

# Goods in Transit Cover

The FMG Goods in Transit policy covers loss to your goods, refrigerated goods, and livestock while being transported by vehicle, anywhere in New Zealand

## About the cover

The FMG policy insures your goods, refrigerated goods and livestock while they are being transported by vehicle within New Zealand, other than at your premises, for accidental loss caused by:

- Burglary
- Fire, explosion, or lightning
- Flood
- Falling from the vehicle
- Loading or unloading on to or from the vehicle
- The vehicle colliding, or impacting, another object or vehicle
- The vehicle overturning
- Theft, while securely attached to the vehicle

## Automatic Benefits Include

Cover for your livestock should they be injured on the way to a slaughterhouse, and this results in all or part of any carcasses being rejected by that slaughterhouse

Claim preparation costs: Cover for the reasonable costs incurred to prepare, present, or certify a claim covered under the policy for up to \$10,000 per event

## Available Optional Benefit

Spoilage in Transit: If you have bought this benefit, your refrigerated goods are insured for accidental deterioration caused by breakdown while they are being carried in a chamber in or on a vehicle anywhere in New Zealand



## We also provide cover for

- Farm buildings, contents and vehicles
- Personal home, contents, and vehicles
- Commercial buildings, contents and vehicles
- Business Interruption
- Liability

## The FMG difference

FMG has its roots firmly planted in rural New Zealand, which is why you'll find that we're different when it comes to insurance. We were started in 1905 by farmers for farmers and growers, and today we're still 100% New Zealand owned by our rural clients.

Call us on 0800 366 466  
or visit our website [fmg.co.nz](http://fmg.co.nz)

Disclaimer  
Please note this is only a summary of the product and is subject to our specific product documentation and underwriting criteria. For full details, you should refer to the policy document. You can get these documents and any other information you need, from your local FMG representative, by calling us on 0800 366 466 or by visiting our website [www.fmg.co.nz](http://www.fmg.co.nz)

Effective on all new policies, items and renewals issued on or after 1 November 2023

**We're here for the good of the country.**

**FMG**  
Advice & Insurance