

Superior Private Vehicle Cover

The 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

The Superior Private Vehicle policy provides comprehensive cover for vehicles used mainly for personal or private use such as traveling to or from work, family holidays, or recreation, including your legal liability that arises from an accident involving the private vehicle covered under the policy

Automatic Benefits Include

- **Accessories:** cover for unspecified accessories fitted to the vehicle for their present-day value up to \$5,000 per item, and non-standard wheels for their present-day value up to \$2,000 per set, accessories over these values should be specified on your certificate
- **Additional or Replacement Vehicle:** cover for any additional or replacement vehicle you purchase during the period of insurance, provided you notify us within 30 days of purchase and pay any additional premium we require. The most we will pay under this benefit is the present-day value up to \$100,000
- **Child Car Seats:** cover if you need to replace your child car seat because it was in your vehicle at the time of an accidental loss to that vehicle and the seat is not otherwise insured, we will pay the present-day value up to \$1,000 per car seat, per event
- **Domestic Trailer:** cover for accidental loss to an uninsured domestic trailer that you own or is in your care or control, up to \$1,000 per event for any one domestic trailer
- **Glass:** your vehicle's windscreen, window glass, sunroof glass and driving lights are covered for accidental breakage Nil excess applies to this benefit unless the claim involves other parts of your vehicle
- **Locks and Keys:** cover to replace the locks and/or keys including electronic access cards and/or combination numbers to your vehicle if they have been lost, damaged, stolen or duplicated. Nil excess applies to this benefit
- **Near New Vehicle Replacement:** enables you to replace your near new vehicle with another of the same make and model currently available in New Zealand, if it becomes a total loss within one year of the date it was originally purchased or registered as new by you in New Zealand

- ***Natural Hazard:** cover for accidental loss caused by Natural Hazard
- **No Fault Benefit:** you do not have to pay any excess, if you are involved in an accident covered by this policy, provided we determine that the driver of the other vehicle was at fault and you supply both the registration number of the other vehicle and the name and address of its driver
- **Road Clearing Costs:** following a loss to your vehicle covered by the policy, you are also covered 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 per event
- **Trip Completion:** cover for the reasonable costs you incur while away from your home to complete your trip or return home following a loss to your vehicle covered by the policy, and as a result it cannot be driven, up to \$2,000 per event
- **Legal Liability:** cover for your legal liability for both accidental bodily injury to another person and accidental loss to the property of others involving your vehicle, 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 hazard (natural disaster) means earthquake (including earthquake fire), volcanic eruption, tsunamis, hydrothermal activity, or natural landslide.

Optional Benefits

- **Hire Charges:** covers the reasonable costs to hire a replacement vehicle following a loss covered by this policy. We will pay up to \$100 a day, for up to 30 days



We also provide cover for

- Home and household contents
- Boats
- Commercial buildings, contents and vehicles
- Farm buildings, contents and 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

Effective on all new policies, items and renewals issued on or after 1 July 2026

We're here for the good of the country.

FMG
Advice & Insurance