

This summary highlights changes to your policy wordings. Importantly, this document is only a summary of the enhancements and changes, so please read it in conjunction with your renewal certificates 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 or posted to you, by calling our National Sales and Service Centre team on 0800 366 466.

## Business Interruption

What the change is	Where you can find this in your policy document
<p>At FMG we have converted all our policy wordings into plain English.</p> <p>Unless stated in the changes below, your Business Interruption policy has the same coverage as the previous policy.</p> <p>Plain English is about writing and structuring our documents in a way that makes them easier to read and understand. This involves using plainer, less technical language, shorter sentences and more informative headings and tables of contents, making information easier to find.</p> <p>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 Business Interruption policy</p>
<p><i>Additional Benefit</i> has been updated to <i>Automatic Benefit</i> 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 Business Interruption policy</p>
<p>Rewritten this policy to make it clearer and easier to understand in consultation with a leading business interruption loss adjuster.</p>	<p>Throughout the Business Interruption policy</p>
<p>Corrected the saving provision in the gross profit provision, so it relates to both Additional Increased Costs of Working and Gross Profit.</p> <p>Currently this provision incorrectly refers to Additional Costs of Working only due to an indentation.</p>	<ul style="list-style-type: none"> <li>• Page 8</li> <li>• 1.1 We cover the loss of gross profit</li> </ul>
<p>Corrected references from 'period of insurance' to 'indemnity period'.</p>	<p>Throughout the Business Interruption policy</p>
<p>Simplified the prevention of access benefit.</p>	<ul style="list-style-type: none"> <li>• Page 10</li> <li>• 2.2 We cover loss when you have issues accessing your premises</li> </ul>

# Changes to your Business Interruption policy wording

What the change is	Where you can find this in your policy document
Removed irrelevant clauses and references.	Throughout the Business Interruption policy
Aligned exclusions with covers and benefit and removing the General Exclusions section.	Throughout the Business Interruption policy
<p>Amended the definition of 'loss' to reflect that loss to property owned by the insured that triggers cover, needs to be at the client's premises.</p> <p>This policy will not respond to any property away from these premises.</p>	<ul style="list-style-type: none"> <li>• Page 21</li> <li>• Definitions, Loss</li> </ul>
<p>Amended the definition of <i>loss</i> to reflect that loss is extended to a building not owned by the client that their business uses.</p> <p>This triggers cover to any property used by your business that you don't own, provided that had you owned it, it would have been covered under either your FMG Material Damage, Farm Buildings or Farm Contents policies.</p>	<ul style="list-style-type: none"> <li>• Page 21</li> <li>• Definitions, Loss</li> </ul>
Amended the Additional Increased Costs of Working exclusion to include Temporary Loan Equipment from the Farm Buildings policy.	<ul style="list-style-type: none"> <li>• Page 8</li> <li>• 1.2 We cover additional increased costs of working</li> </ul>
Amended the definition of <i>Loss</i> to include claims payable under the Farm Buildings and/or Farm Contents policies.	<ul style="list-style-type: none"> <li>• Page 21</li> <li>• Definitions, Loss</li> </ul>
Amended the sub definition of <i>Accidental</i> (under the definition of <i>Loss</i> ) to include claims payable under the Farm Buildings and/or Farm Contents policies.	<ul style="list-style-type: none"> <li>• Page 21</li> <li>• Definitions, Loss</li> </ul>
Included a definition of <i>Breakdown</i> under the sub-definition of <i>Accidental</i> and definition of <i>Loss</i> .	<ul style="list-style-type: none"> <li>• Page 21</li> <li>• Definitions, Loss</li> </ul>