

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.

Note: The changes in this document will apply to you if you are **renewing on or after 1 November 2023**

General Policy Updates

What has changed?	Where you can find this in your policy document
The notice period FMG will provide you in the event of a policy change or cancellation has changed from 30 days to 14 days	In the 'How we will manage this policy' section, towards the back of the policy

Association Liability

What has changed?	Where you can find this in your policy document
We have added a new exclusion for Insolvency	General Exclusions 7.44 There is no cover for Insolvency
The notice period FMG will provide you in the event of a policy change or cancellation has changed from 30 days to 14 days	In the 'How we will manage this policy' section, towards the back of the policy

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Changes to your FMG policy wording

Boat

What has changed?	Where you can find this in your policy document
We have changed the term 'at sea' to 'on water' to better reflect the coverage available	<p>Terms of policy to cover boats</p> <p>Grey box on top of page</p> <p>What loss you are not insured for</p> <p>3.6 Your boat's sales and protective covers are not insured for loss due to wind</p>
We have added a clause detailing how we will settle a claim if parts are unavailable in New Zealand	<p>What we will pay</p> <p>2.4 If parts are not available</p>
Clarified that a specific sub-limit may apply to your liability cover in some cases	<p>Section 2 – We cover your legal liability</p> <p>What we will pay</p>
Amended the definition of 'boat' to include all boat motors that would normally be on the craft	<p>Definitions</p> <p>Boat</p>
Clarified the meaning of 'total loss'.	<p>Definitions</p> <p>Total loss</p>
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Business Interruption

What has changed?	Where you can find this in your policy document
Amended the cover for costs you incur to prepare a claim to clarify that the costs must be incurred with our prior consent, and that we do not cover costs incurred while disputing a claim.	The cover includes automatic benefits 2.1 We cover claims preparation costs
The exclusion for infectious disease has been deleted and replaced with a new exclusion for Communicable Disease	4. What you are not insured for 4.6 You are not covered for communicable disease Definitions <i>Communicable Disease</i>
The Plants growing in the open exclusion has been clarified by adding a definition of 'plants growing in the open'	4. What you are not insured for 4.4 You are not covered for plants growing in the open Definitions <i>Plants growing in the open</i>
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Commercial Motor Vehicles

What has changed?	Where you can find this in your policy document
Clarified what sections of the policy apply to which cover options	We agree to cover your commercial motor vehicle and / or liability Grey Box at top of the page
Amended the cover for costs you incur to prepare a claim to clarify that the costs must be incurred with our prior consent, and that we do not cover costs incurred while disputing a claim.	4. Automatic Benefits for Comprehensive Only 4.12 We cover claims preparation costs
Added coverage for loss to tyres caused by malicious damage	7. What loss you are not insured for 7.5 Your vehicle is not insured for loss to tyres
We have limited the available liability coverage for vehicles being driven in the restricted area of an airport	9. The cover includes automatic benefits 9.6 We provide limited cover for your legal liability when using your vehicles airside 11. What liability you are not insured for 11.8 You are not insured for your legal liability when using your vehicle airside
Clarified that a specific sub-limit may apply to your liability cover in some cases	10. What we will pay
The 'You are not covered if the driver has used alcohol or drugs, failed to stop, or not complied with other criteria' clause has been re-written to increase clarity	12. General exclusions for both your vehicle and liability 12.1 You are not covered if the driver has used alcohol or drugs, failed to stop, or not complied with other criteria
The notice period FMG will provide you in the event of a policy change or cancellation has changed from 30 days to 14 days	In the 'How we will manage this policy' section, towards the back of the policy
We have updated the definition of motor vehicle to include coverage for domestic vehicles under a Fleet cover, in some cases.	Definitions <i>Motor Vehicle</i>

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Changes to your FMG policy wording

Employee House

What has changed?	Where you can find this in your policy document
<p>Clarified we cover associated domestic outbuildings</p>	<p>Terms of our policy to cover employee houses Grey Box at top of the page</p>
<p>We have updated the Natural Disaster cover clause to clarify that in the event that EQC declines a claim, FMG will only pay for any claimable insured amount above the EQC limit.</p> <p>We have also updated the clause to include the Act replacing the Earthquake Commission Act 1993</p>	<p>2. All covers include automatic benefits 2.3 We cover loss caused by natural disaster</p>
<p>We have added a new exclusion for loss or liability arising from a communicable disease</p>	<p>11. General exclusions for both your employee house and liability 11.7 You are not covered for communicable diseases</p> <p>Definitions <i>Communicable Disease</i></p>
<p>The notice period FMG will provide you in the event of a policy change or cancellation has changed from 30 days to 14 days</p>	<p>In the 'How we will manage this policy' section, towards the back of the policy</p>

Changes to your FMG policy wording

Essential Farm Vehicles

What has changed?	Where you can find this in your policy document
We have limited the available liability coverage for vehicles being driven in the restricted area of an airport	<p>7. The cover includes automatic benefits</p> <p>7.5 We provide limited cover for your legal liability when using your vehicles airside</p> <p>9. What liability you are not insured for</p> <p>9.9 You are not insured for your legal liability when using your vehicle airside</p>
Clarified that a specific sub-limit may apply to your liability cover in some cases	8. What we will pay
The 'You are not covered if the driver has used alcohol or drugs, failed to stop, or not complied with other criteria' clause has been re-written to increase clarity	<p>10. General exclusions for both your vehicle and liability</p> <p>10.1 You are not covered if the driver has used alcohol or drugs, failed to stop, or not complied with other criteria</p>
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Essential Private Vehicle

What has changed?	Where you can find this in your policy document
Clarified that a specific sub-limit may apply to your liability cover in some cases	9. What we will pay
The 'You are not covered if the driver has used alcohol or drugs, failed to stop, or not complied with other criteria' clause has been re-written to increase clarity	<p>11. General exclusions for both your vehicle and liability</p> <p>11.1 You are not covered if the driver has used alcohol or drugs, failed to stop, or not complied with other criteria</p>
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Farm Buildings

What has changed?	Where you can find this in your policy document
<p>We have amended the Natural Disaster cover clause to clarify that in the event of a claim that is covered by EQC, FMG will only pay for any claimable insured amount above the EQC limit.</p>	<p>3. You can choose to add the following optional benefit 3.1 We cover loss caused by natural disaster</p>
<p>We have updated 'What we will pay for unspecified farm buildings' to allow for settlement to be made on the basis of the cost to replace the building, the present-day value of the building or the limit shown on the certificate, whichever is the lesser amount. Previous settlement only allowed for the present day value, or the amount shown on the certificate, whichever was the lesser amount.</p>	<p>4. What we will pay 4.8 What we will pay for unspecified buildings</p>
<p>We have added a new exclusion for loss arising from a communicable disease</p>	<p>6. General exclusions for your farm structures 6.6 You are not covered for communicable diseases</p> <p>Definitions <i>Communicable Disease</i></p>
<p>The notice period FMG will provide you in the event of a policy change or cancellation has changed from 30 days to 14 days</p>	<p>In the 'How we will manage this policy' section, towards the back of the policy</p>

Changes to your FMG policy wording

Farm Contents

What has changed?	Where you can find this in your policy document
We have added a new benefit for claims preparations costs when you have a loss under automatic benefit '2.1 We cover additional costs to maintain your farming operations following a loss'	2. The cover includes automatic benefits 2.1.1 We cover claims preparation costs
We have added an additional cause of loss for farm milk spoilage or contamination – loss due to the accidental switching off of power to the refrigeration machinery is now covered	3. You can choose to add the following optional benefits 3.1 We cover the accidental spoilage or contamination of your farm milk intended for supply
We have added a new exclusion for loss arising from a communicable disease Loss under optional benefit '3.1 We cover the accidental spoilage or contamination of your farm milk intended for supply' is unaffected by this exclusion	5. What loss you are not insured for 5.11 You are not covered for communicable diseases Definitions <i>Communicable Disease</i>
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Goods in Transit

What has changed?	Where you can find this in your policy document
Amended the cover for costs you incur to prepare a claim to clarify that the costs must be incurred with our prior consent, and that we do not cover costs incurred while disputing a claim.	2. The cover includes an automatic benefit 2.1 We cover claims preparation costs
The 'You are not covered if the driver has used alcohol or drugs, failed to stop, or not complied with other criteria' clause has been re-written to increase clarity	6. General exclusions 6.3 You are not covered if the driver has used alcohol or drugs, failed to stop, or not complied with other criteria
The notice period FMG will provide you in the event of a policy change or cancellation has changed from 30 days to 14 days	In the 'How we will manage this policy' section, towards the back of the policy

Home

What has changed?	Where you can find this in your policy document
<p>We have updated the Natural Disaster cover clause to clarify that in the event that EQC declines a claim, FMG will only pay for any claimable insured amount above the EQC limit.</p> <p>We have also updated the clause to include the Act replacing the Earthquake Commission Act 1993</p>	2. All covers include automatic benefits 2.1 We cover loss caused by natural disaster
We have added a new exclusion for loss or liability arising from a communicable disease	11. General exclusions for both your home and liability 11.7 You are not covered for communicable diseases Definitions <i>Communicable Disease</i>
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Horse – Primary, Plus and Deluxe

What has changed?	Where you can find this in your policy document
We have lowered the minimum age from 12 to 6 months for the vet costs automatic benefit	1. The cover includes automatic benefits 1.2 We cover vet costs
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Horse – Thoroughbred and Standardbred

What has changed?	Where you can find this in your policy document
We have lowered the minimum age from 12 to 6 months for the vet costs automatic benefit	2. Automatic benefits for all covers 2.2 We cover vet costs
The notice period FMG will provide you in the event of a policy change or cancellation has changed from 30 days to 14 days	In the 'How we will manage this policy' section, towards the back of the policy

Household Contents

What has changed?	Where you can find this in your policy document
We have added a new exclusion for loss or liability arising from a communicable disease	10. General exclusions for both your household contents and liability 10.6 You are not covered for communicable diseases Definitions <i>Communicable Disease</i>
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Liability

What has changed?	Where you can find this in your policy document
We have removed the Transport Act 1962 and the Transport (Vehicle Registration and Licensing) Act 1986, as these are no longer in force	3. You can choose to add the following optional benefits 3.1.5 What you are not insured for
The notice period FMG will provide you in the event of a policy change or cancellation has changed from 30 days to 14 days	In the 'How we will manage this policy' section, towards the back of the policy

Livestock

What has changed?	Where you can find this in your policy document
We have updated the applicable code of welfare	2. The cover includes automatic benefits 2.3 We cover your specified bulls for death from dehorning
We have updated the applicable code if welfare	3. You can choose to add the following optional benefits 3.3 We cover you deer for death directly resulting from removal of hard antlers and velvet
We have added a new exclusion for loss or liability arising from a communicable disease. The specified livestock cover remains unaffected by this exclusion	6. General exclusions for your livestock 6.4 You are not covered any loss arising from a communicable disease for livestock or poultry Definitions <i>Communicable Disease</i>
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Management Liability

What has changed?	Where you can find this in your policy document
We have added a new exclusion for Insolvency	<p>General Exclusions</p> <p>711 There is no cover arising out of the financial impairment of the company and for any action brought against you or the company by a liquidator, administrator, receiver or other insolvency officer</p>
The notice period FMG will provide you in the event of a policy change or cancellation has changed from 30 days to 14 days	In the 'How we will manage this policy' section, towards the back of the policy

Material Damage

What has changed?	Where you can find this in your policy document
Amended the cover for costs you incur to prepare a claim to clarify that the costs must be incurred with our prior consent, and that we do not cover costs incurred while disputing a claim.	<p>2. The cover includes automatic benefits</p> <p>2.20 We cover claims preparation costs</p>
We have amended the Natural Disaster cover clause to clarify that in the event of a claim that is covered by EQC, FMG will only pay for any claimable insured amount above the EQC limit.	<p>3. You can choose to add the following optional benefits</p> <p>3.1 We cover loss caused by natural disaster</p>
We have added a new exclusion for loss arising from a communicable disease	<p>6. General exclusions for your property</p> <p>6.6 You are not covered for communicable diseases</p> <p>Definitions</p> <p><i>Communicable Disease</i></p>
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Rental House

What has changed?	Where you can find this in your policy document
Clarified we cover associated domestic outbuildings	Terms of our policy to cover rental houses Grey Box at top of the page
We have updated the Natural Disaster cover clause to clarify that in the event that EQC declines a claim, FMG will only pay for any claimable insured amount above the EQC limit. We have also updated the clause to include the Act replacing the Earthquake Commission Act 1993	2. All covers include automatic benefits 2.1 We cover loss caused by natural disaster
We have added a new exclusion for loss or liability arising from a communicable disease	11. General exclusions for both your rental house and liability 11.7 You are not covered for communicable diseases Definitions <i>Communicable Disease</i>
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Superior Farm Vehicle

What has changed?	Where you can find this in your policy document
Amended the cover for costs you incur to prepare a claim to clarify that the costs must be incurred with our prior consent, and that we do not cover costs incurred while disputing a claim.	<p>4. The cover includes automatic benefits</p> <p>4.12 We cover claims preparation costs</p>
Added coverage for loss to tyres caused by malicious damage	<p>4. What loss you are not insured for</p> <p>4.6 Your vehicle is not insured for loss to tyres</p>
We have limited the available liability coverage for vehicles being driven in the restricted area of an airport	<p>6. The cover includes automatic benefits</p> <p>6.7 We provide limited cover for your legal liability when using your vehicles airside</p> <p>9. What liability you are not insured for</p> <p>9.6 You are not insured for your legal liability when using your vehicle airside</p>
Clarified that a specific sub-limit may apply to your liability cover in some cases	<p>10. What we will pay</p>
The 'You are not covered if the driver has used alcohol or drugs, failed to stop, or not complied with other criteria' clause has been re-written to increase clarity	<p>12. General exclusions for both your vehicle and liability</p> <p>9.1 You are not covered if the driver has used alcohol or drugs, failed to stop, or not complied with other criteria</p>
The notice period FMG will provide you in the event of a policy change or cancellation has changed from 30 days to 14 days	In the 'How we will manage this policy' section, towards the back of the policy
We have updated the definition of motor vehicle to include coverage for domestic vehicles under a Fleet cover, in some cases.	<p>Definitions</p> <p><i>Farm Vehicle</i></p>

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Changes to your FMG policy wording

Superior Private Vehicle

What has changed?	Where you can find this in your policy document
Amended the cover for costs you incur to prepare a claim to clarify that the costs must be incurred with our prior consent, and that we do not cover costs incurred while disputing a claim.	4. The cover includes automatic benefits 2.19 We cover claims preparation costs
Added coverage for loss to tyres caused by malicious damage	5. What loss you are not insured for 5.4 Your vehicle is not insured for loss to tyres
Clarified that a specific sub-limit may apply to your liability cover in some cases	8. What we will pay
The 'You are not covered if the driver has used alcohol or drugs, failed to stop, or not complied with other criteria' clause has been re-written to increase clarity	10. General exclusions for both your vehicle and liability 10.1 You are not covered if the driver has used alcohol or drugs, failed to stop, or not complied with other criteria
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