



## **Phat Rentals Limited**

### **Full Terms and Conditions of Hire**

**Phat Rentals Limited** company no. 8928548 having its registered office at Christchurch (“Phat Rentals”)

#### **1. General**

- 1.1. This Agreement consists of these Terms and Conditions, the details that you have entered into the booking form on the Phat Rentals website and the details of any arrangements made between you and Phat Rentals via email (“the Booking”).
- 1.2. This Agreement is entered into between Phat Rentals Limited (“Phat Rentals/us”) and the person/entity named as the Hirer on the Booking (“the Hirer/you”).
- 1.3. A physical copy of this Agreement will be provided to you at the time of collection of the Vehicle and Phat Rentals require that you sign that Agreement prior to providing the Vehicle to you.
- 1.4. A copy of the signed Agreement must be kept in the Vehicle at all times during the Term of Hire.

#### **2. Rental of Vehicle**

- 2.1. Phat Rentals agrees to rent the vehicle and accessories more particularly described in the Booking (“the Vehicle”), and the Hirer agrees to take on the rental of the Vehicle, on the terms set out in this Agreement and the Booking.

#### **3. Term of Hire, Collection, & Cancellation**

- 3.1. The term of hire shall be for the period as described on the Booking (“the Term of Hire”).
- 3.2. The minimum Term of Hire is two days. You may return the Vehicle prior to the end of the Term of Hire however Phat Rentals shall be under NO OBLIGATION to provide a refund for the balance of the Term of Hire. A full or partial refund may be given in extenuating circumstances or on compassionate grounds at the sole discretion of Phat Rentals.
- 3.3. At the start of the Term of Hire Phat Rentals will make the keys and the Vehicle available to;  
  
the Hirer at Phat Rental’s yard at 90 Buchan Street, Christchurch or at a secondary location as Phat Rentals may in their absolute discretion (but without having any obligation to) agree with you in advance of the Term of Hire and in writing.
- 3.4. Prior to the commencement of the Term of Hire Phat Rentals will provide an inspection report to the Hirer in respect of any minor damage to the Vehicle sustained prior to the commencement of the Term of Hire.
- 3.5. The parties agree that risk for the Vehicle and any accessories shall pass to the Hirer at the time that the Hirer has the keys and Vehicle made available to them.

3.6. If the Hirer wishes to cancel the hire within 14 days of the Term of Hire then Phat Rentals reserves the right to charge a cancellation fee of up to 20% of the total cost of the hire which will be deducted from the deposit.

#### **4. Persons who may drive Vehicle**

4.1. The Hirer must ensure that the Vehicle is driven only by the Hirer or by the persons named on the Booking as “Other Drivers”.

4.2. Each driver must hold a current full driver licence that is appropriate for the Vehicle at all times when they are driving the Vehicle.

4.3. The Hirer hereby consents to Phat Rentals checking the validity and currency of any driver licence used in connection with the rental.

#### **5. Payments by Hirer**

5.1. The Hirer shall pay the amount specified in the Booking to Phat Rentals as payment for the hire of the Vehicle for the period of hire (“the Hire Fee”) together with the applicable Security Bond.

5.2. A deposit of 20% of the Hire Fee must be paid online via Stripe at the time that the booking is made (“the Deposit”). No booking shall be confirmed until payment of the Deposit is received by Phat Rentals.

5.3. The balance of the Hire Fee must be paid in full either online via Stripe prior to the Term of Hire or by eftpos at the time of collection of the Vehicle.

5.4. Phat Rentals reserves the right to decline to provide the Vehicle to you or to cancel the hire should payment of the Hire Fee not be received in full at the commencement of the Term of Hire.

5.5. The Hire Fee includes 250 kilometers of travel in the Vehicle per day. You will incur an additional fee of 30c for every kilometer travelled in excess of that which will be charged to your credit card.

5.6. The Hirer shall pay for all petrol or other fuel (but not oil) used in the Vehicle during the period of hire and must return the Vehicle with a full tank of petrol. If the Vehicle is returned requiring fuel then the Hirer shall pay the cost of filling the petrol tank up together with an additional administration fee of \$100.

5.7. The Hirer is liable for any costs incurred by or in relation to contamination of fuel, drainage of incorrect fuel, refueling with the correct fuel, towing required and any engine, fuel and ignition systems, or drive train damage related to the incorrect fuel being used.

5.8. Phat Rentals will deduct, and the Hirer authorises Phat Rentals to deduct, any costs or charges required to be paid by the Hirer under the Booking and this Agreement from the Hirer’s credit card during or after the Term of Hire (and the Hirer agrees not to revoke this authority without the written consent of Phat Rentals). Without limiting Phat Rentals’ rights under this clause 5, Phat Rentals will endeavor to contact the Hirer to discuss any such charges (other than rental charges) before making any deduction.

5.9. If the Hirer fails to pay any money due under or in connection with the Booking and Agreement within 14 days of the due date for payment, then Phat Rentals may, without prejudice to any other rights or remedies that Phat Rentals may have, charge the Hirer an amount equal to the reasonable costs incurred by Phat Rentals in connection with the collection of any unpaid money, including costs charged by any debt collection agency and any legal fees together with interest on the amount outstanding calculated daily at a rate of 15% p.a.

#### **6. Bond**

6.1. The Hirer must provide a credit or debit card to Phat Rentals at the commencement of the Term of Hire and provides an irrevocable authority for Phat Rentals to place a pre authorisation charge on that credit or debit card in the amount of the

applicable Security Bond based on the vehicle usage tier that you selected at the time of your booking.

6.2. The Hirer further agrees that Phat Rentals may charge that credit or debit card for any amounts that may become owing to Phat Rentals under the Booking and this Agreement. At the end of the Term of Hire, once final charges have been calculated, any unused portion of the pre-authorisation will be refunded to the Hirer by their bank. Should the final charges exceed the amount of the Security Bond then you will owe us the shortfall and authorise us to deduct all such charges from the credit or debit card that you have provided us.

6.3. The Hirer agrees to do all things necessary, including execute any form or document, to authorise a hold on the Hirer's credit or debit card for the duration of the Term of Hire. The Hirer further agrees to do all things necessary to authorise an extension to the hold on the Hirer's credit or debit card at the request of Phat Rentals.

## **7. Hirer's Obligations**

7.1. The Hirer shall ensure that:

- (a) The water in the radiator and battery of the Vehicle is maintained at the proper level; (b) The oil in the Vehicle is maintained at the proper level;
- (c) The tyres are maintained at their proper pressure. Punctures and tyre repairs are the Hirer's responsibility;
- (d) All reasonable care is taken in handling and parking the Vehicle and that it is left securely locked when not in use; and
- (e) Only the Hirer and any other drivers that are named in the Booking drive the Vehicle.

7.2. The Hirer shall not:

- (a) use or permit the Vehicle to be used for the carriage of passengers for hire or reward unless the Vehicle is hired with the knowledge of Phat Rentals for use in a passenger service licenced under Part 4A of the Land Transport Act 1998 or exempted for licencing under that Act;
- (b) Sublet or hire the Vehicle to any other person;
- (c) Allow the Vehicle to be operated outside of their authority;
- (d) Operate the Vehicle, or permit it to be operated, in circumstances that constitute an offence by the driver against Sections 56, 57, 57AA, 57A, or 58 of the Land Transport Act 1998 (which relates to driving or attempting to drive with excess breath or blood alcohol or under the influence of drink or drugs);
- (e) Operate the Vehicle or permit it to be operated in any race, speed test, pace notes, rally, or contest, or on any closed road or non-public roadway;
- (f) Carry any animals in the Vehicle. Guide dogs are exempt with correct documentation provided in advance.
- (g) Operate the Vehicle or permit it to be operated in breach of the Land Transport Act 1998, Land Transport (Road User) Rule 2004, or any other Act, regulations, or bylaws relating to road traffic;
- (h) Operate the Vehicle or permit it to be operated for the transport of more than the number of passengers or more than the weight of goods specified in the certificate of loading for the Vehicle which are as follows;

(i) Toyota Hilux 2025 & 2024 -

- Gross Vehicle Mass: 3,050kg
- Maximum rated towed mass: 3,500kg unbraked
- Trailer: 3,500kg braked

(ii) Nissan Navara 2025–

- Gross Vehicle Mass: 3,050kg
- Maximum rated towed mass: 750kg unbraked
- Trailer: 3,500kg braked

(i) Drive or permit the Vehicle to be driven by any person if at the time of his driving the vehicle the hirer or other person is not the holder of current driver licence appropriate for the Vehicle;

(j) Smoke in the Vehicle, nor allow any passenger to smoke in the vehicle. A minimum cleaning charge of \$200 will apply should the hirer or passengers smoke in the vehicle;

(k) Operate the Vehicle or permit the Vehicle to be operated within the Prohibited Areas as that term is defined in the Schedule attached to this Agreement (“the Schedule”); and

(l) Operate the Vehicle or permit the Vehicle to be operated:

(i) on beaches

(ii) through rivers or flood waters;

(iii) on fire trails;

(iiii) on any of the roads or areas listed at clause 9.5(e) of this Agreement.

## **8. Liability**

8.1. The Hirer is liable for:

(a) Any loss of, or damage to the Vehicle and its accessories;

(b) Any consequential damage, loss or costs incurred by the owner, including salvage costs, loss of ability to re-hire and loss of revenue; and

(c) Any loss of, or damage to, vehicles and properties of third parties, arising during the Term of Hire.

8.2. The Hirer agrees to release and indemnify Phat Rentals from and against all actions, claims, demands, losses, damages, costs, expenses, harm or other misadventure which the Hirer may suffer or incur or become liable for as a result of the use of the Vehicle.

## **9. Vehicle Usage Tiers (*Please See Schedule at the end of this document*)**

9.1. Prior to the commencement of the Term of Hire the Hirer shall select one of three vehicle usage tiers described in the Schedule.

9.2. The vehicle usage tiers shall determine:

(a) The Prohibited Areas;

(b) The Security Bond payable by the Hirer;

- (c) The insurance Excess;
- (d) The standard of insurance cover during the Term of Hire; and
- (e) The daily fee payable by the Hirer.

9.3. Where the Vehicle is operated within a Prohibited Area it will be assumed that damage has occurred or that the Vehicle has been subject to excessive wear and tear and the balance of the Security Bond may be forfeited to Phat Rentals at the sole discretion of Phat Rentals.

## 10. Insurance

10.1. Phat Rentals Limited holds an insurance policy with Vero in respect of the Vehicle ("the Insurance Policy"). A copy of the Insurance Policy is available at the time of booking and will be provided to you at the time of collection of the Vehicle, and Phat Rentals strongly recommends that you review the Insurance Policy yourself.

10.2. Subject to the exclusions set out in the Insurance Policy and those set out below, and subject to payment of the Security Bond:

- (a) the Hirer and any driver authorised to drive the Vehicle is indemnified in respect of any liability they might have to Phat Rentals in respect of loss or damage to the Vehicle and its accessories and spare parts; and
- (b) the Hirer shall have the full benefit of the Insurance Policy in respect of liability to third parties insofar as it may be applicable.

### 10.3. Specific Exclusions to Clause 10.2(a)

The indemnity contained in clause 10.2(a) above shall not apply to any loss resulting from or directly or indirectly caused by or arising in connection with:

- (a) Mechanical, electrical or electronic breakdown, failure or breakages caused by internal stress or fault occurring within any component or part caused by the actions of the driver of the Vehicle.

### 10.4. Specific Exclusions to Clause 10.2(b)

The indemnity contained in clause 10.2(b) above shall not cover any liability:

- (a) in connection with the bringing of a load to the Vehicle or taking away the load from it where the act takes place beyond the limits of a carriageway or thoroughfare and is not performed by the driver or attendant of the Vehicle;
- (b) in respect of any property which belongs to, or is in the care custody or control of any insured, other than personal baggage and wearing apparel of any passenger;
- (c) in respect of property, or death or injury to any person, who at the time of the accident, was in charge of the insured Vehicle;
- (d) arising as a result of a judgment or order of any court outside New Zealand, or for any debt based on such judgment or order;
- (e) arising as a result of the Vehicle being operated within the Prohibited Areas as those areas are defined by the Schedule. For the avoidance of doubt, where liability arises and the Vehicle is known to have been operated within a Prohibited Area during the Term of Hire, the indemnity contained in clause 10.2(b) above shall not cover any liability.

### 10.5. General exclusions

The indemnities contained in clauses 10.2(a) and 10.2(b) above do not cover any loss or liability while any insured Vehicle is:

- (a) being driven outside the Description of Use or used for racing, pacemaking, reliability trial, hill climbing or speed tests, or being driven in preparation for any of these activities;
- (b) being driven in an unsafe condition where the condition causes or contributes to the event which results in the loss or liability;
- (c) loaded or operated in excess of the manufacturer's recommended specifications, but only where the excess loading causes or contributes to the event which results in the Loss or liability;
- (d) being driven by any person who is not the holder of a licence for the appropriate class and use applicable to the operation of the Vehicle or its components;
- (e) being driven by any person who:
  - (i) is under the influence of any intoxicating substance or drug; or
  - (ii) has a proportion of alcohol in the blood which exceeds the legal limit. This exclusion will apply notwithstanding the driver may have died as a result of the Accident; or
  - (iii) has a proportion of alcohol in the breath which exceeds the legal limit; or (iv) fails to supply a blood or breath test as required by law; or
- (v) fails to stop, or remain at the scene, following an Accident as required by law;
- (f) being driven in breach of the legal requirements relating to driving hours;
- (g) being operated on any of the following roads or areas:
  - (i) beaches
  - (ii) unsealed private roads; and
  - (iii) any area or road outlined in the specified insurance prohibited schedule
- (f) involved in a single vehicle accident or receives any type of damage (including to the undercarriage and roof) from any misjudgment of dimension, or reckless (or careless behaviour or negligence).

10.6. It is agreed between Phat Rentals and the Hirer that section 11 of the Insurance Law Reform Act 1977 shall apply with respect to the above exclusions as if this clause constituted a contract of insurance.

10.7. The Hirer acknowledges that the above exclusions are a summary of some of the key exclusions contained in the Insurance Policy and is not an exhaustive list of exclusions. The Hirer further acknowledges that they are aware of the above exclusions, the further exclusions contained in the Insurance Policy, and by way of their entry into the Booking and this Agreement agrees to be subject to all exclusions (wherever contained).

10.8. In the event of any accident, damage, loss, or liability whatsoever resulting in the Hirer wishing to claim under the Insurance Policy then, depending on the vehicle usage tier the Hirer has selected, the Hirer must pay the applicable insurance Excess.

10.9. The Security Bond payable by you is determined by the vehicle usage tier that you selected at the time of booking. The vehicle usage tiers are described in the Schedule.

10.10. We will apply the Security Bond that you have paid in satisfaction of any insurance Excess payable and you authorise us to do so for this purpose.

10.11. The Hirer will not have to pay insurance Excess if we agree that the Hirer was not at fault and the Hirer supplies Phat Rentals with the name and contact details of any third party the Hirer believes is at fault along with the insurer details for that third party and Phat Rentals reasonably believes that the third party insurer will agree to pay Phat Rentals for the damage.

10.12. The Hirer is liable for any parking, traffic infringement and offences, road tolls, impoundment, towage and storage fees and associated costs and will supply relevant details as required by the Police and/or Phat Rentals relating to any such parking or traffic infringement and offences, road tolls, impoundment, towage and storage. An administration fee will be payable of up to \$200 per infringement, toll or offence.

10.13. The Hirer agrees that where this Agreement is entered into for the purposes of a business then the Consumer Guarantees Act 1993 shall not apply to the vehicle hire arrangement and subject to the expressly stated provisions of this Agreement, Phat Rentals shall not be liable for any consequential loss or any other indirect loss arising from the hire of the Vehicle.

## **11. Rejection of Insurance**

11.1. If insurance is rejected due to an act or omission of the Hirer then the Hirer accepts that the Vehicle is hired to them at their own risk in respect of loss of or damage to the Vehicle and consequential loss by Phat Rentals. The Hirer acknowledges that they may be liable to Phat Rentals for any loss of or damage to the Vehicle and consequential loss.

## **12. Private Insurance**

12.1. The Hirer may make its own insurance arrangements so long as the Hirer provides a copy of the insurance arrangements to Phat Rentals and these insurance arrangements are approved by Phat Rentals in advance of the Term of Hire.

12.2. Phat Rentals may decline to hire the Vehicle if it is not satisfied that the Hirer's insurance is comparable with the Insurance Policy.

12.3. If the Hirer uses its own insurance, then the Hirer accepts all liability for all relevant losses, costs and damages set out in the Agreement, including loss of any loss of income suffered by Phat Rentals.

12.4. If the Hirer uses its own insurance and damage occurs to the Vehicle during the Term of Hire, the Hirer shall promptly on demand of Phat Rentals pay to it the amount certified by Phat Rentals as representing its costs and losses in relation to such damage. It shall not be a defence to the obligation to make payment promptly that the Hirer has not yet received payment in whole or in part from its insurer in relation to the same damage.

## **13. Breakdown**

### **On Road**

13.1. All Vehicles are registered with the Automobile Association (AA) for 24-hour roadside assistance which covers all mechanical and non-mechanical breakdowns. If a call out is made the AA will require the Hirer to pay the relevant call out fee at the time of the roadside assistance which is currently \$110 for rural and \$95 for suburban.

13.2. If the breakdown is mechanical and does not involve any error or fault of the Hirer or any other person (in the opinion of the service provider) Phat Rentals will refund the relevant call out fee to the Hirer.

13.3. If the breakdown is non-mechanical or is the fault of the Hirer (in the opinion of the service technician), the Hirer will be liable to pay the relevant call out fees (common examples are lost keys, lights left on, wrong fuel used etc.).

### **Off Road**

13.4. AA do not provide 24-hour off-road assistance. If there is a breakdown, defect, or mechanical fault with the Vehicle while it is being operated off-road, the Hirer must notify Phat Rentals as soon as practicable.

13.5. Upon receiving notification of the breakdown, defect or fault, Phat Rentals will make reasonable endeavours to arrange for off-road assistance to be provided to the Hirer. The Hirer will pay the relevant call out fee to off-road assistance provider (if any) at the time roadside assistance is provided.

13.6. If the breakdown is mechanical and does not involve any error fault of the Hirer or any other person (in the opinion of Phat Rentals) Phat Rentals will refund the relevant call out fee to the Hirer.

13.7. If the breakdown is non-mechanical or is the fault of the Hirer (in the opinion of Phat Rentals), the Hirer will be liable to pay the relevant call out fee (common examples are lost keys, lights left on, wrong fuel used etc.).

### **General**

13.8. If there is a breakdown, defect, or mechanical fault with the Vehicle, the Hirer must notify Phat Rentals as soon as practicable. If the Hirer fails to notify Phat Rentals in a timely manner then the Hirer may be liable for any resulting damage or costs.

13.9. If a warning light appears in the Vehicle, the driver must stop driving immediately and contact the AA for assistance, then notify Phat Rentals.

13.10. If the Vehicle becomes unfit to drive due to a breakdown that was not the fault of the Hirer, Phat Rentals will refund to the Hirer the rental charges that relate to the period during which the Vehicle could not be used and will arrange the repair or replacement with another vehicle as soon as practicable.

## **14. Accident or Crash**

14.1. In the situation that the Vehicle is stolen, or the Hirer is involved in any accident, crash, or other incident the Hirer must:

(a) Notify Phat Rentals of the full circumstances of any accident or damage to the Vehicle or its accessories as soon as possible after becoming aware of such accident or damage; and

(b) Complete all necessary paperwork (including all insurance documents) in connection with the accident or damage as soon as practicable. The Hirer acknowledges and agrees that failure to comply with this clause may compromise any ability to claim under insurance and that the Hirer will be liable for all costs relating to any damage and any consequential loss.

14.2. If the Vehicle is involved in an accident or crash, the Hirer also must:

(a) Notify the NZ police and obtain a police report where practicable;

(b) Not make any admission of liability; and

(c) Where possible, take some photos of the accident site and the damaged vehicles and provide these to Phat Rentals.

14.3. The Hirer shall not arrange or undertake any repairs or salvage without the express authority of Phat Rentals except to the extent that the repairs or salvage are necessary to prevent further damage to the Vehicle or to other property. The Hirer

shall ensure that no person shall interfere with the distance recorder or speedometer or, except in an emergency, any part of the engine, transmission, braking, or suspension systems of the Vehicle.

14.4. If the Vehicle is stolen or rendered unfit to drive after an accident, crash, or other incident and in Phat Rentals' reasonable opinion you are not at fault then Phat Rentals will arrange for repair or a replacement vehicle as soon as practicable.

## **15. Phat Rentals' Obligations**

15.1. Phat Rentals shall supply the Vehicle in a safe and roadworthy condition with a current Warrant of Fitness, registration, and up to date road user charges (if applicable).

15.2. Phat Rentals shall be responsible for all ordinary and extraordinary costs of running the Vehicle during the term of the hire except to the extent that by the terms of the Booking and this Agreement those costs are payable by the Hirer.

## **16. Return of the Vehicle**

16.1. The Hirer shall deliver the Vehicle to 90 Buchanans Road, Christchurch at the time and date specified on the Booking ("the Return Time").

16.2. Other return locations may be available with the discretion of Phat Rentals and must be agreed in writing prior to the Term of Hire. Phat Rentals reserves the right to charge you a relocation fee when the Vehicle is left at any other agent or business address or any other place other than at 90 Buchan Street, Christchurch and you will be notified of this fee in advance.

16.3. The Hirer shall return the Vehicle in the same clean and tidy condition at the expiry of the Term of Hire as the Vehicle was at commencement of the Term of Hire. Phat Rentals will inspect the Vehicle at the time of return and will confirm that the Vehicle has been returned in satisfactory condition.

16.4. At the Hirer's election Phat Rentals will arrange cleaning on behalf of the Hirer for a fee of \$100.00.

16.5. Phat Rentals will refund any sums pre-authorized against your credit card or debit card upon the successful inspection as at 14.3 above less any deductions that we are authorised to take pursuant to the Booking and this Agreement.

16.6. A surcharge for cleaning may be imposed upon the Hirer if cleaning is required to restore the Vehicle to its pre-hire condition of up to \$200.

16.7. The Term of Hire will cease and risk for the Vehicle and any accessories will pass back to Phat Rentals at the time that the Vehicle and keys are passed to a representative of Phat Rentals, whether it be at 90 Buchan's Street, Christchurch or any alternative location that is agreed.

## **17. Immediate return of Vehicle where default**

17.1. Phat Rentals shall have the right to terminate this Agreement and take immediate possession of the Vehicle if the Hirer fails to comply with any of the terms of this Agreement. The termination of the hire under the authority of this clause shall be without prejudice to the other rights of Phat Rentals and the rights of the Hirer under the Agreement or otherwise.

## **18. GPS Tracking**

18.1. Phat Rentals use GPS devices and other electronic tools (GPS Tracking) to enable the geographical location of the Vehicle to be tracked or located. The Hirer consents to Phat Rentals using GPS Tracking during the Hire Term and collecting, using and retaining any information collected through GPS Tracking. Phat Rentals may use such information to locate stolen vehicles and may disclose such information to relevant local authorities.

# SCHEDULE

## Phat Rentals Vehicle Usage Tiers –

### 1. Off-Road and 4WD (Comprehensive Cover)

Tier 1 is suited for those who intend to operate the Vehicle on sealed roads, unsealed roads and specifically off-road.

Prohibited Areas: Salt Water/Beeches, Fire-trail tracks, Un-mapped or unrecognized tracks

ie Mt Greenland, Ross, Westcoast SI

Cost: \$50 NZD per day | Security Bond: \$5,000 NZD | Insurance Excess: \$0 NZD

What's Covered:

- Full vehicle protection inside & out
- Unlimited windscreen and tyre coverage
- Full off-road access (approved 4WD routes only)
- Full roadside assistance
- Roof tent, awning, fridge, and accessory protection
- Minor damages covered (no excess payable)

### 2. Mixture of On-Road and light Off-Road (Balanced Cover)

Tier 2 is suited for medium-risk drivers or those who intend to operate the Vehicle on both sealed and unsealed roads.

Prohibited Areas: All prohibited areas in Tier 1, any graded track

Cost: \$35 NZD per day | Security Bond: \$1,500 NZD | Insurance Excess: \$750 NZD

What's Covered:

- All Basic Cover inclusions
- 1x windscreen & 1x tyre incident included
- Some internal damage protection
- Limited off-road use (approved graded tracks)
- Basic roadside assistance (jumpstart, fuel delivery, minor help)

### 3. On-Road (Basic Cover)

Tier 3 is suited for low-risk drivers or those who intend on operating the vehicle exclusively

on sealed roads.

Prohibited Areas: All areas Included in Tier 1 and Tier 2.

Cost: \$0 NZD per day | Security Bond: \$1,500 NZD | Insurance Excess: \$1,500 NZD

What's Covered:

- Third-party liability
- Collision with another vehicle
- What's Not Covered:
  - Windscreen, tyres, underbody, roof, or interior damage
  - Off-road use
  - Roadside assistance

### Insurance Summary Table

Feature	Basic (Free)	Standard (\$35/day)	Comprehensive (\$50/day)
Security Bond	\$1,500	\$1,500	\$5,000
Third-Party Liability	✓	✓	✓
Rental Vehicle Damage	✓	✓	✓
Windscreen / Tyres	✗	⚠ (1x each)	✓ (unlimited)
Off-Road Use	✗	✓ (limited)	✓ (full access)
Roadside Assistance	✗	⚠ (basic)	✓ (full)
Roof, Tent, Accessory Cover	✗	✗	✓
Storm / Natural Damage Cover	✗	✗	✓
Internal Fit-Out Damage Cover	✗	⚠	✓