

Changes to your Farm Dog policy wording

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.

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.

Farm Dogs

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 farm dog policy has 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>Throughout the policy.</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 Farm Dog policy.</p>
<p>The definition of 'Farm Dogs' has changed to include both dogs owned by the policy owners and their employees.</p>	<p>Definitions Dog Page 16</p>
<p>We have extended our cover for vets costs to include costs to extend the useful working life of the dog, up to \$1,000.</p>	<p>Section 1 – We cover you and your employees' dogs Automatic Benefits, 1.1 We cover vet costs Page 8</p>
<p>We have increased the sum insured limit on additional farm dogs from \$2,500 to \$5,000.</p>	<p>Section 1 – We cover you and your employees' dogs Automatic Benefits, 1.2 We cover additional dogs Page 8</p>
<p>We have added a new automatic benefit for Permanent Incapacity of your farm dog. This benefit covers you if your dog is permanently incapable of fulfilling the duties required of it for your farming operations. We will pay 75% of the fair market value</p>	<p>Section 1 – We cover you and your employees' dogs Automatic Benefits, 1.4 We cover dogs for permanent incapacity Page 8</p>