

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.

## Liability

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 Liability 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 Liability 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 Liability policy</p>
<p>The Bailee’s Liability Optional Benefit has been removed and replaced with an extended Property in Your Care Automatic Benefit.</p> <p>Cover under Property in Your Care has been extended from \$10,000 per event to \$250,000 in the aggregate for all events during the period of insurance. The excess payable under this benefit as been increased to \$1,000 to match the previous excess under Bailee’s Liability.</p>	<ul style="list-style-type: none"> <li>• Page 9</li> <li>• 2.1 We cover your liability for property in your care</li> </ul>
<p>The ‘Mad Cow Disease Exclusion’ has been removed and replaced with an exclusion for pests and diseases.</p>	<ul style="list-style-type: none"> <li>• Page 20</li> <li>• 5.3 We do not cover pests and diseases</li> </ul>
<p>Rewritten this policy to make it clearer and easier to understand in consultation with an external legal expert.</p>	<p>Throughout the Liability policy</p>

What the change is	Where you can find this in your policy document
Updated references of repealed legislation (the Carriage of Goods Act 1979 and the Health and Safety in Employment Act 1992) with relevant legislation.	Throughout the Liability policy
Clarified that all benefits include cover for legal defence costs.	<ul style="list-style-type: none"> <li>• Page 9</li> <li>• 1.2 We cover legal defence costs</li> </ul>
Removed the Forest and Rural Fires Act and Hazardous Substances benefits as the relevant legislation (Forest and Rural Fires Act 1977 and the Fire Service Act 1975) has been repealed. There are no equivalent provisions in the new applicable legislation.	Throughout the Liability policy
Clarified that the moral obligation is available when the client is not legally liable.	<ul style="list-style-type: none"> <li>• Page 11</li> <li>• 2.5 We provide cover for moral obligation</li> </ul>
Simplified the Spraying Drift and Harvester Liability benefits.	<ul style="list-style-type: none"> <li>• Page 15</li> <li>• 3.4 You are covered for your liability for spraying drift and</li> <li>• 3.5 We cover harvester liability</li> </ul>