

A Guide to Charging Fire Emergency Levies

+ Levy payable on Motor Vehicles

The levy charged on motor vehicles will be a flat fee of \$25 per vehicle regardless of the weight. The levy applies to comprehensive cover, third party fire and theft, and third party only cover.

+ Definition of Motor Vehicles

A vehicle drawn or propelled by mechanical power. This includes trailers and motorcycles, but does not include a vehicle running on rails or a pedestrian controlled machine.

+ Definition of Vehicle

A contrivance equipped with wheels, tracks, or revolving runners on which it moves or is moved.

+ Definition of Contract of Motor Vehicle Insurance

Means a contract of insurance (as defined in section 7 of the Insurance (Prudential Supervision) Act 2010) relating to a motor vehicle under which either or both of the following apply:

- the motor vehicle is insured against physical loss or damage;

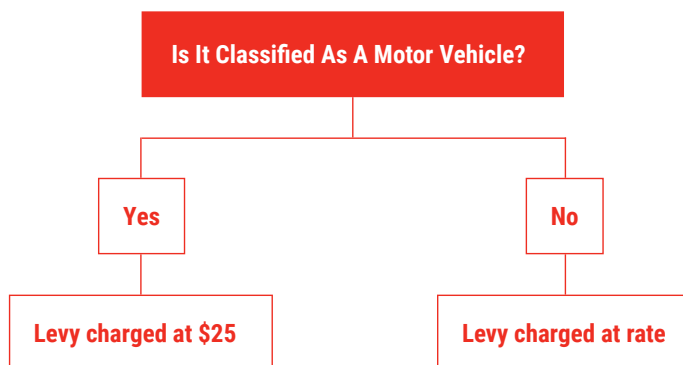
- any person is insured against third party liability in connection with the use of the vehicle;
- does not include a contract of reinsurance.

This definition is important because it means third party only policies are explicitly within scope, which is why the FENZ levy applies to them from 1 July 2026.

+ Items not classed as a Motor Vehicle

Any item which does not meet the criteria to be classed as a Motor Vehicle is to be charged at the rate of 7.76c per \$100 sum insured regardless of weight (0.0776%).

If one item on a schedule consists of more than one piece of equipment the applicable FEL charge should be applied for each piece of equipment (e.g. an excavator and trailer would have two levy charges of \$25 each as both are classed as a motor vehicle).



Please Note: The fixed rate and levy rate shown here are current as at the publication date shown below and may change in the future. The guidance above is intended for policies underwritten by TLC Insurance only and does not apply to other Insurers.

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