers with other courier-business related covers and extensions available. Below is an overview of the main features provided under the Courier Cover insurance package, contact information and answers to common questions.

INSURANCE COVERAGE TO MEET YOUR CONTRACTURAL OBLIGATIONS WITH NEW ZEALAND POST LIMITED				
Policy	Limits	Standard Excesses	Description	
Commercial Motor Vehicle	\$10,000,000 with \$1,000,000 for airside liability	Owner driver: \$1,250 Approved Additional Driver: \$2,500 Contracted 40hrs+ driver: \$1,250 on receipt of signed contract only . Standard relief driver terms will apply until then. Unnamed Driver; \$5,000 excess or as otherwise specified	Covers you for accidental damage incurred to the insured vehicle and liability to third-party property.	
Sign writing / Wraps cover	Cover is capped at \$5,000. This is an optional cover only.	Not Applicable	Covers you to the maximum amount specified for re-instating necessary signwriting, artwork or wrap.	
Loss of Use Extension	Option 1 – \$500 per week for 4 weeks. Capped at \$2,000.00 Option 2 – \$750 per week for 4 weeks. Capped at \$3,000.00 Option 3 (not available Rural Post and Contract Posties) – \$750 per week for 6 weeks if using an IAG approved repairer. Capped at \$4,500.00. Client must use an aligned repairer only for Option 3	7 days' stand down – in addition to cover term	Reimburses you for the cost of hiring a rental van due to an event where a claim has been made and the claim has been accepted.	
Windscreen Cover	Not applicable	Excess \$150 for replacement and repairs are free (unless you have any imposed terms)	Contact us for your policy number details and aligned repairer list.	
General/Public Liability	Limit \$2,000,000 any one loss	Excess \$500	Covers you for liability arising from claims for third party bodily injury or property damage.	
Statutory Liability	Limit \$1,000,000 any one loss, and in the annual aggregate	Excess \$500	Covers you for fines or penalties imposed for unintentional breaches of certain statues.	
Carriers Liability	\$2,000 any one unit, \$250,000 any one conveyance	Excess \$250	Covers you for liability fo accidental loss to goods that you're contracted to carry in connection with the business.	
Scanner Cover, Mobile Phone Cover & Panniers	\$2,000 per scanner \$1,000 per scanner \$500 per Pannier, up to \$1,000 (Two paniers Per bike only)	Excess \$500 Excess \$350 Excess \$200	Covers accidently physical loss o damage, this includes theft and breakage.	
Motorcycle and E-Bike Cover	\$5,000 (higher coverage required is subject to referral)	Excess \$500	Covers accidental physical loss o damage, this includes theft and breakage.	

For a full list of policies and excess terms, please contact Kishori Vadhyar / Aidan Houchen at Aon insurance directly.

Please note: this insurance does not extend to cover you for any other occupations or carrier duties outside of your NZ Post or DHL Express Contract.

Please contact Aon if you have any other business activities / occupations for which you require cover.





COMMON QUESTIONS AND CONTACT INFORMATION

First ContactKishori Vadhyar DDI: DDI: T +644 819 4072 M +64 27 21 81 3414 Email: Kishori Vadhyar, Aon New Zealand, PO Box 2485, Wellington 6011Second ContactAldan Houchen DDI: T +644 819 4093 M +64 027 278 7380 aldan houchen DDI: T +644 819 4093 M +64 027 278 7380Aldernative ContactClci Zheng DDI: Mobile: Email: Maldan Houchen DDI: T +644 819 4093 M +64 027 278 7380Alternative ContactClci Zheng DDI: Mobile:<	Contact Aon			
Email:Kishori Vadhyar, Aon New Zealand, PO Box 2485, Wellington 6011Second ContactAldari Nouchen DDI:Aldari Nouchen DDI:T +64 4 819 4093 M +46 027 278 7380Email:aldan houchen@aon.comAlternative ContactCicl Zheng DDI:Account Wanager, Aon NZMobile:+64 27 553 1952Email:cicl Zheng@aon.comTeam Emailnucleount Wanager, Aon NZMobile:+64 27 553 1952Email:cicl Zheng@aon.comTeam Emailnucleount Wanager, Aon NZMobile:+64 27 553 1952Email:cicl Zheng@aon.comHow do I get a quote?Please contact Kishori Vadhyar / Aldan Houchen at Aon and we will send you an application form to complete. Once you have filled in the form, please return it to Aon via email or post. We will contact you if further information is required and on completion of the form, will then forward it to XIZ for terms.How long am Lowered for?You are covered month-to-month as your premiums are received. Your insurance policy is a rollover policy with the annual renewal date on 1 September. You will be issued with an updated policy schedule showing the adjusted terms, and cover will continue unless you request cancellation.How long am Lowered for?You are covered month-to-month as your premiums are received. Your insurance policy is a rollover policy with the annual renewal date on 1 September. You will be issued you any credit to annual renewal date on 1 September. You will be issue also send a signed copy of their surance?How long am Lowered for?You are covered month-to-mont has your premiums are received. Your insurance policy is a rollover policy with the annual renewal date on 1 September. You w	First Contact	,		
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