

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 statutes.
Carriers Liability	\$2,000 any one unit, \$250,000 any one conveyance	Excess \$250	Covers you for liability for 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 panniers Per bike only)	Excess \$500 Excess \$350 Excess \$200	Covers accidentally physical loss or 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 or 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.

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COMMON QUESTIONS AND CONTACT INFORMATION

Contact Aon First Contact	Kishori Vadhyar DDI: T +64 4 819 4073 M +64 27 318 1341 Email: kishori.vadhyar@aon.com Address: Kishori Vadhyar, Aon New Zealand, PO Box 2485, Wellington 6011
Second Contact	Aidan Houchen DDI: T +64 4 819 4093 M +64 027 278 7380 Email: aidan.houchen@aon.com
Alternative Contact	Cici Zheng DDI: Account Manager, Aon NZ Mobile: +64 27 553 1952 Email: cici.zheng@aon.com
Team Email	nz.eclcourier@aon.com
How do I get a quote?	<p>Please contact Kishori Vadhyar / Aidan 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 NZI for terms.</p> <p>We will issue you a quote with some paperwork that you will need to complete and return, should you accept. We will then issue a certificate of insurance for NZ Post (and any financially listed parties) along with your policy schedule with other helpful documents and information.</p>
How long am I covered 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 do I pay for the insurance?	Premiums are paid via direct debit on the 20th of the month, or the following business day. If you need to cancel, you will be charged a final payment for any balances overdue or refunded with any credit.
What do I do if I need to add a driver to my cover?	To begin this process, simply fill in an Additional Driver form and return it to Aon via email or post. If your driver is a full-time employee and they are contracted for 40+ hours, <u>please also send a signed copy of their contract for improved full-time employee excess terms.</u>
What do I do if I think I need to lodge a claim?	To begin this process, simply fill in a claim form and return it to Aon via email or post. We will process the claim and you will receive a response from NZI shortly thereafter.
What other insurance policies are available?	Please contact Kishori Vadhyar/Aidan Houchen at Aon and we will discuss this with you.
I need a form, or a policy number and I cannot get in touch with Aon; what can I do?	If you need access to forms or insurance information on weekends, after business hours or on public holidays please visit Courier Cover web page link as below. No credentials required to download the forms. https://www.aon.co.nz/CourierCover-Insurance-Scheme-Documents
Who do I contact if I have insurance related questions?	Please contact Kishori Vadhyar or Aidan Houchen at Aon. If both the contacts are not available, please call our Wellington office for someone that can help on 0800 49 45 77