

Changes to your Horse External Accident Only 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.

Horse External Accident Only

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 Horse External Accident Only 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 Horse External Accident Only 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 Horse External Accident Only policy</p>
<p>Clarified the scope of cover under transit benefits.</p>	<ul style="list-style-type: none"> • Page 9 • 2.2 We cover your horse in transit by air • Page 10 • 2.3 We cover your horse in transit by sea
<p>Clarified special conditions that apply to loss of your horse by theft.</p>	<ul style="list-style-type: none"> • Page 16 • 9.4 Special conditions apply to loss of your horse by theft
<p>Clarified the definition of <i>Humane destruction</i>.</p>	<ul style="list-style-type: none"> • Page 19 • Definitions, Humane Destruction

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What the change is

Removed irrelevant clauses, references and definitions such as 'not covered for lameness', no cover for foaling, definition of Malicious injury.

Where you can find this in your policy document

Throughout the Horse External Accident Only policy