

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

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.

Commercial Motor Vehicle

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 Commercial Motor Vehicle 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 Commercial Motor Vehicle 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.</p> <p>There is no change to the coverage.</p>	<p>Throughout the Commercial Motor Vehicle policy</p>
<p>Rewritten this policy to make it clearer and easier to understand.</p>	<p>Throughout the Commercial Motor Vehicle policy</p>
<p>Clarified our Fleet Automatic Benefit covers vehicles that have a formal long-term lease agreement in place.</p>	<ul style="list-style-type: none"> • Page 10 • 4.4 We provide limited cover for vehicles added or removed from fleet
<p>Clarified that our Additional Costs Optional Benefit in regards to the 3-day stand down only relates to hire charges for a replacement vehicle.</p>	<ul style="list-style-type: none"> • Page 12 • 5.1 You can choose to be covered for hiring a replacement vehicle or engaging a contractor to carry out a business commitment

Changes to your Commercial Motor Vehicle policy wording

What the change is	Where you can find this in your policy document
<p>Clarified that when a benefit refers to a specific limit, this is the maximum amount we will pay for that benefit.</p>	<p>Throughout the Commercial Motor Vehicle policy</p>
<p>Clarified that when parts need to be sourced from overseas, the reasonable cost of freight is covered, but this does not include airfreight.</p>	<ul style="list-style-type: none"> • Page 13 • 6.4 If parts are not available
<p>Noted that fleet cover under this policy automatically stops on the date that the vehicle is sold or stops being leased.</p>	<ul style="list-style-type: none"> • Page 13 • 7.1 You are not covered for fleet vehicles once they are sold or the lease ends
<p>Removed reference, cover and exclusions related to the Forest and Rural Fires Act 1977.</p>	<p>Throughout the Commercial Motor Vehicle policy</p>