

# Changes to your Forestry 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](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.

## Forestry

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 Forestry 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 Forestry 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 Forestry policy</p>
<p>Rewritten this policy to make it clearer and easier to understand. This is particularly the case for many definitions.</p>	<p>Throughout the Forestry policy</p>
<p>Amended the Forestry excess so it reads “2.5% of block value sum insured (minimum \$2,500 with a maximum of \$50,000 for any one event)”. The excess was previously 2.5% of Plantation value.</p>	<p>On policy certificate</p>
<p>The Forest and Rural Fires Act and Hazardous Substances benefits have been removed as the relevant legislation (Forest and Rural Fires Act 1977 and the Fire Service Act 1975) have been repealed. There are no equivalent provisions in the new applicable legislation.</p>	<p>Throughout the Forestry policy</p>