

INSURANCE POLICY

Free Insurance Cover

Free comprehensive insurance is included in our daily rental price, with an insurance excess of \$2500. Our insurance covers one driver only, who is aged 21 years and over with a full drivers licence.

The Cook Islands Transport Amendment Act is now in force and means visitors over 16 years can drive in the Cook Islands on their current and full overseas license for up to six months, unless the license expires, is revoked, suspended or disqualified in that time.

Visitors will be allowed to drive only the class of motor vehicle they are entitled to drive in their home country. If visitors hold an overseas driving license for a car only, the license holder will only be permitted to drive a car in the Cook Islands.

However, if a visitor wants to ride a scooter or motorbike in the Cook Islands and is not licensed to do so at home, he or she will still have to obtain a Cook Islands Driving License (either Class A covering motorbikes/scooters or Class AB covering both regular vehicles and motorbikes/scooters). This involves a practical test which can be done with the Rental Company, should you pass the test at a minimal fee of \$NZ5.00 which gives you time to visit our Police Headquarters to get your Cook Islands License.

What if you want to reduce insurance excess?

Yes, you can choose to bring the insurance excess down to \$NZ1000.00 by paying \$NZ5.00 per day for motorbike/scooters. For other vehicles you can bring the excess down to \$NZ500.00 by paying \$NZ12.95 per day. Or you can choose to have \$0 excess by paying \$19.00 per day for all our vehicles.

What if we have more than one person driving the rental vehicle?

Not a problem. You can add as many drivers as you need by advising them in the rental agreement and paying only \$NZ2.00 per day per extra driver.

Does your insurance plan cover glass, windscreen and puncture?

Normal commercial insurance plans do not cover glass, windscreen or punctures.

However, if you do not want to risk the cost of a windscreen stone chip or flat tyre, this can be covered for only \$NZ2.00 extra per day, great peace of mind cover.