

SCHEDULE.  
(Coat of Arms.)

M/C  
Policy No.

New Zealand Government State Fire and Accident Insurance Office.

MOTOR-CAR POLICY.

(Under the Government Accident Insurance Act, 1908, and Amendments.)

WHEREAS the person named and described in the schedule at foot hereof (hereinafter called "the insured") has made to the STATE FIRE INSURANCE GENERAL MANAGER (hereinafter called "the General Manager") a written proposal and declaration, which proposal and declaration are the basis of this contract and are hereby declared to be incorporated herein.

Now, this policy witnesseth that in consideration of the payment to the General Manager of the sum shown in the said schedule as a premium, if, during the period of the currency of this policy as shown in the said schedule, or before 4 p.m. of the last day of any subsequent period in respect of which there shall have been paid to and accepted by the General Manager the sum required for the continuation of this policy: then the General Manager, in respect of any car described in the Schedule at foot hereof, shall, subject to the conditions contained herein and on the back hereof, and subject also at all times to the Acts in force relating to policies issued by the General Manager and to the regulations for the time being in force affecting the same, indemnify the insured, his executors, or administrators, against—

THIRD PARTY.

Section 1.—All sums for which the insured shall become legally liable for compensation in respect of—

- (a.) Accidental bodily injury (including loss of life) to any person other than a person in the insured's household or service, or driving, or being conveyed in such car.
- (b.) Accidental damage to property other than property actually the insured's own, or held in trust by the insured, or being conveyed by such car, where such injury or damage is caused by, through, or in connection with such car whilst being driven by the insured or by his paid driver, provided that each holds a license to drive, where such is required by law or by-law. The General Manager will also pay all costs and expenses incurred with the General Manager's written consent in defending any claim for such compensation. The liability of the General Manager under this section for any one accident or loss, including costs and expenses, is limited to £1,000.

It is agreed that, subject to the general terms and conditions of this policy, this section shall extend to indemnify—

- (1.) Any relative or any friend of the insured while driving such car with the insured's consent, provided such relative or friend holds a license to drive where such is required by law or by-law, and is not otherwise indemnified in respect of his liability to third parties;
- (2.) The insured, while driving a car not belonging to him, provided that any car otherwise insured by this policy shall not be in use at the time.

DAMAGE TO CAR.

Section 2.—The General Manager shall, subject to the limitations hereinafter provided, pay for, or at the General Manager's option replace or make good, all loss or damage to such car and/or its accessories and spare parts, including spare tires in, on, or about the car, by—

- (a.) Accidental external means or malicious acts, excluding the first £5 of each and every claim.

FIRE.

- (b.) Fire, lightning, explosion, or self-ignition,

THEFT.

- (c.) Theft, burglary, housebreaking, larceny, or attempt thereof, *excluding accessories, fittings, or parts, unless stolen with such car happening on land or whilst in transit by road, rail, and inland waterway in the Dominion of New Zealand.*

The General Manager shall not be liable for the cost of—

- (a.) Repairs or replacements rendered necessary by wear and tear or mechanical breakdown.
- (b.) Repairing or replacing lamps and tires unless damaged by an accident involving damage to the car itself to the extent of at least £5.

SPECIAL CONDITIONS.—1. In the event of accident the insured shall take prompt steps to remove the car at his own expense to the nearest competent repairers, or to a railway-station.

2. In the event of accident involving damage, the insured shall not without the written consent of the General Manager repair or alter the damaged car until the General Manager's surveyor shall have had an opportunity, if desired, of examining the same, and until an estimate for the necessary repairs shall have been approved by the General Manager. The insured may elect to have the damaged car repaired by any particular firm of repairers, provided the General Manager's liability shall not exceed the cost of repairs as estimated by the surveyor appointed by the General Manager to inspect the damage.

3. The liability of the General Manager under this section for each accident or loss shall not exceed the amount named in the schedule hereto as the sum insured on the car and accessories.

Provided always that the insurance hereby made is and shall be subject to the conditions and memoranda (if any) endorsed hereon in like manner as if the same were respectively repeated and incorporated herein, and compliance with such conditions and memoranda, and each of them, shall be a condition precedent to the right of the insured to sue or recover hereunder.

In witness whereof the General Manager has hereunto set his hand this

Examined :

By authority : \_\_\_\_\_, General Manager.  
\_\_\_\_\_, Branch Manager.

SCHEDULE OF CARS INSURED.

Name, Address, and Occupation of Insured.	Date of Commencement and Termination of Period covered by First Premium.	Make of Car.	Purposes for which Car is used.	H.P.	Number of Seats, including Driver.	Date of Manufacture.	Date of Purchase.	Purchase price of Car when New.	Amount actually paid for Car.	Sum Insured, including Accessories.	Maker's No. of Car.	Registered No. of Car.	Annual Premiums.
	.....							£	£	£			£
	to							£	£	£			£
	4 p.m. on							£	£	£			£
	.....							£	£	£			£

Please read the conditions and examine the policy, and, if incorrect, return it immediately for alteration.

M/C

Serial No.

F. D. THOMSON, Clerk of the Executive Council.