

Changes to your Farm Buildings policy wording

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.

Farm Buildings

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 Farm Buildings 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 Farm Buildings 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 Farm Buildings policy</p>
<p>Added Automatic Benefit for replacement refrigerant, sight glass and driers (breakdown changes).</p>	<ul style="list-style-type: none"> • Page 11 • 2.9 We cover the cost of replacing refrigerant, sight glass and driers
<p>Added Temporary Loan equipment automatic benefit (breakdown changes).</p>	<ul style="list-style-type: none"> • Page 11 • 2.10 We cover the cost of temporary loan equipment
<p>Added exclusion on labour hire and hire charges (breakdown changes).</p>	<ul style="list-style-type: none"> • Page 11 • 2.10 We cover the cost of temporary loan equipment
<p>Removed exclusion on certain types of breakdown on farm structures (breakdown changes).</p>	<ul style="list-style-type: none"> • Page 14 • 5.1 Your farm structures are not insured for natural deterioration, breakdown or actions

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Amended exclusion and removed note on lifting and lowering pumps or motors (breakdown changes).

- Page 16
- 6. General exclusions for your farm structures

Amended the definition of culvert to include the surrounding earthworks.

- Page 26
- Definitions, Unspecified Culvert

Definition of farm fencing amended to exclude stockyards.

- Page 25
- Definitions, Farm Fencing