

At best, New Zealand's legislation pertaining to the towing of trailers is murky – at worst, it's downright contradictory. If you have an accident, a successful insurance claim may well come down to how well you know your broker. Owners of unbraked trailers may be particularly vulnerable

Getting to grips with the legislation surrounding towing a boat in New Zealand requires quite a bit of tenacity. Consider the following:

- A vehicle owner with a Class 1 licence may tow an unbraked trailer/load weighing up to 2000kg. Heavier loads need braked trailers.
- Travelling at 30kph, *all* rigs (braked and unbraked) must be able to stop within 7m.
- Most vehicle manufacturers specify a **maximum unbraked load of 750kg** (usually stamped on the towbar).
- As a guide, LTNZ recommends that the laden weight of an unbraked trailer should not exceed three quarters of the unladen weight of the towing vehicle.
- If the weight of your combined rig (vehicle, trailer and boat) exceeds 4500kg, you need a Class 2 driver's licence.

Of these statements, the most alarming is the third: there are very few boat/trailer combinations that will meet a tow vehicle's 750kg limit. An average rig probably weighs around 1600kg.

So if you're cruising down a busy highway with your unbraked trailer at the legal limit of 90km/h, and some moron cuts in front of you, causing you to hit the brakes and the rig jack-knifes... well, we'll leave the rest to your imagination.

But – will you be covered by your insurance company?

All insurance companies list conditions for their cover. A sample of policies we investigated for this article shows that in the event of an accident, cover may be refused if the vehicle was being operated in an "unsafe manner, or beyond the manufacturer's specifications".

For example, under the section "what is not covered by this policy", AMI says "there is no cover if your vehicle is being used in an unsafe or damaged condition", and "there is no cover if your vehicle is...overloaded".