

# Changes to your Superior Farm Vehicle 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.

## Superior Farm Vehicle

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 Superior Farm Vehicle 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 Superior Farm Vehicle 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 Superior Farm Vehicle policy</p>
<p>Added an Automatic Benefit to cover machinery permanently attached to irrigators and farm vehicles that are not used to propel the irrigator or farm vehicle for accidental breakdown or failure.</p> <p>This cover does not extend to unspecified irrigators.</p>	<ul style="list-style-type: none"> <li>• Page 9</li> <li>• 1.3 We cover your irrigators and farm vehicles for accidental breakdown</li> </ul>
<p>Removed the automatic benefit covering hoists on vehicles as it is now covered in the above.</p>	<ul style="list-style-type: none"> <li>• Page 9</li> <li>• Automatic benefits</li> </ul>
<p>Excluded unspecified farm vehicles or irrigators from breakdown cover.</p>	<ul style="list-style-type: none"> <li>• Page 9</li> <li>• 1.3 We cover your irrigators and farm vehicles for accidental breakdown</li> </ul>

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<p>Added a definition for <i>Breakdown or Failure</i>.</p>	<ul style="list-style-type: none"> <li>• Page 28</li> <li>• Definitions, Breakdown or Failure</li> </ul>
<p>Coverage for irrigators has been updated to make it clear we only cover specified irrigators under the Farm Tyre clause, not unspecified ones.</p>	<ul style="list-style-type: none"> <li>• Page 9</li> <li>• 1.2 We cover farm vehicle or irrigator tyres</li> </ul>
<p>Section 2 – Forest and Rural Fires Act 1977 cover removed.</p>	<ul style="list-style-type: none"> <li>• Page 16</li> <li>• Section 2 – We cover your legal liability</li> </ul>
<p>Section 2 – Hazardous Substances automatic benefit has been removed, as the Fire Services Act 1975 has been repealed. There are no equivalent provisions in the new Act.</p>	<ul style="list-style-type: none"> <li>• Page 16</li> <li>• Section 2 – We cover your legal liability</li> </ul>