

Cruzen Campers

Terms & Conditions

Everything you need to know about hiring a Cruzeen campervan, including insurance and damage cover.

Last updated: 29 July 2026

Insurance & damage cover

Every Cruzeen Campers vehicle is fully insured for visitors to New Zealand. Because of the kinds of roads and driving conditions here, insurance excesses are high, so a pre-approved security deposit applies before departure. You can reduce or remove that deposit by paying a daily damage waiver — choose the option that suits you:

Stress Free (Recommended)	NZ\$25 per day	No security deposit	Our recommended option. Includes windscreen and tyre damage, which standard insurance does not cover. Payable before departure for the full rental term.
Chance It	NZ\$20 per day	NZ\$2,000 security deposit	Reduces your deposit. Payable before departure for the full rental term.
Risk Taker	No daily fee	NZ\$3,000 security deposit	The deposit is withdrawn in full upon any incident, accident, or damage. If damage exceeds NZ\$3,000, you will not be charged more than the deposit.

Accidents can happen, and many drivers in New Zealand carry no insurance, as it is not compulsory by law. We strongly recommend the Stress Free option — it keeps insurance costs low rather than passing them on, and it is the only option covering windscreen and tyre damage. We also recommend comprehensive travel and health insurance before entering New Zealand, and private third-party insurance to cover wilful damage or damage from improper use.

The security deposit can be paid into a Cruzeen Campers bank account up front, which saves you transaction fees. If damage under the Risk Taker option exceeds NZ\$3,000, you will not be charged more than the deposit.

What our insurance does not cover

- Driving on Ninety Mile Beach Road (Northland), Skippers Road (Queenstown), Ball Hut Road (Mt Cook), Bluff Road (between Kuaotunu and Matarangi), north of Colville Township (Coromandel Peninsula), any beach or rough terrain, or any road posted as unsuitable by local or territorial authorities (for example after heavy rain).
- Damage caused by submersion in water, whether salt or fresh, however caused.
- Tyre and windscreen damage, however caused (covered only under the Stress Free option).
- Damage caused while under the influence of alcohol or drugs.
- Rescue costs associated with being bogged down or stranded.
- Mechanical damage caused by failure to check engine oil, water levels, and other vital levels indicated by visible or audible warnings.
- Wilful damage by you or other parties.
- Damage caused by improper use of the vehicle (for example driving with the handbrake engaged) or grossly negligent driving (for example speeding).
- Loss of valuables, documents (such as passports), or car keys.
- Damage caused by unregistered drivers or drivers without a valid licence.
- Damage caused by using the wrong fuel type or contaminating fuel with biofuel or water.
- Damage or loss to the vehicle interior and provided equipment such as linen, cooking utensils, and camping gear.

Important warnings

Beaches and water: although driving on many beaches is legal in New Zealand, no Cruzeen Campers vehicle may be taken near or into water. Damage or loss caused by driving on a beach or waterway is entirely at your own

expense and is not covered by our insurance.

Rollovers: a vehicle turnover caused by rolling, tipping, or toppling is treated as careless driving by us and our insurer. Damage to the side or roof of the vehicle is charged a \$7,500 excess plus all related costs. Tipping caused by strong wind is excluded.

Look after the vehicle: tell us straight away if you notice any problem, however small — minor defects left unreported can become major failures, and damage arising from your own carelessness is your responsibility. Check oil, water, and tyre pressure regularly, watch the temperature and warning gauges, and get some practice with automatic transmission before your trip if you have not driven one.

Valuables: never leave valuables in the vehicle, and keep items like the GPS out of sight when parked. If the vehicle is broken into because items were left visible, replacing them and paying for related damage is your responsibility.

Rental agreement terms

These terms apply to any agreement between Cruzen Campers Ltd and the Hirer named in the Rental Agreement.

1. Your consumer rights

All of your rights set out in this Agreement are in addition to your rights under applicable consumer protection laws, including New Zealand consumer law. Those rights are not excluded, restricted, or modified by this Agreement. You can find out more from consumer organisations including New Zealand Consumer Affairs. Please contact us with any questions about these terms.

2. Definitions

In this Agreement: “Agreement” means any Confirmation and/or the Rental Agreement; “Bond” means the amount paid by the Hirer on pick-up to cover any liability under this Agreement; “Confirmation” means our confirmation of your booking, setting out vehicle type, fee, bond, term of hire, start date, return date, collection point, and return location; “Excess Reduction Cover” means the cover described in clauses 9–11, which applies only if specified in the Rental Agreement; “Hirer” means the person or persons named as customer, hirer, or Authorised Driver, and any person whose credit card is presented for payment; “Cruzen Campers” means Cruzen Campers Ltd; “Vehicle” means the vehicle hired, including tyres, tools, accessories, equipment, documents, and any replacement vehicle provided.

3. Rental duration

The term of hire commences and ceases at the times and dates specified in the Rental Agreement. Campervan charges are calculated on a calendar-day basis: the start date counts as day one regardless of pick-up time, and the return date counts as the final day regardless of drop-off time.

Minimum rental periods may change, but once you have received a Confirmation we will not alter the minimum rental period for that booking.

4. Rates, payment in full, amendments, and changes of plan

Rates and conditions quoted on our website and documentation are subject to change without notice. However, once you have received a Confirmation, we will not alter this Agreement or your rates unless you request an amendment (or where required by legislation or to correct system errors).

All bookings are paid in full at the time of booking. Your payment secures your vehicle and travel dates at the rate current at the time of booking, and your booked holiday is held as a Cruzen Holiday Voucher recorded against that booking.

Bookings are non-cancellable and non-refundable. There is no cancellation right and no refund scheme: the purchase is final and the holiday is yours. If you can no longer travel on your booked dates, you may sell, gift, or split your booked trip and transfer it to another person through the members portal, in accordance with the voucher terms. Any such sale or gift is a private transaction between you and the other person: Cruzen Campers does not arrange, broker, or guarantee sales, takes no commission, and is not involved in any payment between the parties. If the booked dates pass without the trip being taken or transferred, the holiday is spent.

Cruzen Campers may, at its sole discretion, provide assistance in genuine special circumstances (for example a vehicle breakdown or bereavement). Any such assistance is discretionary and is not a right under this Agreement.

Amendments to a booking (where offered) are subject to availability and our approval. All changes, including extensions to the return date, must be approved by our reservations team at least 48 hours before the return date. Unauthorised extensions incur the current daily rate for each additional day plus a late return fee of up to \$500. Unauthorised changes to the return location incur a relocation fee of up to \$500.

Nothing in this clause limits your rights under the Consumer Guarantees Act 1993 or other non-excludable consumer protection laws, including where we fail to provide the service.

5. Who may drive the vehicle

The vehicle may only be driven by persons named as an Authorised Driver in the Rental Agreement. Authorised Drivers must be 18 or over and hold a current, full driver's licence appropriate for the vehicle, presented at collection. Licences not in English must be accompanied by an accurate English translation from an NZ Transport Agency approved translator, a diplomatic representative, or the issuing authority. An international driving permit must be accompanied by the original current licence.

NZ restricted licences and Australian Green P licences are accepted, provided all licence conditions are complied with — breaching them may void your Excess Reduction Cover and terminate this Agreement. Learner licences are not accepted.

Additional drivers after collection require our prior approval and must meet the same requirements.

6. Hirer's obligations

You acknowledge receiving the vehicle clean, with a full fuel tank and full gas bottle (if applicable), and agree to return it in the same condition on the return date, subject to any pre-purchased fuel or gas option.

You must take reasonable care in handling and parking the vehicle, keep it securely locked when not in use, and maintain recommended levels of radiator water, battery, oil, and tyre pressure.

Smoking and animals (other than registered guide or assistance dogs) are not permitted in the vehicle. Breaching this incurs a cleaning fee of up to \$250.

You must ensure all Authorised Drivers comply with this Agreement and carry their licence while driving. A copy of this Agreement must be kept in the vehicle and produced on demand to an enforcement officer.

You must notify us of any damage, accident, defect, or mechanical failure as soon as practicable and within 24 hours of becoming aware of it, so we can address the problem before it escalates. We do not accept liability for claims submitted after this period.

Children under 7 must be properly restrained in an approved child restraint. Correct installation is your responsibility, and Land Transport New Zealand strongly recommends children are seated in the rear.

You are responsible for complying with all NZ Transport Agency rules and regulations, including fitting snow chains correctly when required during winter (June–October) or as advised by authorities. Vehicles in the Queenstown Lakes District or on Milford Road in winter should carry chains.

You must not: drive the vehicle other than prudently and cautiously (a single-vehicle rollover is a breach of this clause); sublet or hire the vehicle to anyone; operate it in breach of the Land Transport Act 1998 or any other transport law; use it in any race, speed test, rally, or contest; carry more passengers or load than certified; use it for courier or delivery services; or use it to carry passengers for hire or reward without our knowledge and appropriate licensing.

No one may interfere with the odometer, speedometer, or (except in an emergency) the engine, transmission, braking, or suspension systems.

You confirm all information you supply to us is true and accurate, and you will notify us immediately of any change. For safety, we reserve the right to restrict vehicle movements in certain areas due to adverse road or weather conditions, and will advise you at pick-up of any known travel restrictions.

7. Payment

Before collection, you must pay in full the fees, bond, and any other amounts specified in the Rental Agreement, and present an acceptable credit card in your name. You agree to pay on demand any additional fees and costs incurred, including parking, toll, camping, and traffic fines, late return fees, relocation fees, and cleaning fees, and you authorise us to debit your credit card for costs that become apparent after the term of hire.

You pay for all petrol or diesel used (but not oil), unless you have pre-purchased a fuel option.

Visa and MasterCard are accepted. A 2% credit card administration fee applies to payments and bonds, and is not refundable. Any bank or currency conversion fees are your responsibility, and you accept the risk of exchange rate fluctuations, including on refunds.

If a credit card is presented, the cardholder is jointly and severally liable as a Hirer. We may retain card details in accordance with the Payment Card Industry Data Security Standard and may process charges relating to the rental for up to 6 months after the term of hire.

8. Hirer's liability

If multiple persons are named as the Hirer, each is jointly and severally responsible for all obligations under this Agreement.

You are liable to us for, and indemnify us against: loss of or damage to the vehicle and accessories; consequential loss including salvage costs and loss of rental revenue; and loss or damage to third-party vehicles and property, to the extent caused or contributed to by you, any Authorised Driver, or anyone you permit to drive. Your liability may be reduced to the amount of your Excess Reduction Cover, subject to this Agreement.

You release and indemnify us against all claims and losses arising from use of the vehicle in breach of this Agreement or from any reckless or negligent act or omission by you, your drivers, invitees, or passengers.

You are not liable to us for any loss to the extent it is caused by us — for example, through our negligence or breach of contract. This clause survives termination of the Agreement.

9. Excess reduction options

You may choose the Stress Free, Chance It, or Risk Taker option. The bond payable is determined by the option selected at collection and specified in the Rental Agreement, together with the applicable daily rate for that option, as set out in the Insurance & Damage Cover section above.

10. Excess reduction cover

By paying the daily rate for an Excess Reduction Option, you reduce the standard excess payable under our cover. Subject to clause 11, your liability is covered up to a maximum of \$2,000,000.

Your liability for damage applies per accident, incident, or new damage — not per rental. If you decline Excess Reduction Cover, the standard (Risk Taker) excess applies to each and every event involving the vehicle.

11. Excess reduction exclusions

Excess Reduction Cover does not apply, and you are fully liable for all associated costs, where: the driver is under the influence of alcohol or any drug affecting their ability to drive; the vehicle is used in an unsafe or unroadworthy condition that arose during the hire; or in any of the circumstances listed under "What our insurance does not cover" above. A vehicle turnover caused by rolling, tipping, or toppling is treated as careless driving: damage to the side or roof of the vehicle incurs a \$7,500 excess plus all related costs. Tipping caused by strong wind is excluded from this clause.

12. Bond

For the Risk Taker and Chance It options, the bond is payable by credit card only and is debited immediately. The bond is fully refundable provided the vehicle is returned on time, to the correct location, undamaged, with a clean interior and a full fuel tank.

You authorise us to deduct from the bond any amounts you owe under this Agreement. We will notify you by email of any deduction. We may retain all or part of the bond for a reasonable period after the hire to cover un-notified damage, infringements, or third-party claims. Once a refund is processed it may take five or more business days to

become available.

In the event of a claim, the bond may be retained regardless of fault while responsibility is determined, and is refunded only if we successfully recover the full cost of damages from the third party. Because insurance is not compulsory in New Zealand, recovery from third parties is not guaranteed, and third-party claims can take many months to resolve. We will not retain amounts to the extent damage was caused or contributed to by our own breach or negligence.

If a replacement vehicle is dispatched due to an accident, the applicable bond is twice the original bond, and any Excess Reduction Cover does not transfer to the replacement vehicle.

For the purposes of this clause, "damage" includes damage to third-party property, all damage to the vehicle including tyres and windscreens, towing and recovery costs, theft, fire, break-in or vandalism costs, and the daily rental rate for the period the vehicle is unavailable for hire due to repair.

Where the vehicle is returned outside office hours with undiscovered, unreported damage not covered by your chosen option, we will contact you with a summary of repair costs and charge accordingly.

13. Our liability and obligations

We hire the vehicle and supply services only on the terms of this Agreement, subject to your non-excludable rights under consumer protection laws. We accept liability for breach of contract or negligence under the principles applied by the courts and for breach of non-excludable consumer rights.

As the vehicle and services are provided primarily for personal, domestic, or household use, we do not accept liability for losses arising from business use, except where that liability cannot be excluded by law — in which case, where permitted, our liability is limited to resupplying, repairing, or replacing the vehicle or services (or paying the cost of doing so).

We are not liable for loss caused by you, loss you failed to take reasonable steps to avoid or minimise, or loss caused by events outside our reasonable control (such as failure of equipment we do not own or operate, industrial action, or an Act of God). Our accepted liability includes liability for our agents under common-law vicarious liability. This clause survives termination.

14. Additional hire costs

Additional fees may apply for extras such as additional drivers, one-way hires, after-hours pick-ups, and GPS units, and will be listed in the Agreement, subject to availability.

After-hours returns must be to our branch, not airport terminal car parks, and the vehicle remains your responsibility until we take possession during standard hours. After-hours pick-ups are by request only; a completed Rental Agreement including copies of all drivers' licences must be returned to us at least 48 hours before travel. At Auckland Airport, airport parking costs are your responsibility.

A Diesel Road User Tax applies to all diesel vehicles, calculated on kilometres travelled and charged on return. We reserve the right to amend this tax following Government changes.

If a GPS unit is hired, you are liable for loss of or damage to the unit, mount, charger, and case up to \$700, and you agree to follow its safety and usage guidelines. We are not responsible for any harm or loss arising from use or misuse of the GPS.

15. Tolls and infringements

You are liable for all infringement notices for offences committed during your hire, including traffic, speeding, toll, parking, and freedom camping offences. If we receive notice of an infringement, we may either transfer it into your name or debit your credit card for the amount, in each case charging a \$60 administration fee per infringement. We will send you a copy of the relevant notice as soon as practicable. You may have the right to challenge the alleged offence with the issuing authority or a court, to seek a court hearing within the time specified on the notice, and to dispute the matter with your card issuer.

16. Breakdowns, accidents, and repairs

If there is an accident, defect, or mechanical failure, notify us as soon as practicable and within 24 hours on 0274 827 129 so we have the opportunity to fix the problem during your hire. We reserve the right not to accept claims submitted after this period without reasonable excuse.

All vehicles are registered with the Automobile Association (AA) for 24-hour roadside assistance: phone 0800 734 543. Mechanical breakdowns (engine, electrical, cooling system, vehicle recovery) are covered by our roadside assistance programme. Non-mechanical call-outs — running out of fuel, incorrect fuelling, wheels and tyres, lost or locked keys, flat batteries, and accident-related salvage — are charged by the AA directly to you and are not covered by Stress Free cover. Repairs outside office hours may be delayed.

In any accident or incident you must: notify us within 24 hours; call 111 if anyone is injured; record full details of all parties, witnesses, and vehicles; prepare a written statement of the facts signed by all parties; and obtain a copy of any Police report. You must not admit liability or arrange repairs or salvage without our prior authority, except to prevent further damage.

Replacement vehicles are not guaranteed and depend on availability, your location, accident liability, and remaining hire duration. If a replacement is required, you are responsible for transport to the pick-up location for yourself and your passengers. A \$75 damage administration fee applies to processing each damage claim, regardless of your cover or travel insurance. No replacement vehicle is provided without a completed damage claim where we require one.

Any mechanical or towing expenses must be authorised by us in advance, or we may hold you liable for those costs. We are not liable for accommodation, living expenses, or missed activities resulting from an accident, breakdown, or equipment failure, unless caused by our breach or negligence. If compensation is approved, we may by agreement compensate you the proportionate daily rental rate for the period the vehicle could not be used; daily Excess Reduction Cover costs are not included.

17. Returning the vehicle

You must return the vehicle and keys to the return location by the end of the term of hire, or obtain our consent to an extension. No refund is available for early returns. Unauthorised extensions incur the current daily rate per day plus a late fee of up to \$500; unauthorised return locations incur a relocation fee of up to \$500. A cleaning fee of up to \$250 applies if the vehicle is not returned clean and tidy, and a fee of up to \$500 applies for failure to empty the grey water or toilet cassette (if applicable). Unless you pre-purchased fuel or gas, returning the vehicle without full tanks incurs a \$20 administration fee plus the cost of refilling.

18. Breach and termination

We may refuse any rental and/or terminate the hire and take immediate possession of the vehicle, without notice, if: you fail to comply with any material term of this Agreement (particularly clause 6); the vehicle was obtained through fraud or misrepresentation; the vehicle is damaged; or, in our reasonable opinion or that of the NZ Police, the drivers lack the skill or experience to operate the vehicle safely or the safety of passengers or the vehicle is at risk. In that event you are not entitled to a refund of rental charges and are responsible for towing costs to return the vehicle plus our reasonable arrangement costs up to \$100. Termination is without prejudice to either party's other rights.

19. Personal Property Securities Act

Terms such as financing statement, security agreement, and security interest have their meanings under the Personal Property Securities Act 1999 (PPSA). By hiring the vehicle you acknowledge that we have a security interest in the vehicle and any proceeds, that this Agreement may constitute a security agreement, that the security interest attaches when you take possession, and that we may perfect our interest by lodging a financing statement on the PPSA register. We need not give you notice under the PPSA (including a verification statement) unless required by law. You must do anything reasonably required to enable us to register and maintain our security interest.

20. General

We retain title to the vehicle at all times; you must not sell, assign, sublet, lend, pledge, mortgage, or otherwise part with possession of it. Except as set out in this Agreement and the Consumer Guarantees Act 1993, we make no other warranties or representations. All charges are due on demand, including collection costs and reasonable

legal fees. You may not assign or transfer this Agreement without our written consent; we may subcontract services as required. A waiver on one occasion is not a waiver on any other. This Agreement is the entire agreement between the parties. If any clause is unenforceable it will be read down or severed without affecting the rest. All amounts are in New Zealand dollars and include GST. This Agreement is governed by New Zealand law.

21. Privacy

We collect personal information about you as part of the rental process, and may be unable to perform this Agreement if requested information is not provided. All information is handled in accordance with our Privacy Policy, available on this website. You agree that we may collect, use, and disclose your personal information — including vehicle location, usage, servicing, speed, distance travelled, and locations visited — through GPS tracking, diagnostics, and other electronic tools, in accordance with our Privacy Policy. Under the Privacy Act 2020, you have rights of access to, and correction of, your personal information.

22. Complaints and dispute resolution

If you have a complaint or feedback, our team will use reasonable endeavours to resolve it at the time it is raised. If your concerns are not resolved, you may make a complaint by email, post, or phone, and we will refer it to our internal complaints process.

We will acknowledge receipt of your complaint and aim to resolve it, or tell you what we are doing to resolve it, within 14 days. Resolution timeframes depend on seriousness and complexity; if we cannot meet a timeframe we will explain why and set a new one. We implement a resolution only once you have accepted it.

If you are not happy with the outcome, the complaint may be escalated to the next level of management, and external dispute resolution options may be available, including referring consumer law issues to New Zealand Consumer Affairs.

Contact us: by email at info@cruzencampers.com, by post at Cruzen Campers Ltd, P.O. Box 5064, Mt Maunganui 3116, New Zealand, or by phone on +64 274 827 129.

Questions about these terms?

We're here to help. Email info@cruzencampers.com or call +64 274 827 129 before you book.