

# Changes to your Horse Primary, Plus or Deluxe 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.

## Horse Primary, Plus or Deluxe

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. Unless stated in the changes below, your Horse Primary, Plus or Deluxe 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 Primary, Plus or Deluxe 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. There is no change to the coverage.</p>	<p>Throughout the Horse Primary, Plus or Deluxe policy</p>
<p>Expanded the cover under the Lifesaving Operations Automatic Benefit. This now provides cover for your horse while it is undergoing surgical operations conducted by a vet under either local or general anaesthetic during the period of insurance</p>	<ul style="list-style-type: none"> <li>• Page 8</li> <li>• 2.1 We cover your horse during or as a result of operations by a vet</li> </ul>
<p>Clarified the scope of cover under the transit benefits.</p>	<ul style="list-style-type: none"> <li>• Page 9</li> <li>• 2.4 We cover your horse in transit by air</li> <li>• Page 10</li> <li>• 2.5 We cover your horse in transit by sea</li> </ul>
<p>Clarified the scope of cover under the economic slaughter and permanent loss of use benefit for Horse Deluxe. This benefit is now called the Permanent Incapacity Benefit.</p>	<ul style="list-style-type: none"> <li>• Page 11</li> <li>• 4.1 We cover permanent incapacity</li> </ul>
<p>Removed Non-Life Saving Operations Involving General Anaesthetic Conducted by a Veterinarian OEC. This cover is now incorporated into the automatic benefit covering your horse during or as a result of operations by a vet.</p>	<ul style="list-style-type: none"> <li>• Page 8</li> <li>• 2.1 We cover your horse during or as a result of operations by a vet</li> </ul>

# Changes to your Horse Primary, Plus or Deluxe policy wording

What the change is	Where you can find this in your policy document
Removed irrelevant clauses and references.	Throughout the Horse Primary, Plus or Deluxe policy