

Change Summary Document – Motor Vehicle Policy – April 2023

Section	Previous cover	Page	New cover	Page
Front cover	Effective September 2021	1	Effective April 2023	1
Keys and locks – we’ll pay to replace keys and change their locks	If your <i>vehicle</i> key is stolen or duplicated without your agreement, we’ll pay the reasonable costs of replacing or changing the locks or replacing the keys. We’ll pay up to \$1,000 for each event.	6	If your <i>vehicle</i> key is stolen or duplicated without your agreement, we’ll pay the reasonable costs of replacing the keys and replacing or changing the locks . We’ll pay up to \$1,000 for each event.	6
What your vehicle is covered for if you have Comprehensive cover Legal liability – we’ll cover your legal liability if you cause loss, damage, or injury	What you must do to claim for liability for reparation To claim for liability for <i>reparation</i> , you must: <ul style="list-style-type: none"> • tell us immediately if you or any other person entitled to cover under this policy is charged with any offence which resulted in damage to someone else’s property or <i>bodily injury</i> to another person • obtain our written approval before you make any offer of <i>reparation</i>. 	7	What you must do to claim for liability for reparation To claim for liability for <i>reparation</i> , you must do both of the following . <ul style="list-style-type: none"> • Tell us immediately if you or any other person entitled to cover under this policy is charged with any offence which resulted in damage to someone else’s property or <i>bodily injury</i> to another person. • Obtain our written approval before you make any offer of <i>reparation</i>. 	7
Comprehensive Personal Injury	... We won’t pay this benefit in any of the following situations. <ul style="list-style-type: none"> • The death or bodily injury was caused by suicide or attempted suicide. • The insureds named on your <i>schedule</i> are organisations or companies rather than individual people. • Your <i>vehicle</i> is a motorcycle, caravan, or trailer. 	8	... We won’t pay this benefit in any of the following situations. <ul style="list-style-type: none"> • The death or bodily injury was caused by suicide or attempted suicide. • The insureds named on your <i>schedule</i> are organisations or companies rather than individual people. • Your <i>vehicle</i> is a motorcycle, caravan, or trailer. <p style="color: red;">Injury means an external or internal bodily injury caused solely, directly, and independently of any other cause by either of the following:</p> <ul style="list-style-type: none"> • Violent, <i>accidental</i>, external, and visible means (Including exposure to the elements or by inhaling water or gas) • A medical misadventure or treatment injury (As defined by the Accident Compensation Act 2001). 	8
Comprehensive Premium credit benefit	Premium credit— we’ll transfer your premium to your replacement vehicle	8	Benefit removed	n/a

	<p>After a total loss, we don't refund any <i>premium</i> you've paid for the part of the <i>period of insurance</i> after the date of the <i>accident</i>.</p> <p>However, in some circumstances, we'll transfer any <i>premium</i> you've paid for the part of the <i>period of insurance</i> after the date of the <i>accident</i>, to the new policy for your replacement <i>vehicle</i>.</p> <p>We'll do this if your <i>vehicle</i> is a total loss and all the following apply.</p> <ul style="list-style-type: none"> • The driver of your <i>vehicle</i> at the time of the <i>accident</i> was not at fault. • We are satisfied that the person at fault has been identified. • You choose to insure your replacement <i>vehicle</i> with us. 			
Comprehensive Trailers	The benefit and its limits below do not apply if <i>your vehicle</i> (as shown on your schedule) is a trailer.	9	The benefit and its limits below do not apply if <i>your vehicle</i> (as shown on your schedule) is a trailer.	9
<p>What your vehicle is covered for if you have Third Party, Fire and Theft cover</p> <p>Legal liability – we'll cover your legal liability if you cause loss, damage, or injury</p>	<p>What you must do to claim for liability for reparation</p> <p>To claim for liability for <i>reparation</i>, you must:</p> <ul style="list-style-type: none"> • tell us immediately if you or any other person entitled to cover under this policy is charged with any offence which resulted in damage to someone else's property or <i>bodily injury</i> to another person • obtain our written approval before you make any offer of <i>reparation</i>. 	12	<p>What you must do to claim for liability for reparation</p> <p>To claim for liability for <i>reparation</i>, you must do both of the following.</p> <ul style="list-style-type: none"> • Tell us immediately if you or any other person entitled to cover under this policy is charged with any offence which resulted in damage to someone else's property or <i>bodily injury</i> to another person. • Obtain our written approval before you make any offer of <i>reparation</i>. 	12
<p>What your vehicle is covered for if you have Third Party, Fire and Theft cover</p> <p>Legal liability – we'll cover your legal liability if you cause loss, damage, or injury</p>	<p>Extended liability</p> <p>...</p> <ul style="list-style-type: none"> • You're driving a <i>vehicle</i> that belongs to someone else, provided that it is not hired to you under a hire purchase or lease agreement. We won't pay for loss to the <i>vehicle</i> you're driving. This extension does not apply where your <i>vehicle</i> is a motorcycle, trailer, or caravan. 	12	<p>Extended liability</p> <p>...</p> <ul style="list-style-type: none"> • You're driving a vehicle that belongs to someone else, provided that it is not hired to you under a hire purchase or lease agreement. We won't pay for loss to the vehicle you're driving. This extension does not apply where your <i>vehicle</i> is a motorcycle, trailer, or caravan. 	12
<p>What your vehicle is covered for if you have Third Party Only cover</p>	<p>What you must do to claim for liability for reparation</p> <p>To claim for liability for <i>reparation</i>, you must:</p> <ul style="list-style-type: none"> • tell us immediately if you or any other person entitled to cover under this policy is charged with any offence which resulted in 	14	<p>What you must do to claim for liability for reparation</p> <p>To claim for liability for <i>reparation</i>, you must do both of the following.</p>	14

<p>Legal liability – we’ll cover your legal liability if you cause loss, damage, or injury</p>	<p>damage to someone else’s property or <i>bodily injury</i> to another person</p> <ul style="list-style-type: none"> • obtain our written approval before you make any offer of <i>reparation</i>. 		<ul style="list-style-type: none"> • Tell us immediately if you or any other person entitled to cover under this policy is charged with any offence which resulted in damage to someone else’s property or <i>bodily injury</i> to another person. • Obtain our written approval before you make any offer of <i>reparation</i>. 	
<p>What your vehicle is covered for if you have Third Party Only cover</p> <p>Legal liability – we’ll cover your legal liability if you cause loss, damage, or injury</p>	<p>Extended liability</p> <p>...</p> <ul style="list-style-type: none"> • You’re driving a <i>vehicle</i> that belongs to someone else, provided that it is not hired to you under a hire purchase or lease agreement. We won’t pay for loss to the <i>vehicle</i> you’re driving. This extension does not apply where your <i>vehicle</i> is a motorcycle, trailer, or caravan. 	14	<p>Extended liability</p> <p>...</p> <ul style="list-style-type: none"> • You’re driving a vehicle that belongs to someone else, provided that it is not hired to you under a hire purchase or lease agreement. We won’t pay for loss to the vehicle you’re driving. This extension does not apply where your <i>vehicle</i> is a motorcycle, trailer, or caravan. 	14
<p>Exclusions – things we don’t cover</p>	n/a	n/a	<p>Cyber acts and incidents</p> <p>We won’t cover any loss, damage, liability, cost, or expense in any way connected to a <i>cyber act</i> or <i>cyber incident</i>. This exclusion does not apply if a loss covered by this policy causes a <i>cyber incident</i>.</p> <p>However, if there’s resulting loss to your <i>vehicle</i> caused by a <i>cyber act</i> or <i>cyber incident</i>, we’ll cover it (unless it’s excluded under another part of this policy).</p>	17
<p>Exclusions – things we don’t cover</p> <p>Electronic data</p>	<p>Electronic data</p> <p>We won’t cover any <i>loss</i>, damage, or liability in any way connected with the loss of or damage to any electronic data.</p> <p>We won’t cover any loss of use or reduction in functionality in connection with the loss of electronic data.</p> <p>This also includes any electronic data you buy in place of an item you could buy in a non-electronic format.</p>	17	<p>Data</p> <p>We won’t cover any loss, damage, liability, cost, or expense of any kind in any way connected to:</p> <ul style="list-style-type: none"> • <i>data</i> being totally or partially destroyed, distorted, erased, corrupted, altered, misinterpreted, or misappropriated • errors in creating, amending, entering, deleting, or using <i>data</i> • total or partial inability or failure to receive, send, access, or use <i>data</i> for any time • any loss of use of <i>data</i>, or <i>data</i> being reduced in functionality, repaired, replaced, restored, or reproduced • the value of any <i>data</i>. <p>This exclusion applies whether any other causes or events contribute at the same time, or in any order, to any of the above.</p>	17

<p>Exclusions – things we don’t cover Fire and Emergency Act 2017</p>	<p>Fire and Emergency Act 2017 We won’t cover you where your liability arising directly or indirectly from any fire you intentionally lit that didn’t comply with either: ...</p>	18	<p>Fire and Emergency Act 2017 We won’t cover you where your liability arises directly or indirectly from any fire you intentionally lit that didn’t comply with either: ...</p>	18
<p>Exclusions – things we don’t cover</p>	n/a	19	<p>Sanctions We do not provide any cover or benefit, or pay anything in connection with your policy, including any <i>premium</i> refund, if doing so may breach or risk exposure to any of the following.</p> <ol style="list-style-type: none"> 1. Sanctions, prohibitions, or restrictions under United Nations resolutions. 2. Trade or economic sanctions, laws or regulations of New Zealand, Australia, the United Kingdom, the United States of America, or the European Union. 	19
<p>Exclusions – things we don’t cover Wear and tear, corrosion</p>	<p>Wear and tear, corrosion We won’t cover loss or damage caused by wear and tear, or corrosion.</p>	20	<p>Wear and tear, gradual damage, corrosion We won’t cover loss or damage caused by wear and tear, gradual damage, or corrosion.</p>	20
<p>If your vehicle is a total loss (a ‘write-off’)</p>	<p>If your vehicle is a total loss (a ‘write-off’) If we decide your <i>vehicle</i> is unable to be safely or economically repaired, or if it has been stolen and not recovered, we will settle your claim as a <i>total loss</i>.</p>	23	<p>If your vehicle is a total loss (a ‘write-off’) If we decide your <i>vehicle</i> is unable to be safely or economically repaired, or if it has been stolen and not recovered, we will settle your claim as a total loss.</p>	23
<p>Your policy ends once we’ve paid your total loss claim</p>	<p>Your policy ends once we’ve paid your total loss claim Once we’ve paid your total loss claim, your policy comes to an end. We keep the damaged <i>vehicle</i>, including all insured <i>accessories</i>.</p> <p>We won’t refund any <i>premium</i> you have paid for the part of the <i>period of insurance</i> after the date of the <i>accidental</i> loss or damage. However, if you have Comprehensive cover, you may be able to use this <i>premium</i> toward the insurance for your new or replacement <i>vehicle</i>. The ‘Premium credit’ benefit on page 8 tells you more about this.</p>	24	<p>Your policy ends once we’ve paid your total loss claim Once we’ve paid your total loss claim, your policy comes to an end. We keep the damaged <i>vehicle</i>, including all insured <i>accessories</i>.</p> <p>We’ll refund any <i>premium</i> you have paid for the part of the <i>period of insurance</i> after the date of the <i>accidental</i> loss or damage.</p>	24
<p>You have a duty of disclosure</p>	<p>Tell us if anything changes Tell us straight away if there’s a change that could affect your cover, our decision to insure you, or the <i>premium</i> we charge. Some examples of when you might need to do this are:</p>	25	<p>Tell us if anything changes Tell us straight away if there’s a change that could affect your cover, our decision to insure you, or the <i>premium</i> we charge. Some examples of when you might need to do this are:</p>	25

	<ul style="list-style-type: none"> • you modify your <i>vehicle</i> from the manufacturer’s standard specifications • the address where you normally keep your <i>vehicle</i> overnight changes • you, or anyone driving your insured <i>vehicle</i>, is convicted of a criminal offence. ... 		<ul style="list-style-type: none"> • you modify your <i>vehicle</i> from the manufacturer’s standard specifications • you sell your <i>vehicle</i>, or buy a new one • the address where you normally keep your <i>vehicle</i> overnight changes • you, or anyone driving your insured <i>vehicle</i>, is convicted of a criminal offence. ... 	
Policy conditions and other important information	<p>We only pay once if more than one benefit could apply Some benefits under this policy can only be used once per event, even if you have more than one policy or section of a policy with us that has the same benefit. This condition applies if you, or someone you live with, has any of the following benefits with us under more than one policy.</p> <ul style="list-style-type: none"> • Alternative accommodation • Legal liability 	28	<p>We only pay once if more than one benefit could apply Some benefits under this policy can only be used once per event, even if you have more than one policy or section of a policy with us that has the same benefit. This condition applies if you, or someone you live with, has the following benefit with us under more than one policy.</p> <ul style="list-style-type: none"> • Legal liability 	28
Definitions	n/a	n/a	<p>Computer system Any of the following in any configuration:</p> <ul style="list-style-type: none"> • computers, hardware, and software • communications systems • electronic devices, including smart phones, laptops, tablets, and wearable devices • electronically controlled equipment, including data processing equipment • server, cloud, or microcontroller equipment • any similar system, input, output, data storage device, networking equipment or back up facility. 	30
Definitions	n/a	n/a	<p>Cyber act One or more unauthorized, malicious, or criminal acts involving accessing, processing, using, or operating any <i>computer system</i>. Cyber act also includes the threat or hoax of these acts.</p>	30
Definitions	n/a	n/a	<p>Cyber incident Either of the following.</p> <ul style="list-style-type: none"> • Any error, omission or series of related errors or omissions involving accessing, processing, using, or operating any <i>computer system</i>. 	30

			<ul style="list-style-type: none"> Any partial or total unavailability or failure, or recurring unavailability or failure of involving accessing, processing, using, or operating any <i>computer system</i>. 	
Definitions	n/a	n/a	<p>Data Any kind of information, including facts, concepts, or code.</p> <p>In this definition, we mean information that is converted, recorded, or transmitted in a form that a <i>computer system</i> can access, communicate, display, distribute, interpret, process, transmit, store, or use.</p>	31
Definitions	<p>Vehicle Any vehicle that your <i>schedule</i> describes, including:</p> <ul style="list-style-type: none"> equipment supplied and fitted by the manufacturer and tools supplied by the manufacturer that would normally stay in the vehicle the vehicle's <i>accessories</i>. 	31	<p>Vehicle Any vehicle that your <i>schedule</i> describes, including:</p> <ul style="list-style-type: none"> equipment supplied and fitted by the manufacturer and tools supplied by the manufacturer that would normally stay in the vehicle the vehicle's <i>accessories</i> the vehicle's <i>keys</i>. 	32
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