

Changes to your FMG policy wording

This summary highlights changes to your FMG policy wording. Importantly, this document is only a summary of the enhancements and changes, so ensure you read it in conjunction with your renewal certificate(s) and the full policy wordings available on our website www.fmg.co.nz.

You can also request a copy of your policy wording to be emailed to you, or a printed copy, by calling our National Sales and Service Centre team on 0800 366 466.

General Policy Updates

What has changed?	Where you can find this in your policy document
Some policies have had clause numbering updated to reflect additions and deletions of policy clauses	Throughout the policy

Employee House

What has changed?	Where you can find this in your policy document
The minimum standard policy excess has increased from \$450 to \$550.	On your policy certificate
The heading for the excess free glass optional benefit has been updated to clarify cover is for accidental breakage	<p>You can choose to add any of the following optional benefits</p> <p>4.2 You do not have to pay an excess for accidental breakage of glass and sanitary fixture claims</p>
The Natural Disaster automatic benefit has been re-worded to increase clarity. This is for clarification only and does not alter the existing cover available under your policy.	<p>All covers include automatic benefits</p> <p>2.3 We cover loss caused by natural disaster</p>
A new benefit for Solar panels and other alternative power generation for the home has been added. This is for clarification only and does not alter the existing coverage available under your policy.	<p>Automatic benefits for accidental loss cover</p> <p>3.3 We cover your solar panels, battery banks and inverters.</p>
The Septic Tank automatic benefit has been reworded for greater clarity. This is for clarification only and does not alter the existing cover available under your policy.	<p>Automatic benefits for accidental loss cover</p> <p>3.9 We cover septic tank changes</p>
We have amended the definition of 'Employee House' to clarify the fact that land, earth and fill is not covered. This is for clarification only and does not alter the existing cover available under your policy.	<p>Definitions</p> <p>Employee House</p>

Changes to your FMG policy wording

Home

What has changed?	Where you can find this in your policy document
The minimum standard policy excess has increased from \$300 to \$400.	On your policy certificate
The heading for the excess free glass optional benefit has been updated to clarify cover is for accidental breakage	You can choose to add any of the following optional benefits 4.2 You do not have to pay an excess for accidental breakage of glass and sanitary fixture claims
The Natural Disaster automatic benefit has been re-worded to increase clarity. This is for clarification only and does not alter the existing cover available under your policy.	All covers include automatic benefits 2.1 We cover loss caused by natural disaster
A new benefit for Solar panels and other alternative power generation for the home has been added. This is for clarification only and does not alter the existing coverage available under your policy.	Automatic benefits for accidental loss cover 3.2 We cover your solar panels, battery banks and inverters.
The Septic Tank automatic benefit has been reworded for greater clarity. This is for clarification only and does not alter the existing cover available under your policy.	Automatic benefits for accidental loss cover 3.8 We cover septic tank changes
We have amended the definition of 'Home' to clarify the fact that land, earth and fill is not covered. This is for clarification only and does not alter the existing cover available under your policy.	Definitions Home

Rental House

What has changed?	Where you can find this in your policy document
The minimum standard policy excess has increased from \$450 to \$550.	On your policy certificate
The Natural Disaster automatic benefit has been re-worded to increase clarity. This is for clarification only and does not alter the existing cover available under your policy.	All covers include automatic benefits 2.3 We cover loss caused by natural disaster

Changes to your FMG policy wording

<p>A new benefit for Solar panels and other alternative power generation for the home has been added. This is for clarification only and does not alter the existing coverage available under your policy.</p>	<p>Automatic benefits for accidental loss cover</p> <p>3.3 We cover your solar panels, battery banks and inverters.</p>
<p>The Septic Tank automatic benefit has been reworded for greater clarity. This is for clarification only and does not alter the existing cover available under your policy.</p>	<p>Automatic benefits for accidental loss cover</p> <p>3.9 We cover septic tank changes</p>
<p>We have amended the definition of 'Rental House' to clarify the fact that land, earth and fill is not covered. This is for clarification only and does not alter the existing cover available under your policy.</p>	<p>Definitions</p> <p>Rental House</p>

Household Contents

What has changed?	Where you can find this in your policy document
<p>Section 1 has been re-written to make it easier to read</p>	<p>Section 1 – We cover your household contents</p>
<p>Explicit cover for e-bikes and e-scooters has been added to the policy – these were previously classed as normal push bikes.</p> <p>Explicit cover for mobility scooters has been added to the policy – these were previously classed as battery driven wheelchairs.</p>	<p>All covers include automatic benefits</p> <p>2.3 We cover your low powered electric e-bikes, e-scooters, wheelchairs, mobility scooters and children's toys</p>
<p>Change to coverage limits for small watercraft and children's motorised toys.</p>	<p>All covers include automatic benefits</p> <p>2.3 We cover your low powered electric e-bikes, e-scooters, wheelchairs, mobility scooters and children's toys</p> <p>2.4 We provide limited cover for watercraft</p>
<p>Definition of 'Contents' updated</p>	<p>Definitions</p> <p>Contents</p>
<p>Definition of 'Household Contents' updated</p>	<p>Definitions</p> <p>Household Contents</p>
<p>Definition for 'Household Goods' added</p>	<p>Definitions</p> <p>Household Goods</p>

Changes to your FMG policy wording

Superior Private Vehicles

What has changed?	Where you can find this in your policy document
The excess free glass benefit has been expanded to include windows and sunroofs made from Perspex and other transparent glass like materials.	Automatic benefit 2.1 You do not have to pay an excess on glass claims
The unspecified non-manufacturers accessories benefit has been increased from \$2,000 to \$5,000	What we will pay 4.6 If you have a claim for accessories

Essential Private Vehicles

What has changed?	Where you can find this in your policy document
The unspecified non-manufacturers accessories benefit has been increased from \$2,000 to \$5,000	What we will pay 5.6 If you have a claim for accessories

Boats

What has changed?	Where you can find this in your policy document
Sailboat racing liability: The \$1 million liability paid in addition to the liability sum insured has been removed. The wording was related to the Forest and Rural Fires Act cover which was removed in 2019 as no longer required.	What we will pay 5.4 We cover your legal liability for damage caused by sail racing

Changes to your FMG policy wording

Business Interruption

What has changed?	Where you can find this in your policy document
We have updated our exclusion for infectious diseases to include notifiable diseases under the Biosecurity Act 1993	What you are not insured for 4.3 You are not covered for infectious disease

Farm Buildings

What has changed?	Where you can find this in your policy document
The \$1,000 limit for refrigerant, sight glass and driers has been removed and cover is now available up to the overall sum insured for the building	Automatic benefits 2.9 We cover the cost of replacing refrigerant, sight glass and driers after loss (removed)

Farm Contents

What has changed?	Where you can find this in your policy document
The \$1,000 limit for refrigerant, sight glass and driers has been removed and cover is now available up to the overall sum insured for the contents	Automatic benefits 2.2 We cover the cost of replacing refrigerant, sight glass and driers after loss (removed)

Farm Dogs

What has changed?	Where you can find this in your policy document
The age limit for farm dogs has been expanded to include dogs aged exactly 9 years old at the start of the current period of insurance	Definitions Unspecified Farm Dog Specified Farm Dog
A general exclusion has been added for any applicable policy excess	General exclusions for dogs 4.1 You may have to pay an excess
A definition of excess has been included in the list of defined terms	Definitions Excess

Changes to your FMG policy wording

<p>A new policy condition has been added that if two or more excesses apply, you need to pay the higher excess</p>	<p>How we will manage the claim</p> <p>7.1 If two or more excesses apply, you need to pay the higher excess</p>
<p>The age limits have been added in months to clarify the applicable age limit to be covered under the policy</p>	<p>Definitions</p> <p>Unspecified Farm Dog</p> <p>Specified Farm Dog</p>

Forestry

What has changed?	Where you can find this in your policy document
<p>A general exclusion has been added for any applicable policy excess</p>	<p>General exclusions</p> <p>6.1 You may have to pay an excess</p>
<p>Clarified that all excesses include GST</p>	<p>How we will manage this policy</p> <p>11.4 We will add Goods and Services Tax where applicable</p>

Livestock

What has changed?	Where you can find this in your policy document
<p>Cover for specified livestock in transit has been expanded to include theft and death caused by an accident, injury, disease, illness or humane destruction</p>	<p>We cover your animals</p> <p>1.4 We cover your specified livestock for theft or death</p> <p>1.5 We provide limited cover for your specified livestock in transit (removed)</p> <p>5. What loss you are not insured for</p>
<p>To clarify the applicable age limits for cover to apply under the policy, the number of months has been included in all references to age requirements for the livestock</p>	<p>Definitions</p> <p>Specified livestock</p>

Changes to your FMG policy wording

Superior Farm Vehicles

What has changed?	Where you can find this in your policy document
The excess free glass benefit has been expanded to include windows and sunroofs made from Perspex and other transparent glass like materials.	Automatic benefit 1.1 You do not have to pay an excess on glass claims
The hire charges benefit has been expanded to include costs for engaging a contractor to complete a farming operation	Optional benefits for Comprehensive Only 2.1 You can choose to be covered for hire charges for a replacement vehicle or engaging a contractor to carry out your farming operations

Commercial Motor Vehicles

What has changed?	Where you can find this in your policy document
The excess free glass benefit has been expanded to include windows and sunroofs made from Perspex and other transparent glass like materials	Automatic benefits for Comprehensive Only 4.1 You do not have to pay an excess on glass claims
The \$1,000 limit has been reintroduced to transfer undamaged property following a total loss to the vehicle	Automatic benefits for Comprehensive Only 4.11 We cover limited costs to transfer undamaged property from one vehicle to another after loss
Hire Charges: The three day stand-down period when hiring a rental vehicle has been removed	Optional benefits for Comprehensive Only 5.1 You can choose to be covered for hiring a replacement vehicle or engaging a contractor to carry out a business commitment

Material Damage

What has changed?	Where you can find this in your policy document
New limited automatic cover has been added for cell phones, laptops, digital cameras, portable data storage devices and office equipment away from your premises. Cover is limited to \$5,000 per item and \$10,000 per event and only applies if you have insured your commercial contents.	Automatic Benefits 2.2 Cell phones, laptops and office equipment away from the premises
The definition for burglary has been amended to include when taken from a vehicle	Definitions Burglary means: Now includes from a securely locked vehicle.

Changes to your FMG policy wording

Horse Primary, Plus & Deluxe

What has changed?	Where you can find this in your policy document
<p>The optional benefit for transit by air or sea outside New Zealand and Australia has been retired from the product</p>	<p>Optional Benefit 5.1 Transit by air and sea outside New Zealand and Australia (removed)</p> <p>How we will manage this policy 13.8 This policy covers your horse in New Zealand or Australia only</p>
<p>To clarify the applicable age limits for cover to apply under the policy, the number of months has been included in all references to age requirements for the horse</p> <p>Updated the maximum age limits for cover to apply under the vet fees automatic benefit to reference the age of the horse at the start of the current period of insurance</p>	<p>Automatic Benefit 2.2 Vet costs 2.2.2 What you are not insured for</p> <p>Optional Benefit 5.1 Permanent disability</p> <p>Automatic Benefit 2.2 Vet costs 2.2.2 What you are not insured for</p>
<p>Updated the age limits for the stallion permanent disability optional benefit to reference the age of the horse at the start of the current period of insurance</p>	<p>Optional Benefit 5.1 We cover permanent disability of your stallion (Horse Plus Only)</p>

Changes to your FMG policy wording

Horse Thoroughbred & Standardbred

What has changed?	Where you can find this in your policy document
<p>The optional benefit for transit by air or sea outside New Zealand and Australia has been retired from the product</p>	<p>Optional Benefit 2.1 Transit by air and sea outside New Zealand and Australia (removed)</p> <p>How we will manage this policy 9.8 This policy covers your horse in New Zealand or Australia only</p>
<p>To clarify the applicable age limits for cover to apply under the policy, the number of months has been included in all references to age requirements for the horse</p> <p>Updated the maximum age limits for cover to apply under the vet fees automatic benefit to reference the age of the horse at the start of the current period of insurance</p>	<p>Automatic Benefit 1.2 Vet costs 1.2.2 What you are not insured for</p> <p>Optional Benefit 2.1 We cover permanent disability of your stallion</p> <p>Automatic Benefit 1.2 Vet costs 1.2.2 What you are not insured for</p>
<p>Added in the applicable age limits to be eligible for cover under the stallion permanent disability optional benefit</p>	<p>Optional Benefit 2.1 We cover permanent disability of your stallion</p>