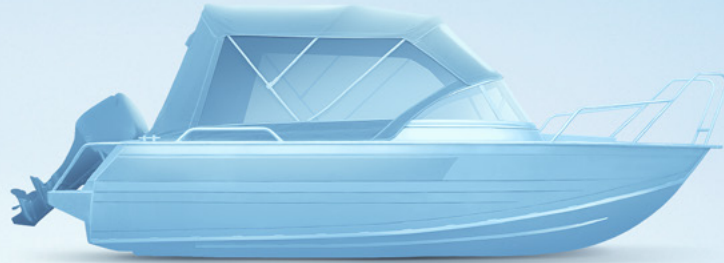




click.done.

# You tow it. You love it. We cover it.



## Your guide to boat, caravan and trailer insurance

Whether it's for fun, freedom or for getting the job done, we can help you protect the things you tow.

### Cover for your boat, caravan or trailer

If your caravan, boat or trailer is in an accident, we're on it. For your caravan or trailer, we'll either have it repaired to the same condition it was in before, or we'll pay you the market value up to the sum insured. If your boat can't be repaired, we'll pay you the market value or the sum insured – whichever is less.

### Your boat

Got any gear that's fixed to or permanently kept on your boat? Talk to us about getting it covered. We'll also pay the reasonable costs for raising or removing your boat after an accident.

#### At a glance

Sudden and accidental loss or damage to your boat	✓
Sails, outboard motors and protective covers	✓
Legal liability protection up to \$2,000,000	✓
Certain personal effects	✓
Fishing, diving and water skiing gear up to their sum insured, as long as you're not using them at the time	✓
Towing costs	✓
Cost of preventing damage to your boat	✓
Optional extra cover for yachts	Available

## Your caravan or trailer

We'll cover the reasonable towing or rescuing costs for these.

### Caravan

Sudden and accidental loss or damage to your caravan	✓
Legal liability protection for damage and injury	✓
Excess protection from uninsured drivers*	✓
Road clearing costs	✓
Rescue costs	✓

\*You won't have to pay the excess on a claim for damage to your caravan caused by an uninsured driver if you can prove that the other driver was at fault, and give us the registration number of the other driver's vehicle and their contact details. You'll also need to help us recover your claim from the driver or the owner of the other driver's vehicle.

### Trailer

Sudden and accidental loss or damage to your trailer, including theft	✓
Personal liability protection for damage and injury you cause	✓
Excess protection from uninsured drivers*	✓
Road clearing costs	✓
Rescue costs	✓
Repairs carried out by any repair service nationwide	✓

\*You won't have to pay the excess on a claim for damage caused by an uninsured driver if you can prove that the other driver was at fault, and give us the registration number of the other driver's vehicle and their contact details. You'll also need to help us recover your claim from the driver or the owner of the other driver's vehicle.

## Tricks for safe towing

- The heavier the load, the more stress on what's towing it. Make sure your suspension, brakes, steering, tyres and cooling system are in top form
- Before you tow, check the coupling and safety chain are properly fastened
- Tie your load securely and don't overload your trailer
- Got your boat, trailer or caravan parked at home? Use a tow bar lock to combat thieves
- Keep your brakes in check by making test stops at low speeds.

State policy criteria, terms and conditions apply. This brochure is only a summary. Please read the policy document for full details.

## Other good stuff from State



### Quick and easy claiming

If you need to make a boat, caravan or trailer claim, give us a call on **0800 80 24 24**. We're here 7 days a week.



### Fly Buys

Collect these every time you pay your insurance. Just give us your Fly Buys number at [state.co.nz/flybuys](https://state.co.nz/flybuys).



### Ways to pay

- Visa, MasterCard, EFTPOS, cheque or cash
- Direct debit straight from your bank account or credit card
- Online at [state.co.nz/pay](https://state.co.nz/pay).



### Our free app

Check and renew your policies, make a claim and take out cover in a couple of taps. Download the State app at [state.co.nz/app](https://state.co.nz/app).