

Policy Schedule

BMW Motorcycle Club of New Zealand
Incorporated
C/- Aon New Zealand - Pukekohe

Policy No

LGE-6203744

Reference No

84082
2-1

AON

LegalEdge

POLICY NUMBER HO-LGE-6203744

WORDING [VL POL AON LEGALEDGE-032022](#)

INSURED ORGANISATION BMW Motorcycle Club of New Zealand Incorporated

BUSINESS DESCRIPTION Motorcycle Owners Club

PERIOD OF INSURANCE From 4pm: 10 March 2025
To 4pm: 10 March 2026

Section 1

TERRITORY Worldwide excluding USA and/or Canada

PRODUCTS TERRITORY Worldwide excluding USA and/or Canada

JURISDICTION Worldwide excluding USA and/or Canada

All Other Sections

TERRITORY New Zealand except Worldwide in respect of Crime and Third Party Internet Liability

JURISDICTION New Zealand except New Zealand/Australia in respect of Crime and Worldwide in respect of Third Party Internet Liability

		LIMIT	EXCESS	RETROACTIVE DATE
PUBLIC & PRODUCTS LIABILITY	Included	\$ 2,000,000	\$ 500	
Advertising Liability	Included	\$ 1,000,000	\$ 1,000	
Contractors or Sub-contractors	Included			
Defective Workmanship	Included	\$ 250,000	\$ 1,000	
Fire Protection Costs	Included	\$ 1,000,000	\$ 1,000	
Goods on Hook	Included	\$ 250,000	\$ 1,000	
Hazardous Substances Emergency	Included	\$ 1,000,000	\$ 1,000	
Innkeeper's Liability	Included		\$ 500	
Keys and Locks	Included	\$ 250,000	\$ 1,000	
Product Recall	Included	\$ 100,000	\$ 1,000	
Property in Care, Custody or Control	Included	\$ 500,000	\$ 500	
Property Owner's Liability	Included			
Service and Repair	Included	\$ 250,000	\$ 1,000	
Tenant's Liability	Included			
Trade Advice or Services	Included			
Underground Services	Included			
Unmanned Aerial Vehicles	Included	\$ 1,000,000	\$ 1,000	
USA/Canada Coverage (Products only)	Excluded			
USA/Canada Visits	Included			
Vehicles - Additional Provisions	Included			
Vehicle Inspection Certification	Included	\$ 750,000	\$ 1,000	
Vibration or Removal of Support	Included			
Welding/Gas Cutting/Burning Off/Use of Explosives	Included		\$ 1,000	
Punitive or Exemplary Damages	Included	\$ 1,000,000 any one Occurrence and \$2,000,000 in the aggregate		
EMPLOYERS LIABILITY	Included	\$ 1,000,000	\$ 500	28 April 2016
STATUTORY LIABILITY	Included	\$ 1,000,000	\$ 500 (Officers \$Nil)	17 October 2014
CRIME	Included	\$ 100,000	\$ 5,000	

Signed for and on behalf of Vero Liability Insurance Limited

N.A. Ch

Authorised Officer
NCA



5 March 2025

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DIRECTORS & OFFICERS LIABILITY	Included	\$ 250,000	\$ 500 (Officers \$Nil)	28 April 2016
LAWSAFE	Included	\$ 0	\$ 0\$ Nil	28 April 2016
CONSEQUENTIAL LOSS	Included	\$ 100,000	\$ 1,000	
Excess	10% of each and every claim subject to a minimum of \$1,000			
THIRD PARTY INTERNET LIABILITY	Included	\$ 100,000	\$ 500	28 April 2016
DEFENCE COSTS	Included	\$ 250,000	\$ Nil	
EMPLOYMENT DISPUTES	Excluded			
WORK CARE	Excluded			

ENDORSEMENTS	LE5008	Associations Endorsement It is hereby noted and agreed that in respect of Section 5 - Directors & Officers Liability, the Definition of "Insured Person" is amended to include secretary, officer, trustee or committee member of the entity named in the Certificate (whether salaried or not), or any other natural person acting on behalf of the entity at the direction of an officer or board of directors or board of trustees or committee of management of the entity.
	LE5066	Health & Safety at Work Act Excess It is hereby noted and agreed that in respect of Section 3 - Statutory Liability, the Excess in respect of the Health & Safety at Work Act 2015 (or any amendment to or re-enactment of that Act, or Regulations or other sub-ordinate legislation made under that Act) shall be \$5,000.
	BSP9999	Hired Goods Exclusion It is hereby noted and agreed that no cover is provided under this Policy in respect of any claims arising from Property Damage to third party property hired, rented or leased by the Insured.
	BSP9999	Members Liability Exclusion This Policy does not apply to any liability for: 1. Property Damage to any member's property; or 2. Personal Injury to any member where such Property Damage or Personal Injury has been caused by or is attributable to another member.
	BSP9999	Section 6 - Lawsafe It is hereby noted and agreed that Section 6 - Lawsafe is deleted in its entirety.

Signed for and on behalf of Vero Liability Insurance Limited



Authorised Officer
NCA



5 March 2025

Policy Schedule

BMW Motorcycle Club of New Zealand
Incorporated
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Policy No

LSD-6203743

Reference No

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LawSafe

POLICY NUMBER HO-LSD-6203743

WORDING [VL POL SPORT LAWSAFE-1204](#)

INSURED ENTITY ORGANISATION BMW Motorcycle Club of Aotearoa New Zealand Incorporated

INSURED PERSONS Administrators, officials, volunteers or marshalls, but only whilst acting on behalf of the Insured Entity and only in respect of events permitted by the Insured Entity

PERIOD OF INSURANCE
From 4pm: 10 March 2025
To 4pm: 10 March 2026

RETROACTIVE DATE 17 October 2014

TERRITORY New Zealand
JURISDICTION New Zealand

LIMIT OF INDEMNITY \$ 100,000 any one claim and in the aggregate
EXCESS \$ Nil each and every claim

COVERAGE
Name of Event N/A

ENDORSEMENTS Nil

Signed for and on behalf of Vero Liability Insurance Limited

A handwritten signature in blue ink, appearing to read 'N. Anderson'.

Authorised Officer
NCA



5 March 2025