



**New Zealand Lacrosse Incorporated**  
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Auckland 1000

**Client Reference:** CL131313  
**Broker:** Vicky Ellis  
**Processed By:** Lawrence Wong  
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## Package Schedule - Business Package

PK415333-3

**Period of Insurance:** 27/06/2023 - 27/06/2024

COVER	COVER AMOUNT
Travel - Business	
1436 International Travel Days	\$0
Material Damage Insurance	
11 Central Road, Kingsland, Auckland 1021, New Zealand	
Contents & Equipment	\$25,000
Association Liability	
Association Liability - Any one claim & in the aggregate	\$500,000
Public Liability - Any one occurrence	\$2,000,000
Employers Liability - Any one claim & in the aggregate	\$1,000,000
Statutory Liability - Any one event & in the aggregate	\$1,000,000
Legal Defence for Sports & Events - Any one legal action & in the aggregate	\$250,000

COVER		COVER AMOUNT		
<b>Travel - Business</b>				
Broker Reference	PL1067492-0			
<b>Underwriter Agency</b>	<b>INSURER REFERENCE</b>		<b>%</b>	
AWP Services NZ Ltd T/A Allianz Partners	713300142		100.00%	
DESCRIPTION	COVER TYPE	COVER AMOUNT	NATURAL DISASTER / EQC	EXCESS
<b>1436 International Travel Days</b>		<b>\$0</b>	<b>Excluded</b>	<b>\$0</b>

## Policy Details

### Insured

Insured:

NZ Lacrosse Association Inc and/or their subsidiary companies and companies for which they have management control and joint ventures, as now or hereafter constituted, formed or acquired.

Insured Person(s) / Categories:

All employees or directors of the insured or persons authorised by the insured, travelling on overseas authorised business travel or private travel (if declared by the insured) including close relatives of the insured person (if declared by the insured), and where the premium has been paid or has been agreed to be paid.

### Policy Notes

Journey Definition:

Journey means overseas travel in connection with the business of the insured, including associated private, personal and family travel outside your country of usual residence, which starts from the time of leaving your home or normal place of business (whichever is left last) and continues until arrival back at your home or normal place of business (whichever is reached first).

Trip Duration:

One hundred and eighty (180) days maximum.

### Policy Notes

Sporting Endorsement:

Notwithstanding General Exclusion 8, cover is extended to include losses arising from insured person's training for or partaking in Lacrosse, including competing.

The following conditions apply for any claims arising directly or indirectly from such activities:

1. Under Section One, Personal Accident and Sickness; the sum insured is reduced to \$100,000; and
2. There is no cover under Section One, Part B – Weekly benefits – injury, events 25 & 26; and
3. There is no cover under Section One, Part D – Lump sum – broken or fractured bones; and
4. Under Section Four, Medical and Additional Expenses, the excess applicable is \$500 each and every claim; and
5. Cancellation due to an injury sustained when playing Lacrosse in NZ or overseas prior to booked travel incurs, an excess of \$100 is applicable and a maximum benefit payable per person of \$5,000 applies; and
6. Under Section Seven, Baggage/Business Property, there is no cover for sporting equipment whilst in use or left unattended in a public place; and
7. Under Section Eight, Alternative employee/Resumption of Assignment Expenses, we will not indemnify any expenses that arise as a result of an insured person sustaining an injury; and
9. Under Section Nine, Personal Liability is deleted.

### Policy Notes

Scope of Cover (Part 1/2):

Cover under this policy applies for Sections 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11 and 12 to all insured persons whilst on a journey (as defined).

Section 1 – Personal Accident and Sickness

Part A

Lump sum benefits – Event 1 – 19: \$250,000 - Nil Excess

Children under 16 years old – Event 1: \$10,000 - Nil Excess

Children under 16 years old – Event 2 – 19: \$250,000 - Nil Excess

Surgical benefits – injury: \$5,000 - Nil Excess

Part B

Weekly benefits – injury: \$2,000 - 14 Days Excess

% of salary: 100.00 - N/A Excess

Benefit period: 104 Weeks - N/A Excess

Part C

Weekly benefits – sickness: Not insured - N/A Excess

% of salary: 100.00 - N/A Excess

Benefit period: N/A - N/A Excess

Surgical benefits – sickness: \$5,000 - Nil Excess

Part D

Lump sum – broken or fractured bones: \$5,000 - Nil Excess

Part E

Loss of teeth or dental procedures – maximum \$250 per tooth: \$10,000 - Nil Excess

Part F

Rehabilitation expenses – maximum 6 months: \$500 per month - Nil Excess

Part G

Loss of enjoyment of life: \$10,000 - Nil Excess

Part H

Dependent child benefit – \$5,000 per child: \$10,000 any one family - Nil Excess

Part I

Partner accidental death: \$25,000 - Nil Excess

Part J

Independent financial advice: \$3,000 - Nil Excess

Part K

Corporate image protection: \$15,000 - Nil Excess

Part L

Partner retraining benefit: \$10,000 - Nil Excess

Part M

Premature birth/miscarriage benefit: \$10,000 - Nil Excess

Section 2 – Kidnap, Extortion/Ransom

Kidnap, extortion/ransom: \$500,000 - Nil Excess

Section 3 – Hijack and Detention

Daily benefit – maximum sixty (60) days Legal costs: \$500 per day - Nil Excess

\$50,000 - Nil Excess

Section 4 – Medical and Additional Expenses

Medical and additional expenses: Unlimited - Nil Excess

Additional business expenses: \$2,500 - Nil Excess

Trauma counselling: \$5,000 - Nil Excess

Continuous worldwide bed confinement – maximum 100 days: \$200 per day - 48 Hours Excess

Section 5 – Allianz Global Assistance Emergency Assistance

Allianz Global Assistance Emergency Assistance - Included - N/A Excess

## **Policy Notes**

Scope of Cover (Part 2/2):

Section 6 – Loss of Deposits, Cancellation and Travel Disruption Expenses

Loss of deposits/cancellation: Unlimited - Nil Excess

Curtailment expenses: Unlimited - Nil Excess

AIDS/HIV: Unlimited - Nil Excess

Frequent flyer points: \$15,000 - Nil Excess

Alternative route: \$10,000 - Nil Excess

Volunteer services return home: Unlimited - Nil Excess

Journey alteration: Unlimited - Nil Excess

High and extreme risk warnings: Unlimited - Nil Excess

Section 7 – Baggage, Business Property, Electronic Equipment and Money/Travel Documents

Baggage and business property (maximum): \$25,000 - Nil Excess

- Limit per one item: \$5,000 - Nil Excess

- Electronic equipment: \$10,000 - \$250 Excess

- Money/travel documents: \$5,000 - Nil Excess

- Baggage mislaid: \$5,000 - Nil Excess

- Coins and bank notes: \$5,000 - Nil Excess

- Tools and Traveller's samples (courier costs): \$20,000 - Nil Excess

- Home burglary excess benefit: \$500 - Nil Excess

- Identity theft extension: \$15,000 - Nil Excess

Section 8 – Alternative Employee/Resumption of Assignment Expenses

Alternative employee expenses or resumption of assignment expenses - \$20,000 - Nil Excess

## Section 9 – Personal Liability

Personal liability: \$5,000,000 - Nil Excess

Court attendance benefit (max \$100 per day): \$1,000 - Nil Excess

## Section 10 – Rental Vehicle Excess

Rental vehicle excess: \$6,000 - Nil Excess

Personal motor vehicle excess: \$2,000 - Nil Excess

Personal vehicle hire

- Per week: \$500 - Nil Excess

- Maximum: \$2,500 - Nil Excess

## Section 11 – Political and Natural Disaster Evacuation

Political and Natural Disaster Evacuation: \$20,000 - Nil Excess

Search and Rescue Expenses: \$20,000 - Nil Excess

Aggregate Limit – any one period of insurance: \$100,000 - Nil Excess

## Section 12 – Death By Natural Causes

Death By Natural Causes: \$50,000 - Nil Excess

## Aggregate Limit of Liability

a) Any one period of insurance \$2,500,000

b) Non-scheduled aircraft \$1,000,000

## Policy Notes

Pre Existing Medical Condition Coverage:

Your pre-existing medical conditions are automatically covered under the policy\* as long as:

- Your journey is not undertaken against the advice of a doctor, the insured person is fit to travel and the insured person is not travelling to seek medical attention; and
- You are not suffering from a terminal condition which was diagnosed prior to the journey by a doctor, but only in respect of the terminal condition.

We do not cover claims and costs:

- Incurred for any medication for a condition that commenced prior to the commencement of a journey and the insured person has been advised to continue the medication during the journey;
- Incurred for routine or elective medical, optical or dental treatment or consultation;
- Incurred after the period of 24 months from the date the insured person dies or suffers a sickness or injury;
- Incurred for ongoing medical expenses after 24 months from the date of the injury or sickness. In respect of any insured person who is domiciled outside of New Zealand, there will be no cover for ongoing medical expenses back in their country of usual residence that are in excess of \$50,000 or after 24 months from the date of the injury or sickness, whichever calculation produces the lesser amount.

\*This excludes Section One – Personal Accident and Sickness and Section Twelve – Death By Natural Causes. Please refer to the Policy Wording for full terms and conditions.

## Policy Underwritten By

This insurance is issued and managed by AWP Services New Zealand Limited trading as Allianz Partners and underwritten by The Hollard Insurance Company Pty Ltd ABN 78 090 584 473(Incorporated in Australia).

The Hollard Insurance Company Pty Limited – Financial Strength Rating and Overseas Policyholder Preference Disclosure Notice.

An overseas policyholder preference applies. Under Australian law, if The Hollard Insurance Company Pty Ltd is wound up, its assets in Australia must be applied to its Australian liabilities before they can be applied to overseas liabilities. To this extent, New Zealand policyholders may not be able to rely on The Hollard Insurance Company Pty Ltd's Australian assets to satisfy New Zealand liabilities.

## Rating Agency

A.M. Best Company Insurer Financial Strength Ratings

Each Best's Financial Strength rating category from "A+" to "C" includes a Rating Notch to reflect a gradation of financial strength within the category. A Rating Notch is expressed with either a second plus "+" or minus "-".

A++ Superior A+ Superior A Excellent A- Excellent

B++ Good B+ Good B Fair B- Fair

C++ Marginal C+ Marginal C Weak C- Weak

D Poor E Under Regulatory Supervision F In Liquidation S Suspended

## Rating

A-

## Policy Wording

Allianz Partners – Premier Corporate Travel Wording Nov 2020

COVER		COVER AMOUNT		
<b>Material Damage Insurance</b>		<b>\$25,000</b>		
Broker Reference	PL1069860-0			
Insurer	INSURER REFERENCE	%		
Vero Insurance New Zealand Ltd	HO.BSP.4534008	100.00%		
DESCRIPTION	COVER TYPE	COVER AMOUNT	NATURAL DISASTER / EQC	EXCESS
11 Central Road, Kingsland, Auckland 1021, New Zealand				
<b>Contents &amp; Equipment</b>	<b>Replacement</b>	<b>\$25,000</b>	<b>\$25,000</b>	<b>\$500</b>

## Policy Details

### Policy Notes

Policy extensions: Sub-limits  
 Employees Effects \$ 5,000  
 Money - Section A \$ 10,000  
 Money - Section B \$ 2,000  
 Protection Costs \$ 100,000  
 Transit Limit \$ 20,000

### Additional clauses:

MD028 Theft - 028  
 MD029 Transit - Increased Limit - 029  
 MD033 Reinstatement - 033

### Standard Excess

Standard Excess: \$500  
 Theft: \$2,500  
 Burglary: \$1,000  
 Landslip & Subsidence: \$15,000  
 Portable Electronic Equipment: \$1,000

### Natural Disaster:

2.5% of Material Damage sum insured at site, minimum \$2,500 applies to Material Damage and Business Interruption claims

### Automatic Extensions

Vero Steadfast Material Damage 0822

Amounts payable under these Automatic Extensions are included and are not additional and are subject to all terms, conditions, and exclusions of this policy

Alternative residential accommodation – limit \$25,000 per residential unit

Burglary cover – included

Capital additions cover – limit 10% of buildings & contents sum insured or \$100,000, whichever is less, per annual period

Constructive loss – included

Demolition costs – included

Disclaimers & release of liability – included

Docks, piers wharves & road bridges – limit \$100,000 at any one situation

Electric motors cover – included, not exceeding 7.55kw (10hp)

Employee effects cover – limit \$5,000 per event, per person, total limit contents sum insured per annual period

Expediting costs cover – included

Firefighting equipment – limit \$10,000 per annual period

Gradual damage – limit \$10,000 per loss

Illegal substances – limit \$50,000 per event, \$250,000 per annual period

Inventory – included

Landslip – limit \$500,000 per event, \$15,000 excess per event

Money cover

A – limit \$10,000 per event

B – limit \$3,000 per event

Portable electronic equipment cover – limit \$25,000 total per event, \$1,000 excess per event

Property under construction – limit \$100,000

Protection costs cover – limit \$250,000 per event

Redundant foundations – included

Redundant plant & stock – included

Refrigerated goods – limit \$10,000 per event

Rewards cover – included

Smoke damage – included

Social club cover – included  
Stolen keys cover – included  
Subsidence – limit \$500,000 per event, \$15,000 excess per event  
Sustainable rebuilding costs – limit 5% of actual building replacement cost or \$250,000, whichever is less, per event  
Temporary removal cover – included  
Tenanted premises – included  
Theft cover – included, \$2,500 excess per event  
Transit cover – limit \$5,000 per portable tool of trade, \$25,000 per event  
Unharmed property cover – included  
Unspecified locations – limit contents and/or stock sum insured or \$50,000, whichever is less, per event  
Working from home – limit contents sum insured or \$10,000, whichever is less, per event

#### Items of Insured Property with Limited Cover

Customer Goods – limit \$20,000 per annual period  
Site Improvements – limit 5% of max buildings amount payable at site or \$250,000, whichever is less, per annual period  
Landscaping – limit 5% of max buildings amount payable at site or \$25,000, whichever is less, per annual period  
Works of Art – limit \$25,000 per event  
Vero Steadfast Material Damage 0822  
These optional extensions only apply where specified in the schedule and the additional premium is paid, subject to all terms, conditions, and exclusions of this policy

Machinery breakdown  
Natural disaster cover  
Seasonal stock adjustments

Please refer to the policy wording for full details of cover.

**Disaster Cover** Included

#### **Policy Wording**

Vero Steadfast Material Damage 0822

COVER		COVER AMOUNT		
<b>Association Liability</b>		<b>\$4,750,000</b>		
Broker Reference	PL1069861-0			
Insurer	INSURER REFERENCE		%	
QBE Insurance (Australia) Limited (QIA)	P000150312PPL		100.00%	
DESCRIPTION	COVER TYPE	COVER AMOUNT	NATURAL DISASTER / EQC	EXCESS
<b>Association Liability - Any one claim &amp; in the aggregate</b>		<b>\$500,000</b>	<b>Excluded</b>	<b>\$1,000</b>
<b>Policy Notes</b> Defence Costs: \$500,000 Any one claim & in the aggregate				
<b>Public Liability - Any one occurrence</b>		<b>\$2,000,000</b>	<b>Excluded</b>	<b>\$500</b>
<b>Policy Notes</b> Products Liability: \$2,000,000 in the aggregate				
<b>Employers Liability - Any one claim &amp; in the aggregate</b>		<b>\$1,000,000</b>	<b>Excluded</b>	<b>\$500</b>
<b>Statutory Liability - Any one event &amp; in the aggregate</b>		<b>\$1,000,000</b>	<b>Excluded</b>	<b>\$500</b>
<b>Legal Defence for Sports &amp; Events - Any one legal action &amp; in the aggregate</b>		<b>\$250,000</b>	<b>Excluded</b>	<b>\$1,000</b>

## Policy Details

<b>Business</b>	Sporting Club or Association
<b>Insured</b>	New Zealand Lacrosse Association Inc and affiliated associations, including the NZ Women's Lacrosse Association Inc
<b>Territorial Limit</b>	New Zealand, but extended to worldwide for public liability only under Section B: General Liability
<b>Jurisdictional Limit</b>	New Zealand, but extended to worldwide for public liability only under Section B: General Liability
<b>Retroactive Date</b>	27 June 2016
<b>Standard Excess</b>	<ul style="list-style-type: none"> <li>- Association Liability: \$ 1,000 each and every Claim inclusive of Defence Costs</li> <li>- General Liability: \$ 500 each and every claim</li> <li>- Statutory Liability: \$ 500 each and every Event, inclusive of Defence Costs</li> <li>- Employers Liability: \$ 500 each and every Claim, inclusive of Defence Costs</li> <li>- Legal Defence for Sports and Events: \$ 1,000 each and every Legal Action, inclusive of Legal Expenses</li> </ul>

### Policy Notes

Building Defects Exclusion (ASC & ASE0614) - R2271.01:

The following endorsement is added to the General Exclusions and is applicable to all sections of this Policy.

QBE will not be liable for any Loss or Claim alleging or directly or indirectly based upon, attributable to, or in consequence of:

1. the failure of any building or structure to meet or conform to the requirements of the New Zealand Building Code contained in the First Schedule to the Building Regulations 1992 or any applicable New Zealand Standard (or any amended or substituted regulation or standard) in relation to leaks, water penetration, weatherproofing, moisture, or any effective water exit or control system; or
2. mould, fungi, mildew, rot, decay, gradual deterioration, micro-organisms, bacteria, protozoa or any similar or like forms, in any building or structure.

The above exclusion applies to Association, Public, Statutory, Employers and Legal Expense Liability policies.

### Policy Notes

Sanctions Exclusion - R2423.01:

Notwithstanding any provision to the contrary within the policy or any endorsement thereto, it is understood and agreed that this policy does not insure any loss or provide any benefit under this policy where a claim payment would breach any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulation of any country.

The above exclusion applies to Association, Public, Statutory, Employers and Legal Expense Liability policies.

## **Policy Notes**

Special Endorsement - R1000ED

Territory and Jurisdiction Extension:

The Policy Territory and Jurisdiction is extended from New Zealand to Worldwide in respect of the Insured's Public Liability only under Section B: General Liability.

## **Policy Notes**

Association Liability - Sub limits:

- Employment Disputes: \$ 100,000 in the aggregate - \$5,000 Excess inclusive of Defence Costs
- Fidelity: \$ 100,000 in the aggregate - \$5,000 Excess inclusive of Defence Costs
- Internet Liability: \$ 100,000 in the aggregate - Policy Excess

Association Professional Indemnity: Included

\$1,000 Excess each and every Claim inclusive of Defence Costs

## **Policy Notes**

Sporting Activity Endorsement - R0735.02 {GL}: Applies to Public Liability Policy

QBE shall not indemnify the Insured for any claim in respect of or alleging Personal Injury or Property Damage:

1. Participants

arising out of the participation of any person in a Sporting Activity unless such Personal Injury or Property Damage is as a result of the Insured's negligence in regard to the course or facility provided for such Sporting Activity;

"Sporting Activity" means:

a competition, event, game, match, practice, race, training, trial or similar and including any warm up or warm down and other prior or post actions which are directly related thereto.

2. Alcohol and Drugs

arising from the actions of any Insured who is under the influence of intoxicating liquor or drugs, except a drug taken in accordance with the advice of a registered Medical Person.

## **Policy Notes**

Overseas Excess Amendment - R1000: Applies to Public Liability Policy

The Excess is increased from NZD 500 to:

- NZD 2,500 any one Occurrence in respect of visits, tournaments, or any activities outside New Zealand, except North American Countries
- NZD 5,000 any one Occurrence in respect of visits, tournaments, or any activities in North American Countries

## **Policy Wording**

QBE Combined Association Liability ASC0614



## Financial Strength Rating

UNDERWRITER	RATING AGENCY	RATING
Vero Insurance New Zealand Ltd	Standard & Poor's (Australia) Pty Ltd	AA-

S&P: Standard & Pools Insurer Financial Strength Ratings

The rating scale is:

AAA (Extremely Strong) AA (Very Strong) A (Strong)  
 BBB (Good) BB (Marginal) B (Weak)  
 CCC (Very Weak) CC (Extremely Weak)  
 SD (Selective Default) D (Default)  
 R (Regulatory Supervision) NR (Not Rated)

The ratings from 'AA' to 'CCC' may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the major rating categories.

The rating scale above is in summary form. A full description of this rating scale can be obtained from [www.standardandpoors.com](http://www.standardandpoors.com)

QBE Insurance (Australia) Limited (QIA). QBE has a financial strength rating of A+ given by Standard & Poor's (Australia) Pty Ltd  
 S&P: Standard & Pools Insurer Financial Strength Ratings

The rating scale is:

AAA (Extremely Strong) AA (Very Strong) A (Strong)  
 BBB (Good) BB (Marginal) B (Weak)  
 CCC (Very Weak) CC (Extremely Weak)  
 SD (Selective Default) D (Default)  
 R (Regulatory Supervision) NR (Not Rated)

The ratings from 'AA' to 'CCC' may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the major rating categories.

The rating scale above is in summary form. A full description of this rating scale can be obtained from [www.standardandpoors.com](http://www.standardandpoors.com)

QBE Insurance (Australia) Limited (QIA) Disclosure Information

An overseas policyholder preference applies to QBE Insurance (Australia) Limited ("QBE"). This means that in the event that QBE is wound up, Australian law requires that its assets in Australia are applied to satisfy its Australian liabilities, before those assets can be applied to satisfy overseas liabilities, which would include claims by policyholders in New Zealand. However, QBE is required to hold capital which meets minimum regulatory capital requirements.

## Important Information

### INSURER'S SOLVENCY / CLAIMS PAYING ABILITY

Rothbury does not analyse insurers solvency or claims paying ability. Rothbury is not able to and makes no representation or gives no warranty as to whether an insurer with which we place your risks is or will continue to be solvent or able to pay your claims under your policy(s). You must make entirely your own decision in that regard. In doing so, you accept you have not and do not rely on Rothbury as to whether any insurer is, or will continue to be, solvent or is, or will continue to be, able to pay your claims under your policy(s). Consequently, you agree Rothbury is not liable in contract, tort (including negligence), equity or otherwise to you for any loss, liability, damages, costs or expenses if an insurer becomes insolvent or is unable to pay claims when they fall due.

### POLICY TERMS & CONDITIONS

This schedule is only a summary of the cover provided. Please refer to your Policy Wording for full details of your scope of cover, conditions and exclusions. If you do not have a copy of your Policy Wording please contact our office and we will send a copy to you. Please notify us immediately of any changes to the risks insured - failure to do so may invalidate your cover.

### STANDARD EXCLUSIONS

The following standard exclusions apply: Terrorism, Electronic Data, Asbestos and Building Defects and Mould. Please refer to your Policy Wording for full details.

### DUTY OF DISCLOSURE

The Duty of Disclosure is a legal requirement that applies to all insurance contracts. Under the Duty of Disclosure you must disclose all information you know, or could reasonably be expected to know, is relevant to the insurer's decision whether to accept the risk of the insurance and, if so, on what terms. This duty includes, but is not limited to, any circumstances which could increase the risk of a claim, any criminal offence, any cancellation, refusal to renew, or special conditions imposed by another insurer and any previous insurance claim or uninsured loss. You are required to disclose this information before commencement of cover and before you renew, extend, vary or reinstate your insurance cover. If you do not provide all of this information your insurer may avoid your cover from the commencement of your policy. Your policy may also include a condition requiring you to notify the insurer of any material change in your circumstances following the start of the policy period. What is a material change will depend on the specific policy condition but it usually includes a change to the circumstances you have previously disclosed to the insurer. Your Duty of Disclosure and the rights your insurer has if you do not comply with it can be altered by the specific policy wording. So, it is important you read your policy so you know what your insurer wants to know and what your duties are from the outset.

### TERMS OF BUSINESS

By instructing us to place cover for you, you agree that our Terms of Business apply to all services provided to you by the Rothbury Group, unless we have agreed otherwise with you in writing. This means you can refer to our Terms of Business for an explanation of terms used in your invoice and cover

schedule.

Our Terms of Business also include:

- \* Our obligations to you as part of the services we provide;
- \* A summary of the duties our brokers have to you under legislation and regulations;
- \* Your responsibilities relating to the cover we obtain for you;
- \* How your insurance costs are to be paid;
- \* How we are remunerated and a description of our incentives;
- \* Potential conflicts of interest that could arise and the steps we take to manage these;
- \* The limits of our liability to you concerning the services we provide;
- \* How to make a complaint if you are unhappy and our internal process for managing complaints.

This is just a summary of key topics. Our complete Terms of Business can be downloaded from [www.rothbury.co.nz](http://www.rothbury.co.nz).