

## Changes to your Material Damage policy wording

This summary highlights changes to your Material Damage 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.

## **Material Damage**

What has changed?	Where you can find this in your policy document
Re-worded natural disaster excess	
We have re-worded the natural disaster excess on your certificate to make it easier to read. There is no change to the scope of the excess.	Your policy certificate