

# ARC-COVER Coverage Summary

The ARC-Cover insurance package has been specifically developed for the Authorised Relief Couriers ("ARC") who are contracted by New Zealand Post Limited. Aon New Zealand (world leaders in risk and insurance services) arrange this cover and ensure that it meets all your contractual insurance requirements with New Zealand Post Limited.

Below is an overview of the covers provided under the ARC-Cover Insurance package. Please note this policy is designed specifically for ARC's therefore it caters to you working on and off for NZ Post.

## INSURANCE COVERAGE TO MEET YOUR CONTRACTUAL OBLIGATIONS WITH NEW ZEALAND POST LIMITED

General/Public Liability	Limit \$2m any one loss	Excess \$500	Covers you for liability arising from claims for third party bodily injury or property damage
Statutory Liability	Limit \$1m 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

Please note this insurance does NOT extend to cover you for any other occupations or carrier duties outside of your NZ Post Contract as an Authorised Relief Courier (ARC). Please contact Aon if you have any other business activities / occupations that you require cover for.

## PROCESS OF ARRANGING INSURANCE THROUGH ARC-COVER

### Contact Aon

Kishori Vadhyar  
Account Broker, Aon New Zealand  
DDI: 04 819 4073  
Mobile: 027 318 1341  
Email: [kishori.vadhyar@aon.com](mailto:kishori.vadhyar@aon.com)  
Address: Kishori Vadhyar at Aon New Zealand, PO Box 2485, Wellington 6011

Alternate Contacts: Aidan Houchen, Account Broker, Aon NZ  
[aidan.houchen@aon.com](mailto:aidan.houchen@aon.com)  
04 819 4093  
027 278 7380

Cici Zheng, Account Executive, Aon NZ  
[cici.zheng@aon.com](mailto:cici.zheng@aon.com)  
04 819 4037  
027 553 1952

Office Phone: 0800 49 45 77  
Courier Cover team Email: [nz.eclcourier@aon.com](mailto:nz.eclcourier@aon.com)

### How do I get a quote?

Please contact Kishori / Aidan at Aon and we will send you an application form to complete. Once you have fully completed the form, please return it to Aon via email or post. Once we have reviewed the information on the application form, we will provide you with a quote.

The minimum policy period is 3 months.

### How long am I covered for?

We have structured the insurance policy to allow you to be working 'on and off' for NZ Post as many times during that continuous 3-month period. For example, if you require the insurance to start on 1 September 2020, you are covered up until 1 December 2020. You are required to advise us if you need the insurance extended past 3 months.

If you know that you will require cover for more than 3 months, please just advise us.

### How do I pay for the insurance?

Premium for ARC Cover is paid via Direct Debit, Manual DD form to be completed and provided to Aon

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<b>What do I do to Cancel my Insurance</b>	Please notify Kishori / Aidan or AON if you want to cancel your insurance and this is not automatic after 3 months.
<b>What do I do if I want to accept the quote?</b>	Please advise Kishori / Aidan at Aon, and we will issue you a Certificate of Insurance
<b>Will my insurance expire?</b>	No, the insurance will not automatically expire at the end of your policy period. You have to notify AON after three months to cancel the policy. It is important that you check the documentation issued to you by Aon to ensure you're aware of your policy expiry date. If you require an extension of cover, you need to advise us by contacting Kishori / Aidan at Aon prior to the expiry date of your insurance.
<b>What do I do if I think I need to lodge a claim?</b>	Please advise Kishori / Aidan at Aon, and we start the claims process
<b>What other insurance policies are available?</b>	Please contact Kishori / Aidan at Aon and we will discuss this with you
<b>Who do I contact if I have insurance related questions?</b>	Please contact Kishori / Aidan at Aon and we will discuss this with you