

We've amended your policy cover for amphibious boats on land

We have added this amendment by endorsement to make on-land cover for amphibious boats more clear and more understandable. The effective date is 17th December 2024.

Why have we amended your policy cover by endorsement?

You will be aware that driving unregistered vehicles on NZ roads is an illegal activity, and that technically a beach is a road in New Zealand. Some manufacturers' operating manuals warn owners of this.

We want you to have clear and understandable first- and third-party cover whilst you are operating your amphibious boat on land, if you are otherwise using it normally – for launching and returning, and for maneuvering, as you would do with a trailered boat. There are some constraints, such as driving up or down slopes at an angle: you should be keeping within your amphibious boat's design specifications. All other Pleasurecraft terms apply, for example the policy's alcohol or drugs exclusion.

The amending endorsement that applies to your policy is below. You can review this endorsement of your cover at vero.co.nz/personal-insurance/boat-insurance.html

Amphibious Boats Extension

1. This part of the **Damage to jet-boats, amphibious boats and personal watercraft (jet ski)** section in the standard policy's **Exclusions – things we don't cover** is deleted:

We won't cover ...

- loss, damage, or legal liability caused by driving your *amphibious boat* under its own power on land, or any legal liability incurred by this. Otherwise, while your *amphibious boat* is ashore, this policy will cover it as if it's a *trailer craft*.

2. In **Your Cover**, under the heading **Benefits we include in your cover**, we add this section:

Amphibious boats ashore

Whilst your amphibious boat is ashore and is:

- a) trailered, beached on its hull, being carried by another vehicle or parked on its wheels, we'll cover it as if it were a trailer craft.
- b) moving under its own power on land for the purposes of launching and returning, we'll cover the boat and your legal liability for loss, damage or injury the boat directly causes to third parties. Cover will only apply when it is being driven according to the manufacturer's operational and safety instructions in their manual, and within the boat's specifications.

3. In **Exclusions – things we don't cover**, we replace the **Criminal or reckless activity** section with this exclusion:

Criminal or reckless activity

We won't cover any loss, damage, cost, or liability in any way connected with:

- a) the use of your *boat* that's anything to do with committing a crime, unless you prove that you didn't have reason to suspect that criminal activity was happening.
- b) any deliberate, intentional, knowing, wilful or reckless act, or failure to act, whether criminal or otherwise, committed by you, or anyone this policy covers.