



Excess reduction

Star RV provides a range of excess reduction options for maximum flexibility. The amount of excess in the event of an accident varies according to the vehicle and excess reduction cover you choose, so you get to pick how much coverage you want. Like any cover, however, there are exclusions. To find out more about these exclusions, see our terms and conditions.

| | Stress Free Plus | | Stress Free | | Risk Taker | |
|-------------------------------------|---|---------|--|---------|---|---------|
| Vehicle | P2 | P4 · P6 | P2 | P4 · P6 | P2 | P4 · P6 |
| Bond and excess* | \$0 | \$0 | \$0 | \$0 | \$5000 | \$7500 |
| Cost per day | \$55 | \$65 | \$40 | \$49 | \$0 | \$0 |
| Accident / damage claims fee | \$0 | \$0 | \$0 | \$0 | \$75 | \$75 |
| Cover inclusions | <ul style="list-style-type: none"> • 24/7 breakdown assistance • Front, back, and side panel damage • Windscreen and tyre cover • Roof panel damage • Single vehicle rollover damage • Complimentary camping chairs, table, and GPS, \$0 extra driver fees, child/booster seat (on request) • Pre-purchased gas bottle • Laundry exchange | | <ul style="list-style-type: none"> • 24/7 breakdown assistance • Front, back, and side panel damage • Windscreen and tyre cover | | <ul style="list-style-type: none"> • 24/7 breakdown assistance | |
| Replacement vehicle | At Star RV's discretion | | At Star RV's discretion | | At Star RV's discretion | |

*If using a debit card, a \$300 security bond is required even with Stress Free and Stress Free Plus.

A few things to note:

- For hires of 51 days and over, a maximum of 50 days excess reduction premium will be charged.
- It is the hirer's responsibility to collect accurate third party details in the event of an accident, regardless of what excess reduction cover you have taken, and regardless of who is at fault.
- If Stress Free Plus excess reduction is not taken, and roof damage or single vehicle rollover incident occurs, a charge of up to \$7,500 will apply to cover damage to the Star RV vehicle and any third party vehicle and/or property.
- If Risk Taker excess reduction is chosen:
 - A bond to cover the excess will be authorised for security on the hirer's credit card for the duration of the rental, even if you have alternative insurance with another provider.
 - The amount authorised will automatically be released back onto your credit card within 7-14 working days; this varies depending on your bank.
- All or part of this bond will be claimed by Star RV in the event of an accident and will be retained until the value of the damage is determined. Any balance between the bond and the damage cost will be returned as soon as is practical.
- Any costs to repair damage caused by a third party may not be recoverable as insurance is not compulsory in New Zealand.
- If the hirer is on Stress Free or Stress Free Plus and doesn't have a credit card and is providing a debit card at the time of pickup, Star RV will hold a \$300 security bond to cover any infringements and/or charges that may occur whilst on hire e.g. tolls, speeding fines, cleaning fees, camping fines etc.
- Star RV's excess reduction options are null and void if any of the Rental Agreement terms and conditions are breached, in which case you will be liable for the full cost of damage. For more information please see Star RV terms and conditions.

Something special awaits.