

Changes to your Commercial Motor policy wording

This summary highlights changes to your Commercial Motor 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 us on 0800 366 466.

Commercial Motor

| What has changed? | Where you can find this in your policy document |
|---|---|
| <p>Excess Free Glass Automatic Benefit</p> <p>Clause 4.1 'You do not have to pay an excess on glass claims' Benefit for Comprehensive cover now covers driving lights.</p> <p>Cover under clause 4.1 has been widened from headlamps to include all driving lights</p> | <p>Clause 4.1</p> |
| <p>Breakdown Exclusion</p> <p>Clause 7.2 'Your vehicle is not insured for breakdown or failure' has been updated to clarify that breakdown from an external cause is covered except in the following circumstances:</p> <ul style="list-style-type: none"> - driver error that results in damage to any of the above systems without, or before, damaging other parts of the motor vehicle - service and repair - maintenance - wear and tear - the motor vehicle being operated outside its design capabilities and/or manufacturers specifications. | <p>Clause 7.2</p> |
| <p>Breakdown Definition</p> <p>The definition of 'Breakdown or Failure' has been amended to remove unneeded definition of internal and external loss</p> | <p>Definitions</p> |