

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.

Livestock

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 Livestock 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 Livestock 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 Livestock policy</p>
<p>Expanded housed in a building accidental death and theft cover for unspecified livestock, to include covered yards and stock yards.</p>	<ul style="list-style-type: none"> • Page 8 • 1.2 We cover livestock for accidental death in buildings or yards
<p>Clarified the scope of Livestock Catastrophe Optional Benefit, which covers a client's sheep for accidental death as a result of a natural disaster or climatic event, which occurs after 14 days from the start of the applicable period of insurance and has a duration of up to 168 consecutive hours.</p>	<ul style="list-style-type: none"> • Page 10 • 3.2 We cover your livestock in a catastrophe
<p>Removed irrelevant clauses and references.</p>	<p>Throughout the Livestock policy</p>
<p>Refined and simplified definitions, including combining definitions.</p>	<ul style="list-style-type: none"> • Page 18–21 • Throughout the definitions sections