

Changes to your Superior Vehicle policy wording

This summary highlights changes to your Superior Vehicle 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.

Superior Vehicle

What has changed?	Where you can find this in your policy document
<p>Excess Free Glass</p> <p>Clause 2.1 'You do not have to pay an excess on glass claims' Benefit for Comprehensive cover now covers driving lights.</p> <p>Cover under clause 2.1 has been widened from headlamps to include all driving lights.</p>	<p>Clause 2.1</p>
<p>Breakdown Exclusion</p> <p>Clause 5.1 'Your vehicle is not insured for breakdown of 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 private vehicle - service and repair - maintenance - wear and tear - the motor vehicle being operated outside its design capabilities and/or manufacturers specifications. 	<p>Clause 5.1</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>
<p>Fuel Contamination Automatic Benefit</p> <p>Clause 2.4 'We cover fuel contamination and misfuelling' has been extended to include contamination by Diesel Exhaust Fluid.</p>	<p>Clause 2.4</p>
<p>Child Car Seats Automatic Benefit</p> <p>Clause 2.22 has been added as a new benefit for children's car seats damaged as part of a total loss car claim. We will pay out the present day value of the seats, up to a maximum of \$1,000 per seat, in addition to the value of the vehicle.</p>	<p>Clause 2.22</p>



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