

# Superior Private Vehicle Cover

Our FMG Superior Private Vehicle policy covers your private vehicles for accidental loss while being used mainly for domestic purposes anywhere in New Zealand.

## About the cover

FMG's Superior Private Vehicle policy provides comprehensive cover for vehicles used mainly for personal or private use such as travelling to or from work, family holidays, or recreation, including Liability cover for accidental loss or bodily injury from an accident involving your private vehicle, or while you are driving another person's vehicle.

## Automatically Included Benefits

- Change of Vehicle - provides 30-day automatic cover for any additional or replacement private vehicles you purchase, for the purchase price up to \$100,000
- New Vehicle Replacement - cover enables you to replace your private vehicle if it becomes a total loss within one year of the date it was originally purchased or first registered as new, with a new one of the same make and model currently available in New Zealand.
- Trip Completion - cover for the reasonable cost you incur to complete your trip or return home following a claim met by us, up to \$2,000
- Glass- cover for your windscreens, window glass, sunroofs, and driving lights. Nil excess applies to claims solely for accidental breakage of glass
- Child Car Seats - cover if you need to replace your child car seat because it was in your private vehicle at the time of the accidental loss to your private vehicle and is not otherwise insured, for the seat's present-day value up to \$1,000 per seat
- Accessories - cover for unspecified accessories fitted to the vehicle for their present-day value up to \$2,000 per item or for non - standard wheels for their present-day value up to \$2,000 per set, accessories over these values can be specified on the policy
- No Fault Benefit- cover if you are involved in an accident and you supply the registration number of the other vehicle and the name and address of its driver and it is determined he or she is at fault. Nil excess applies when these criteria have been met.

- Locks and Keys - cover to replace the locks and/or keys including electronic access cards and/or combination numbers to your private vehicle if they have been lost, damaged, stolen or duplicated. Nil excess applies.
- Domestic Trailer- cover for loss to an uninsured domestic trailer that you own or is in your care or control, up to \$1,000.
- Road Clearing Costs - cover for the reasonable costs you incur to remove debris from any road, and to salvage any load and move it to the nearest safe place, up to \$5,000.
- Natural Disaster\*- cover for accidental loss caused by Natural Disaster
- Legal Liability - cover for your legal liability for both accidental bodily injury to another person and accidental loss to the property of others, up to \$10,000,000
- Legal Defence Costs - If a claim has been accepted under (legal liability for injury to others and loss of their property) section of the policy, you are also insured for your necessary and reasonable legal defence costs

\*Natural Disaster means earthquake (including earthquake fire), volcanic eruption, tsunami, hydrothermal activity, or natural landslide

## Optional Benefits

- Hire Charges - Provides up to \$100 a day, to go towards the hire charges you incur to hire a replacement vehicle for up to 30 days following a loss that is covered by the policy.



## We also provide specialised cover for

- Personal home and contents
- Boats
- Commercial vehicles
- Farm buildings and contents
- Farm vehicles

### 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 2021

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

**FMG**  
Advice & Insurance