

# Changes to your Horse Thoroughbred and Standardbred policy wording

This summary highlights changes to your policy wordings. Importantly, this document is only a summary of the enhancements and changes, so ensure you read it in conjunction with your renewal certificate(s) 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 to you, or a printed copy, by calling our National Sales and Service Centre team on 0800 366 466.

## Horse Thoroughbred and Standardbred

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 Thoroughbred and Standardbred 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 Thoroughbred and Standardbred 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 Thoroughbred and Standardbred policy</p>
<p>Expanded the cover under the Lifesaving Operations Automatic Benefit to cover your horse while it is undergoing surgical operations conducted by a vet—either under local or general anaesthetic—during the period of insurance.</p>	<ul style="list-style-type: none"> <li>• Page 8</li> <li>• 1.1 We cover your horse during or as a result of operations by a vet</li> </ul>
<p>Clarified the scope of cover under the Wobbler Syndrome Benefit – Diagnosis Support.</p>	<ul style="list-style-type: none"> <li>• Page 9</li> <li>• 1.7 We cover wobbler syndrome</li> </ul>
<p>Clarified the scope of cover under the Transit Benefits.</p>	<ul style="list-style-type: none"> <li>• Page 9</li> <li>• 1.4 and 1.5 We cover your horse in transit by air and sea</li> </ul>
<p>Clarified the scope of cover under the Stallion Permanent Disability Optional Benefit (sterile and incapable of achieving intromission)</p>	<ul style="list-style-type: none"> <li>• Page 10</li> <li>• 2.2 We cover permanent disability of your stallion</li> </ul>
<p>Removed irrelevant clauses and references.</p>	<p>Throughout the Horse Thoroughbred and Standardbred policy.</p>