

This summary highlights changes to your policy wordings. 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](http://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 our National Sales and Service Centre team on 0800 366 466.

### Plain English (Domestic and Contract Works policies)

What the change is	Where you can find this in your Policy document
<p>At FMG we are in the process of converting all our policy wordings into plain English, starting with our domestic and Contract Works policies.</p> <p><i>Unless stated in the changes below, your domestic policies have the same coverage as the previous policies.</i></p> <p>Plain English is about writing and structuring our documents in a way that makes them easier to read and understand. This also makes information easier to find.</p> <p>This involves using plainer, less technical language, shorter sentences, and more informative headings and tables of contents. We've also removed complex and visually draining indenting, numbering and other formatting. Where possible, references to definitions and cross references have also been removed to enhance readability.</p> <p>These changes reflect expert advice on making things easier to read, understand and use.</p>	<p>The following policies have been converted into Plain English:</p> <ul style="list-style-type: none"> <li>• Home</li> <li>• Employee House</li> <li>• Rental House</li> <li>• Household Contents</li> <li>• Essential Private Vehicle</li> <li>• Superior Private Vehicle</li> <li>• Boat</li> <li>• Contract Works</li> </ul> <p>Other FMG policies will be converted to plain English over the next 12 months.</p>
<p>'Additional Benefit' has been updated to 'Automatic Benefit' to better reflect the nature of these benefits which are included with your policies as standard. There is no change to the coverage.</p>	<p>Throughout the Domestic and Contract Works policies.</p>

### Domestic and Farm Buildings

What the change is	Where you can find this in your Policy document
<p>A \$2,500 excess now applies to all natural disaster claims on the following policies:</p> <ul style="list-style-type: none"> <li>• Home</li> <li>• Employee House</li> <li>• Rental House</li> <li>• Farm Buildings</li> </ul> <p>Please see your policy wordings for the definition of 'natural disaster'.</p>	<p>You will find this excess listed on your certificate.</p>
<p>As well as being renamed an automatic benefit, the Unlawful Substances additional benefit in the Employee House and Rental House policy wordings has been updated to take into account the new methamphetamine contamination standards issued by Standards New Zealand and now refers to Ministry of Health guidelines, standards, recommendations or reports (rather than just Ministry of Health Guidelines or Standards).</p> <p>This is to ensure that FMG can resolve methamphetamine contamination claims in accordance with the latest standards once these become enforceable.</p>	<p><b>Employee House</b>  <b>Section 1 – Cover for your Employee House</b>  <b>Automatic Benefits, 6. We cover loss from Unlawful Substances. Page 10</b></p> <p><b>Rental House</b>  <b>Section 1 – Cover for your Rental House</b>  <b>Automatic Benefits, 6. We cover loss from Unlawful Substances. Page 10</b></p>

### Boat

What the change is	Where you can find this in your Policy document
<p>We have amended the 'breakdown or failure' exclusion to be consistent with the equivalent exclusion in our motor vehicle policies. Breakdown or failure is now covered provided this is caused by any external loss cause (as opposed to only when the breakdown or failure is caused by fire, stranding, impact or malicious acts, or your boat being swamped or sunk).</p>	<p><b>Boat</b>  <b>Section 1 – We cover your boat</b>  <b>What loss you are not insured for, 1. Your boat is not insured for breakdown or failure. Page 10</b></p>

### Contract Works

What the change is	Where you can find this in your Policy document
<p>We have included a Condition of Average clause. This applies to partial losses involving commercial contract works.</p>	<p><b>General Conditions of this policy</b>  <b>What you agree to do 4. This policy is 'Subject to Average.' Page 13</b></p>
<p>The following changes have been made to align this policy with FMG's other policy wordings:</p> <ul style="list-style-type: none"> <li>Amending the construction period and maintenance period clauses and moving the covers for increased costs during construction, escalation during construction, removal of debris, professional fees and materials supplied by the principal under a new additional costs section. Previously these covers were only referred to in the 'Definitions' section.</li> <li>Including a Natural Disaster Optional Benefit.</li> <li>Updating the 'What We Will Pay' section to include details about the basis of settlement (previously set-out in conditions) and how the payments under various covers fit together.</li> <li>Including 'General Exclusions,' 'Claims Conditions' and 'General Conditions' sections. Previous terms and conditions in the Contract Works policy have either been built into these standard sections and clauses or put elsewhere.</li> </ul> <p>We've also made a number of miscellaneous changes including removing unnecessary clauses, aligning terminology with that used in other policies and making allowances for the blanket cover option.</p>	<p><b>Throughout the Policy</b></p>

### Orchard Fruit

What the change is	Where you can find this in your Policy document
<p>We have amended the definition of 'growing fruit' to remove the requirement for fruit to be over 5mm to be covered.</p>	<p><b>Definitions Growing Fruit Page 10</b></p>