

The University's insurance policies cover the following for clubs that are registered with Victoria University of Wellington.

Motor Vehicle Insurance

i. University Vehicle

The University's motor vehicle policy will cover the use of a University vehicle (does not include the VUWSA vehicle), providing that:

- it is being used for a University club activity,
- drivers are driving within the terms of their license,
- they do not break any laws, and
- the vehicle is suited for the terrain it is being used on

ii. Rental vehicle

a. Domestic

The University's motor vehicle policy will cover the domestic rental, providing that:

- it is being used for a University club activity,
- drivers are driving within the terms of their license,
- they do not break any laws, and
- the vehicle is suited for the terrain it is being used on

b. International

There is no insurance available for international rental vehicles. Travellers are advised to take out comprehensive cover provided by the rental car company. The cost of taking out the insurance is the responsibility of the club.

iii. Infringements

Parking fines and traffic infringements are the responsibility of the club and will not be reimbursed.

iv. Insurance Excess

Any excess applied against an insurance claim is the responsibility of the club to cover.

- Standard excess: 1% of the insured Vehicle's declared value minimum \$500.
- Under-age additional excess if the driver is 21 to 24 years of age inclusive: \$500
- Under-age additional excess if the driver is under 21 years of age: \$1,000

General Liability and Professional Indemnity Insurance

The General Liability policy covers clubs' legal liability arising from third party personal injury or property damage and has an excess of \$1000.

The Professional Indemnity policy covers claims arising from any breach of professional duty during a club's activities (for example, the giving of professional advice, or unintentional defamation) and has an excess of \$20,000.

Exclusions

There is no cover if club directors/executive members are sued for a wrongful act in their role.

There is no cover for loss or damage to club property.

There is no cover for High-Risk Activities. Examples below are not a complete list, and any activity not listed but deemed to be high risk will not be covered.

- flying, or aerial activities other than as a passenger in an aircraft licensed to carry passengers; or
- training for and/or participating in Professional Sport of any kind; or
- hunting of any sort, racing of any sort (other than on foot), playing polo, rodeo, contact sports, mountaineering or rock-climbing using ropes or climbing equipment (other than hiking), pot holing, caving, abseiling, BASE jumping, kite surfing; or
- ballooning, bungee jumping, parasailing, white-water rafting, black water rafting or white-water kayaking unless carried out with a licensed operator; or
- diving underwater using an artificial breathing apparatus unless the Covered Person(s) holds a recognised diving qualification and the Covered Person(s) is/are diving within the limits of that qualification, or the Covered Person(s) is/are diving under the direct supervision of a qualified diving instructor; or
- motorcycling, if the driver does not hold a valid license for the country the motorcycle is being operated in, or the Covered Person(s) is/are not wearing a helmet, or where the motorcycle has an engine capacity more than 200cc; or
- snow skiing/boarding outside designated commercial ski field areas, or in areas within designated commercial ski fields that are closed due to adverse conditions.

Declaration

It is important that the information the club provides us is complete and accurate, for insurance cover to apply.

To maintain adequate cover, please inform us during the year if your club is:

- Organising off-campus or overseas events – Balls, Seminars etc.
- Entering into any contracts – Venue Hire, Security.
- Hiring equipment.
- Giving professional advice; or
- Undertaking any high-risk activities.