NZI Safe Driving Rewards Programme Terms and Conditions

By joining Safe Driving Rewards Programme (the **Programme**), you agree to the terms and conditions below. These terms apply to new and existing customers from 12 May 2026. Please carefully read the terms and conditions concerning your eligibility and the data sharing with NZI and Lumley before agreeing to join this programme.

1. The Programme is conducted by NZI, a business division of IAG New Zealand Limited, 1 Fanshawe Street, Auckland (**IAG**) and EROAD Limited, 260 Oteha Valley Road, Albany, Auckland (**EROAD**).

2. References to IAG include NZI/Lumley and any other IAG brand.

3. Information on the Programme and how to take up and participate in the Programme forms part of these terms and conditions. By signing up to the Programme, Customers agree to be bound by these terms and conditions.

4. The Programme consists of an offer to waive the insurance claim excess for a loss provided that the following conditions are satisfied:

   a) the Customer's vehicle is equipped with an eligible EROAD hardware device;
   b) the Customer is subscribed to an EROAD service plan that includes vehicle tracking and EROAD Leaderboard;
   c) the Customer holds a current NZI or Lumley insurance policy for commercial motor vehicles;
   d) the Customer's vehicle is involved in a driving loss (a driving loss is one where the vehicle is being driven or operated by a driver at the time of the loss. This doesn't include fire, theft, malicious damage, or other losses whilst parked) covered by their IAG policy;
   e) the Customer must have been: an EROAD customer; and have been accepted into the Programme, for a minimum of 28 days prior to the date of a claimable loss;
   f) the Customer's claim is lodged within 30 days of the date of the claimable driving loss;
   g) the Customer's claim is accepted by IAG;
   h) the Customer's fleet is in the top 25% of EROAD customers for safe driving (determined by comparing driver performance of EROAD customers) in New Zealand for the 28 days preceding the date of the claimed loss; and
   i) at the time of the claim, the Customer provides to IAG copies of (a) the EROAD Safe Driving Rewards Eligibility Report or EROAD Leaderboard Report; and (b) the EROAD Daily Activity Report, from the date of the accident with the preceding 28 days' data, confirming the Customer is within the top 25% of EROAD customers for a period of 28 days for safe driving preceding the date of the claimed loss and the vehicle's registration number.

5. To sign up to the Programme the Customer representative must complete and submit the form at www.safedrivingrewards.co.nz. Following submission of the form the Customer will receive a welcome email confirming the Customer has signed up to the Programme.

6. The Customer agrees that the EROAD fleet data used to calculate the top 25% of EROAD customers and the manner in which the top 25% of EROAD customers is calculated is commercially sensitive to EROAD and EROAD will not provide detail of how the top 25% is calculated to individual customers.

7. The Customer consents to IAG and EROAD publishing the names of the top ten Customers signed up to the Programme.

8. The Customer consents to IAG advising its insurance broker that it has signed up to the Programme.

9. If a Customer's policy is subject to a Burning Cost or Profit Share adjustment, participation and obtaining an excess waiver in the Programme may result in a higher premium for that policy. This is because the premium adjustment at the end of the insurance period is calculated based on the total claims cost for the period, including claims that would otherwise have been subject to an excess.

10. EROAD and IAG each reserve the right to terminate or amend any aspect of this Programme without notice at any time. Termination will not affect valid claims lodged by a Customer.

11. EROAD and IAG and their related bodies corporate will not be liable for any loss, damage or injury suffered or sustained (including but not limited to direct or consequential loss or loss arising from negligence) arising directly or indirectly, out of, or in connection with the Programme or withdrawal of the Programme.

12. The Customer agrees to supply the following Customer fleet data to IAG:

a) the Customer's name and MyEROAD identification number;
b) the Customer's vehicles' registration numbers; and
c) the RUC class of the Customer's vehicles.

13. Participation in the Programme is separate from, and does not form part of, change, or affect any insurance policy or other agreement, You have with NZI or Lumley.

14. To withdraw from the Programme the Customer must email frm@nzi.co.nz.

15. Information and Data collected by EROAD and supplied to IAG during the course of this Programme will be held securely and any personal information held subject to the Privacy Act 2020.
16. "Fleet" in this Programme and these Terms and Conditions means the whole group of vehicles associated with a Customer in EROAD's MyEROAD platform.