



## Plain Sailing Premium Plan

Direct Debit  
& Credit Card  
authorisation form  
enclosed

# Why choose **mariner?**



## The difference is ....

### **Experience**

Both underwriting and claims staff have extensive 'on water' experience – so we speak your language.

### **Flexibility**

Pay your premiums monthly, if that suits you better. Want a lower premium in exchange for a higher excess? That's fine too.

### **Benefits**

Get special deals and offers from marine businesses via our exclusive 'Skippers Club'.

### **Certainty**

Do you race your yacht? Rest assured that Mariner's policies limit the amount you pay for racing claims.

### **Strength**

Mariner is a joint venture with Vero Insurance (New Zealand) Ltd.

### **Clarity**

All our policies are clearly written in Plain English.

### **Scope**

We can insure your vessel for construction, refit, transit, Blue Water (including racing) and Charter use.

Freephone

**0800-360-1010**

email: [info@mariner.co.nz](mailto:info@mariner.co.nz)

Website: [www.mariner.co.nz](http://www.mariner.co.nz)

132 Halsey Street  
Viaduct Harbour  
Auckland  
New Zealand



### CONDITIONS OF THIS AUTHORITY TO ACCEPT DIRECT DEBITS

#### 1. The Initiator:

- (a) Undertakes to give written notice to me/us of the commencement date, frequency and amount of Direct Debit at least 10 calendar days before the first Direct Debit is drawn (but no more than 2 calendar months). Where the Direct Debit System is used for the collection of payments which are regular as to frequency, but variable as to amounts, the Initiator undertakes to provide me/us with a schedule detailing each payment amount and each payment date.  
In the event of any subsequent change to the frequency or amount of the regular Direct Debits, the Initiator has agreed to give written advance notice at least 30 days before the change comes into effect.
- (b) May, upon the relationship which gave rise to this Authority being terminated, give written notice to the Bank that no further Direct Debits are to be initiated under this Authority. Upon receipt of such notice the Bank may terminate this Authority as to future payments by notice in writing to me/us.

#### 2. The Customer may:

- (a) At any time, terminate this Authority as to future payments by giving written notice of termination to both the Bank and the Initiator.
- (b) Stop payment of any Direct Debit to be initiated under this Authority by the Initiator by giving written notice to the Bank prior to the Direct Debit being paid by the Bank.
- (c) Where a variation to the amount agreed between the Initiator and the Customer from time to time to be direct debited has been made without notice being given in terms of clause 1(a) above, request the Bank to reverse or alter any such Direct Debit initiated by the Initiator by debiting the amount of the reversal or alteration of a Direct Debit back to the Initiator through the Initiator's Bank, PROVIDED such request is made not more than 120 days from the date when the Direct Debit was debited to my/our account.

#### 3. The Customer acknowledges that:

- (a) This Authority will remain in full force and effect in respect of all Direct Debits made from my/our account in good faith notwithstanding my/our death, bankruptcy or other revocation of this Authority until actual notice of such event is received by the Bank.
- (b) In any event, this Authority is subject to any arrangement now or hereafter existing between me/us and the Bank in relation to my/our account.
- (c) Any dispute as to the correctness or validity of any amount debited to my/our account shall not be the concern of the Bank except in so far as the Direct Debit has not been paid in accordance with this Authority. Any other disputes lie between me/us and the Initiator.
- (d) The Bank accepts no responsibility or liability for the accuracy of information about Payments on Bank Statements.
- (e) The Bank is not responsible for, or under any liability, in respect of:
  - any variations between notices given by the Initiator and the amounts of Direct Debits.
  - the Initiator's failure to give written advance notice correctly nor for the non-receipt or late receipt of notice by me/us for any reason whatsoever. In any such situation the dispute lies between me/us and the Initiator.
- (f) Notice given by the Initiator in terms of clause 1(a) to the debtor responsible for the payment shall be effective. Any communication necessary because the debtor responsible for payment is a person other than me/us is a matter between me/us and the debtor concerned.

#### 4. The Bank may:

- (a) In its absolute discretion conclusively determine the order of priority of payment by it of any monies pursuant to this or any other authority, cheque or draft properly executed by me/us and given to or drawn on the Bank.
- (b) At any time terminate this Authority as to future payments by notice in writing to me/us.
- (c) Charge its current fees for this service in force from time to time.



### Privacy Act - personal information

Under the Privacy Act 1993 you have the right of access to and correction of your credit card information collected and stored by us for the purposes set out below:

I/We agree that my/our information may be used by Mariner Underwriters Limited to advise me/us of your other services.

I/We agree to you releasing to other "interested parties" information regarding this insurance.

/ /

Cardholder's signature

Date

