

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.

Goods in Transit

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 Goods in Transit 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 Goods in Transit 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 Goods in Transit policy</p>
<p>Rewritten this policy to make it clearer and easier to understand.</p>	<p>Throughout the Goods in Transit policy</p>
<p>Removed definition of <i>bodily injury</i>.</p>	<ul style="list-style-type: none"> • Page 16 • Definitions
<p>Amended the definition of <i>loss</i>.</p>	<ul style="list-style-type: none"> • Page 17 • Definitions, Loss
<p>Clarified the definition of <i>refrigerated goods</i>, removed the definition of <i>failure</i> and added one for <i>breakdown</i>.</p>	<ul style="list-style-type: none"> • Page 17-18 • Definitions, Refrigerated Goods