Updates to InsureMyTesla – effective from 1 December 2025

We've updated the InsureMyTesla Policy. In some instances cover has been altered, other changes are focused on providing more clarity in the event of a claim.

Section	Previous cover	Page	New cover	Page
Front cover	Effective August 2024	1	Effective 1 December 2025	1
Who can and can't drive your vehicle – driver options	**Driver options you can choose** The driver option you have chosen from the list below will appear on your *schedule*. The option you choose can impact who will be covered while driving your *vehicle* or the *excess* payable — refer to page 22 for *excess* details. **Open driver** When this option is noted on the *schedule* for your *vehicle*, anyone with a valid driver's licence is covered while driving your *vehicle*. We won't provide any cover if the person driving your *vehicle* is someone we've named on the *schedule* as an excluded driver. **Excluding under-25-year-old drivers** When this option is noted on the *schedule* for your *vehicle*, we won't cover your *vehicle* while it's being driven by, or is under the care or control of, anyone under 25. This doesn't limit cover under the 'Vehicle servicing and emergency' benefit.	5	**Driver options you can choose** The driver option you have chosen from the list below will appear on your *schedule*. The option you choose impacts who will be covered while driving your *vehicle* and the *excess* payable — refer to page 24 for *excess* details. **Open driver** When this option is noted on the *schedule* for your *vehicle*, the age-based driver restrictions noted below won't apply. We won't provide any cover if the person driving your *vehicle* is someone we've named on the *schedule* as an excluded driver. **Excluding under-25-year-old drivers** When this option is noted on the *schedule* for your *vehicle*, we won't cover your *vehicle* while it's being driven by, or is under the care or control of, anyone under 25. This doesn't limit cover under the 'Vehicle servicing and emergency' benefit.	5
What your vehicle is covered for if you have Comprehensive cover	**What your vehicle is covered for if you have Comprehensive cover** If your *schedule* shows you have Comprehensive cover, we'll cover you for *accidental* loss or damage to your *vehicle* anywhere *in New Zealand* during the *period of insurance*. The maximum we'll pay for your *vehicle* is the *market value*. …	6	**What your vehicle is covered for if you have Comprehensive cover** If your *schedule* shows you have Comprehensive cover, we'll cover you for *loss* to your *vehicle* anywhere *in New Zealand* during the *period of insurance*. If your *schedule* shows you're covered for *agreed value*, this is the maximum we'll pay for your *vehicle*.	6

Section	Previous cover	Page	New cover	Page
			If your *schedule* shows you're covered for ***market value***, this is the maximum we'll pay for your *vehicle*. …	
Comprehensive cover – the benefits we include Charging equipment	**Charging equipment — we'll cover your charging equipment** We'll cover *accidental* loss or damage to your *vehicle's* charging cables, adaptors, and wall boxes that you own, if they aren't insured elsewhere.	6	**Charging equipment — we'll cover your charging equipment** We'll cover *loss* to your *vehicle's* charging cables, adaptors, and wall boxes that you own, if they aren't insured elsewhere.	6
Comprehensive cover – the benefits we include Emergency costs	**Emergency costs — we'll pay for emergency transport and repairs** If required after an *accident*, we'll pay the reasonable cost of either: • moving your *vehicle* to the nearest repairer or safe place • essential repairs so you can get your *vehicle* to your destination or a repairer. If your *vehicle* can't be driven, we'll pay reasonable costs up to $500 for accommodation and transport to get you and your passengers to your home. We'll also cover the cost of transporting your *vehicle* back to your home after it's been repaired or recovered after being stolen. This benefit only applies if we're paying for loss or damage covered by this policy.	6	**Emergency costs — we'll pay for emergency transport and repairs** If your *vehicle* can't be safely driven or has been stolen, we'll pay reasonable costs up to $1,500 for accommodation and transport to get you and any of your passengers (including any domestic pets) to your home. In addition to the above, we'll pay the reasonable cost of either: • moving your *vehicle* to the nearest repairer or safe place • essential repairs so you can get your *vehicle* to your destination or a repairer. We'll also cover the reasonable cost of transporting your *vehicle* to: • your home after your *vehicle* has been repaired • your home, a repairer, or place of storage if your *vehicle* is recovered after being stolen. This benefit only applies if we're paying for *loss* covered by this policy.	6
Comprehensive cover – the benefits we include Legal liability	**Legal liability — we'll cover your legal liability if you cause loss, damage, or injury** We'll cover you for your legal liability to pay *damages* or *reparation*. We'll only pay if the liability is for *accidental* damage to someone else's property, or *accidental bodily injury*. The liability must arise from an event that: • happens during the *period of insurance*	6 & 7	**Legal liability — we'll cover your legal liability if you cause loss, damage, or injury** We'll cover you for your legal liability to pay *damages* or *reparation*. We'll only pay if the liability is for *loss* to someone else's property, or *accidental bodily injury*. The liability must arise from an event that: • happens during the *period of insurance*	6 & 7

Section	Previous cover	Page	New cover	Page
	• happens *in New Zealand* • is caused by an *accident* involving your *vehicle*. **What you must do to claim for liability for reparation** To claim for liability for *reparation*, you must: • 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 *bodily injury* to another person • obtain our written approval before you make any offer of *reparation*. **Extended liability** As long as the above requirements for cover are met, we'll also provide cover for liability for *damages* and liability for *reparation* in any of these three circumstances. • Your liability arises from an *accident* caused by a trailer or caravan which you are responsible for (whether or not it is attached to your *vehicle*). • You allow someone else to drive your *vehicle*. However, we won't cover them if they're excluded from cover or otherwise insured. Where there is cover for this person under this section of the policy, the word 'you' in this policy also includes the person entitled to cover. • 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. **What we won't pay under Legal liability** We won't pay under any of these legal liability benefits for damage to property (including motor vehicles) in your or the driver's custody or control. However, we'll cover damage to: • a disabled vehicle being towed (other than for reward) • the property of passengers.		• happens *in New Zealand* • is caused by an *accident* involving your *vehicle* (or a vehicle you're driving that belongs to someone else, as outlined in the 'Extended liability' section below). **What you must do to claim for liability for reparation** To claim for liability for *reparation*, you must do both of the following. • Tell us immediately if you or any other person entitled to cover under this policy is charged with any offence which resulted in *bodily injury* to another person or *loss* to someone else's property. • Obtain our written approval before any offer of *reparation* is made. **Extended liability** As long as the above requirements for cover are met, we'll also provide cover for liability for *damages* and liability for *reparation* in any of the following circumstances. •Your liability arises from an *accident* caused by: – a trailer you are responsible for, whether or not it is attached to your *vehicle* – items that, despite being reasonably secured, escape or fall from a trailer or caravan you are responsible for, while attached to your *vehicle* – a caravan you are responsible for, while attached to your *vehicle*. •You allow someone else to drive your *vehicle*. However, we won't cover them if they're excluded from cover or otherwise insured. Where there is cover for this person under this section of the policy, the word 'you' in this policy also includes the person entitled to cover. • You're driving a vehicle that belongs to someone else, provided 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.	

Section	Previous cover	Page	New cover	Page
	We won't pay if you, anyone else, or any organisation covered under this policy, is covered under any other policy, or fails to meet the policy's terms and conditions. We won't pay for any exemplary or punitive damages. We won't cover any liability that you have taken on by agreement (except in situations where you would be liable without the agreement). **Limits on what we'll pay for Legal liability** For any one event, we'll pay: • for damage to someone else's property, up to $20,000,000 • for *bodily injury*, up to $1,000,000. The most we'll pay for all legal liabilities for *damages* and *reparation* is a combined maximum of $20,000,000 during any *period of insurance*. If you have other insurance with us that may cover liability for the same event, we will still only pay up to the limits above. **We also pay legal defence costs if you're legally liable to pay damages** Where you're legally liable to pay *damages*, and we've given you our agreement in writing beforehand, we'll also pay your legal defence costs and expenses incurred. We won't pay legal defence costs and expenses relating to an offence, or where you're legally liable to pay *reparation*. **You won't pay an excess if you're not claiming for damage to your vehicle** We won't charge an *excess* for your liability claim if you're not claiming for damage to your own *vehicle*.		**What we won't pay under Legal liability** We won't pay under any of these legal liability benefits for *loss* to property (including motor vehicles) in your or the driver's custody or control. However, we'll cover *loss* to: • a disabled vehicle being towed (other than for reward) • the property of passengers. We won't pay if you, anyone else, or any organisation covered under this policy, is covered under any other policy, or fails to meet the policy's terms and conditions. We won't pay for any exemplary or punitive damages. We won't cover any liability that you have taken on by agreement (except in situations where you would be liable without the agreement). We won't pay for legal liability for *loss* to property or *accidental bodily injury* arising from either: • pollution or contamination • prevention or restriction on use of property due to hazard to health caused by pollution or contamination. However, we'll pay for your legal liability if the pollution or contamination was the direct result of a *loss* covered by this policy, unless another policy exclusion applies. When we say 'pollution or contamination', we mean pollution, contamination, seepage, soot, dust, deposits, adulteration, impurity or poisoning. **Limits on what we'll pay for Legal liability** For any one event, we'll pay: • for *loss* to someone else's property, up to $20,000,000 • for *bodily injury*, up to $1,000,000.	

Section	Previous cover	Page	New cover	Page
			The most we'll pay for all legal liabilities for *damages* and *reparation* is a combined maximum of $20,000,000 during any *period of insurance*. If you have other insurance with us that may cover liability for the same event, we will still only pay up to the limits above. **We also pay legal defence costs to defend a claim for damages** If we've given you our written agreement beforehand, we'll also pay your legal defence costs and expenses incurred to defend a claim for *damages* against you. This cover applies even if you are not found legally liable to pay *damages*. However, we won't pay legal defence costs and expenses in relation to an offence, or where you're legally required to pay *reparation*. **You won't pay an excess if you're not claiming for damage to your vehicle** We won't charge an *excess* for your liability claim if you're not claiming for *loss* to your own *vehicle*.	
Comprehensive cover – the benefits we include Tow and storage	-	n/a	**Tow and storage – we'll pay for towing and temporary storage costs** If your *vehicle* can't be safely driven, we'll pay the reasonable cost of moving your *vehicle* to the nearest repairer, place of storage, or safe place. We'll also pay reasonable costs to store your *vehicle* until it can be repaired, or we settle your claim. This benefit only applies if we're paying for *loss* covered by this policy.	8
Comprehensive cover – the benefits we include Trailers	**Trailers — we'll pay up to $1,000 for trailers** We'll automatically cover any trailer you own, hire, or lease for *accidental* loss or *damage*, up to $1,000 for any one event. We'll charge an *excess* of $100 for any claim for *accidental* loss or damage to the trailer.	7	**Trailers — we'll pay up to $1,000 for trailers** We'll automatically cover any trailer you own, hire, or lease for *loss*, up to $1,000 for any one event. We'll charge an *excess* of $100 for any claim for *loss* to the trailer. …	8

Section	Previous cover	Page	New cover	Page
	…			
Comprehensive cover – the benefits we include Vehicle change	**Vehicle change — we'll temporarily cover replacement or additional vehicles** If you replace your Tesla with another one, or buy another Tesla for your own use, we'll cover it automatically for up to 30 days. We cover the replacement or additional Tesla for its *market value*, as long as it's valued at no more than $100,000 — but otherwise on the same policy terms that apply to the current *vehicle* shown on your *schedule*. You must give us full details of the replacement or additional Tesla within 30 days of buying it. If you don't, cover for it stops automatically.	8	**Vehicle change — we'll temporarily cover replacement or additional vehicles** If you replace your Tesla with another one, or buy another Tesla for your own use, we'll cover it automatically for up to 30 days. We cover the replacement or additional Tesla for its *market value*, as long as it's valued at no more than $150,000 — but otherwise on the same policy terms that apply to the current *vehicle* shown on your *schedule*. You must give us full details of the replacement or additional Tesla within 30 days of buying it. If you don't, cover for it stops automatically.	8
Comprehensive cover – the benefits we include Vehicle parts and accessories	**Vehicle parts and accessories — we'll cover parts and accessories that aren't fitted to your vehicle** … This benefit only covers *accidental* loss or damage caused by fire or theft.	8	**Vehicle parts and accessories — we'll cover parts and accessories that aren't fitted to your vehicle** … This benefit only covers *loss* caused by fire or theft.	8
Comprehensive cover – the benefits we include Vehicle servicing and emergency	**Vehicle servicing and emergency — we won't apply driver restrictions** If there are driver restrictions on your policy, we won't apply them if your *vehicle* is being driven: • by a member of the motor trade while they are servicing or repairing it • to a medical facility in a medical emergency.	8	**Vehicle servicing and emergency — we won't apply driver restrictions** If your *schedule* shows driver restrictions on your policy, we won't apply them if your *vehicle* is being driven: • by a member of the motor trade while they are servicing or repairing it • by a valet parking attendant while they park or fetch it • by a professional dial-a-driver while they deliver your *vehicle* to your home, workplace, or other temporary location where you are staying • to a medical facility in a medical emergency.	8
Comprehensive cover – the benefits we include Vinyl wraps, protective film and signwriting	-	n/a	**Vinyl wrap, paint protection film, and signwriting – we'll cover the cost of repair or replacement** We'll cover *loss* to any vinyl wrap, paint protection film, and signwriting on your *vehicle*, up to a maximum of $2,000 for any one event.	9

Section	Previous cover	Page	New cover	Page
			This benefit applies to any vinyl wrap, paint protection film, and signwriting that is professionally applied to your *vehicle*. Under this benefit we won't cover: • repair or replacement of any undamaged sections of vinyl wrap, paint protection film, and signwriting. • any additional costs to match the new vinyl wrap, paint protection film, and signwriting to undamaged sections • any design or artwork fees required to recreate or reprint the vinyl wrap, paint protection film, and signwriting • any vinyl wrap, paint protection film, and signwriting that was not professionally applied.	
Comprehensive cover – the benefits we include Windscreen, window, or roof glass	**Windscreen, window, or roof glass — excess-free windscreen, window, or roof glass repairs** We will pay for *accidental* damage to your *vehicle*'s windscreen, window, or roof glass. • If your windscreen, window, or roof glass has a chip that can be repaired, you won't have to pay an *excess.* • If your windscreen, window, or roof glass needs to be replaced, you'll need to pay the windscreen *excess* as shown on *your schedule.*	8	**Windscreen, window, or roof glass — excess-free windscreen, window, or roof glass repairs** We'll pay for *loss* to your *vehicle's* windscreen, window, or roof glass. • If your windscreen, window, or roof glass is repairable, you won't have to pay an *excess.* • If your windscreen, window, or roof glass needs replacing, you'll need to pay the windscreen *excess* as shown on *your schedule.* You will also need to pay for any repairs not covered by this policy, which are necessary to replace the glass. This benefit also covers parts of the windscreen, window, or roof glass including: • tinting • demisters • rain sensors • any necessary recalibration of sensors associated with the glass. You will need to pay an *excess* if you claim for any other damage, including to: • mirrors, headlights, taillights, and lamp covers • any other glass or transparent plastics	9

Section	Previous cover	Page	New cover	Page
			• anything attached to the windscreen, windows, or roof glass • cameras, including dash cams and advanced driver assist system cameras.	
Optional benefit — the additional cover you can choose Excess-free windscreen, window, or roof glass replacement	**Optional benefit — the additional cover you can choose** If you've chosen the following optional benefit, it will appear on your *schedule*. You need to have paid the additional *premium* for it to apply. **Excess-free windscreen, window, or roof glass replacement** You won't have to pay an *excess* if your *vehicle's* windscreen, window, or roof glass needs to be replaced due to *accidental* damage. This benefit does not cover any other items, such as: • mirrors, headlights, tail lights, lamp covers • any other glass or transparent plastics • anything attached to the windscreen or windows. You will still have to pay the *excess* that applies if you claim for any other loss or damage to your *vehicle*, or for legal liability.	9	**Optional benefits — the additional cover you can choose** If you've chosen any of the following optional benefits, they'll appear on your *schedule*. You need to have paid the additional *premium* for a benefit to apply. **Excess-free windscreen, window, or roof glass replacement** You won't have to pay an *excess* for *loss* to your *vehicle's* windscreen, window, or roof glass if it needs replacing. However, you will need to pay for any repairs not covered by this policy, which are necessary to replace the glass. This benefit also covers parts of the windscreen, window, or roof glass including: • tinting • demisters • rain sensors • any necessary recalibration of sensors associated with the glass. You will need to pay an *excess* if you claim for any other damage, including to: • mirrors, headlights, taillights, and lamp covers • any other glass or transparent plastics • anything attached to the windscreen or windows • cameras, including dash cams and advanced driver assist system cameras.	10
Optional benefit — the additional cover you can choose Roadside assistance	-	n/a	**Roadside assistance — you can purchase roadside assistance** If you choose this benefit, we'll provide you the details in a separate agreement.	10
What your vehicle is covered for if you have Third Party, Fire and Theft cover	**What your vehicle is covered for if you have Third Party, Fire and Theft cover** If your *schedule* shows you have Third Party, Fire and Theft cover you're covered:	10	**What your vehicle is covered for if you have Third Party, Fire and Theft cover** If your *schedule* shows you have Third Party, Fire and Theft cover you're covered:	11

Section	Previous cover	Page	New cover	Page
	• anywhere *in New Zealand* during the *period of insurance* • for *accidental* loss or damage to your *vehicle* caused by fire or theft. The maximum we'll pay for your *vehicle* is the *market value*. …		• anywhere *in New Zealand* during the *period of insurance* • for *loss* to your *vehicle* caused by fire, theft, or attempted theft. If your *schedule* shows you're covered for *agreed value*, this is the maximum we'll pay for your *vehicle*. If your *schedule* shows you're covered for *market value*, this is the maximum we'll pay for your *vehicle*. …	
Third Party, Fire and Theft cover — the benefits we include Accidental loss or damage	**Accidental loss or damage — we'll cover damage by an uninsured driver** We'll cover *accidental* loss or damage to your *vehicle* caused by an uninsured driver. We must be satisfied of all these three things. • The driver or person in charge of your *vehicle* is free of blame. • The person at fault is identified. • The person at fault has no valid insurance. The most we'll pay for your *vehicle* is the *market value*, up to $3,000.	10	**Accidental loss or damage — we'll cover damage by an uninsured driver** We'll cover *loss* to your *vehicle* caused by an uninsured driver of a vehicle you don't own. We must be satisfied of all these three things. • The driver or person in charge of your *vehicle* is free of blame. • The person at fault is identified. • The person at fault has no valid insurance. This benefit includes: • cover for *loss* to your *vehicle*, up to your *vehicle's market value or agreed value* (depending on what is shown on your *schedule*) • cover under the 'Tow and storage' benefit. The maximum we'll pay for all costs under this benefit is $5,000. We won't charge an *excess* under this benefit.	11
Third Party, Fire and Theft cover — the benefits we include Charging equipment	**Charging equipment — we'll cover your charging equipment** We'll cover *accidental* loss or damage caused by fire or theft to your *vehicle's* charging cables, adaptors, and wall boxes that you own, if they aren't insured elsewhere.	10	**Charging equipment — we'll cover your charging equipment** We'll cover *loss* caused by fire or theft to your *vehicle's* charging cables, adaptors, and wall boxes that you own, if they aren't insured elsewhere.	11
Third Party, Fire and Theft cover — the benefits we include Emergency costs	-		**Emergency costs — we'll pay for emergency transport and repairs** If your *vehicle* can't be safely driven or has been stolen, we'll pay	11

Section	Previous cover	Page	New cover	Page
			reasonable costs up to $1,500 for accommodation and transport to get you and any of your passengers (including any domestic pets) to your home. In addition to the above, we'll pay the reasonable cost of either: • moving your *vehicle* to the nearest repairer or safe place • essential repairs so you can get your vehicle to your destination or a repairer. We'll also cover the reasonable cost of transporting your *vehicle* to: • your home after your *vehicle* has been repaired • your home, a repairer, or place of storage if your *vehicle* is recovered after being stolen. This benefit only applies if we're paying for *loss* covered by this policy.	
Third Party, Fire and Theft cover — the benefits we include Legal liability	**Legal liability — we'll cover your legal liability if you cause loss, damage, or injury** We'll cover you for your legal liability to pay *damages* or *reparation*. We'll only pay if the liability is for *accidental* damage to someone else's property, or *accidental bodily injury*. The liability must arise from an event that: • happens during the *period of insurance* • happens *in New Zealand* • is caused by an *accident* involving your *vehicle*. **What you must do to claim for liability for reparation** To claim for liability for *reparation*, you must: • 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 *bodily injury* to another person • obtain our written approval before you make any offer of *reparation*.	10	**Legal liability — we'll cover your legal liability if you cause loss, damage, or injury** We'll cover you for your legal liability to pay *damages* or *reparation*. We'll only pay if the liability is for *loss* to someone else's property, or *accidental bodily injury*. The liability must arise from an event that: • happens during the *period of insurance* • happens *in New Zealand* • is caused by an *accident* involving your *vehicle* (or a vehicle you're driving that belongs to someone else, as outlined in the 'Extended liability' section below). **What you must do to claim for liability for reparation** To claim for liability for *reparation*, you must do both of the following. • Tell us immediately if you or any other person entitled to cover under this policy is charged with any offence which resulted in	12 & 13

Section	Previous cover	Page	New cover	Page
	Extended liability As long as the above requirements for cover are met, we'll also provide cover for liability for *damages* and liability for *reparation* in any of these three circumstances. • Your liability arises from an *accident* caused by a trailer or caravan which you are responsible for (whether or not it is attached to your *vehicle*). • You allow someone else to drive your *vehicle*. However, we won't cover them if they're excluded from cover or otherwise insured. Where there is cover for this person under this section of the policy, the word 'you' in this policy also includes the person entitled to cover. • 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. **What we won't pay under Legal liability** We won't pay under any of these legal liability benefits for damage to property (including motor vehicles) in your or the driver's custody or control. However, we'll cover damage to: • a disabled vehicle being towed (other than for reward) • the property of passengers. We won't pay if you, anyone else, or any organisation covered under this policy, is covered under any other policy, or fails to meet the policy's terms and conditions. We won't pay for any exemplary or punitive damages. We won't cover any liability that you have taken on by agreement (except in situations where you would be liable without the agreement). **Limits on what we'll pay for Legal liability** For any one event, we'll pay: • for damage to someone else's property, up to $20,000,000		*bodily injury* to another person or *loss* to someone else's property. • Obtain our written approval before any offer of *reparation* is made. **Extended liability** As long as the above requirements for cover are met, we'll also provide cover for liability for *damages* and liability for *reparation* in any of the following circumstances. •Your liability arises from an *accident* caused by: -a trailer you are responsible for, whether or not it is attached to your *vehicle* -items that, despite being reasonably secured, escape or fall from a trailer or caravan you are responsible for, while attached to your *vehicle* -a caravan you are responsible for, while attached to your *vehicle*. •You allow someone else to drive your *vehicle*. However, we won't cover them if they're excluded from cover or otherwise insured. Where there is cover for this person under this section of the policy, the word 'you' in this policy also includes the person entitled to cover. • You're driving a vehicle that belongs to someone else, provided 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. **What we won't pay under Legal liability** We won't pay under any of these legal liability benefits for *loss* to property (including motor vehicles) in your or the driver's custody or control. However, we'll cover *loss* to: • a disabled vehicle being towed (other than for reward) • the property of passengers.	

Section	Previous cover	Page	New cover	Page
	• for *bodily injury*, up to $1,000,000. The most we'll pay for all legal liabilities for *damages* and *reparation* is a combined maximum of $20,000,000 during any *period of insurance*. If you have other insurance with us that may cover liability for the same event, we will still only pay up to the limits above. **We also pay legal defence costs if you're legally liable to pay damages** Where you're legally liable to pay *damages*, and we've given you our agreement in writing beforehand, we'll also pay your legal defence costs and expenses incurred. We won't pay legal defence costs and expenses relating to an offence, or where you're legally liable to pay *reparation*.		We won't pay if you, anyone else, or any organisation covered under this policy, is covered under any other policy, or fails to meet the policy's terms and conditions. We won't pay for any exemplary or punitive damages. We won't cover any liability that you have taken on by agreement (except in situations where you would be liable without the agreement). We won't pay for legal liability for *loss* to property or *accidental bodily injury* arising from either: • pollution or contamination • prevention or restriction on use of property due to hazard to health caused by pollution or contamination. However, we'll pay for your legal liability if the pollution or contamination was the direct result of a *loss* covered by this policy, unless another policy exclusion applies. When we say 'pollution or contamination', we mean pollution, contamination, seepage, soot, dust, deposits, adulteration, impurity or poisoning. **Limits on what we'll pay for Legal liability** For any one event, we'll pay: • for *loss* to someone else's property, up to $20,000,000 • for *bodily injury*, up to $1,000,000. The most we'll pay for all legal liabilities for *damages* and *reparation* is a combined maximum of $20,000,000 during any *period of insurance*. If you have other insurance with us that may cover liability for the same event, we will still only pay up to the limits above. **We also pay legal defence costs to defend a claim for damages**	

Section	Previous cover	Page	New cover	Page
			If we've given you our written agreement beforehand, we'll also pay your legal defence costs and expenses incurred to defend a claim for *damages* against you. This cover applies even if you are not found legally liable to pay *damages*. However, we won't pay legal defence costs and expenses in relation to an offence, or where you're legally required to pay *reparation*.	
Third Party, Fire and Theft cover — the benefits we include Tow and storage	-	n/a	**Tow and storage – we'll pay for towing and temporary storage costs** If your *vehicle* can't be safely driven, we'll pay the reasonable cost of moving your *vehicle* to the nearest repairer, place of storage, or safe place. We'll also pay reasonable costs to store your *vehicle* until it can be repaired, or we settle your claim. This benefit only applies if we're paying for *loss* covered by this policy.	13
Third Party, Fire and Theft cover — the benefits we include Vehicle change	**Vehicle change — we'll temporarily cover replacement or additional vehicles** If you replace your Tesla with another one, or buy another Tesla for your own use, we'll cover it automatically for up to 30 days. We cover the replacement or additional Tesla for its *market value*, as long as it's valued at no more than $100,000 — but otherwise on the same policy terms that apply to the current *vehicle* shown on your *schedule*. You must give us full details of the replacement or additional Tesla within 30 days of buying it. If you don't, cover for it stops automatically.	11	**Vehicle change — we'll temporarily cover replacement or additional vehicles** If you replace your Tesla with another one, or buy another Tesla for your own use, we'll cover it automatically for up to 30 days. We cover the replacement or additional Tesla for its *market value*, as long as it's valued at no more than $150,000 — but otherwise on the same policy terms that apply to the current *vehicle* shown on your *schedule*. You must give us full details of the replacement or additional Tesla within 30 days of buying it. If you don't, cover for it stops automatically.	13

Section	Previous cover	Page	New cover	Page
Third Party, Fire and Theft cover — the benefits we include Vehicle servicing and emergency	**Vehicle servicing and emergency — we won't apply driver restrictions** If there are driver restrictions on your policy, we won't apply them if your *vehicle* is being driven: • by a member of the motor trade while they are servicing or repairing it • to a medical facility in a medical emergency.	11	**Vehicle servicing and emergency — we won't apply driver restrictions** If your *schedule* shows there are driver restrictions on your policy, we won't apply them if your *vehicle* is being driven: • by a member of the motor trade while they are servicing or repairing it • by a valet parking attendant while they park or fetch it • by a professional dial-a-driver while they deliver your *vehicle* to your home, workplace, or other temporary location where you are staying • to a medical facility in a medical emergency.	13
Third Party, Fire and Theft Optional benefit — the additional cover you can choose Excess-free windscreen, window, or roof glass	**Optional benefit — the additional cover you can choose** If you've chosen the following optional benefit, it will appear on your *schedule*. You need to have paid the additional *premium* for it to apply. **Excess-free windscreen, window, or roof glass** We'll cover *accidental* damage to your *vehicle's* windscreen, window, or roof glass. You won't have to pay an *excess*, as long as you're not claiming for any other loss or damage to your *vehicle* or for legal liability. This benefit does not cover any other items, such as: • mirrors, headlights, tail lights, lamp covers • any other glass or transparent plastics • anything attached to the windscreen or windows.	12	**Optional benefits — the additional cover you can choose** If you've chosen any of the following optional benefits, they'll appear on your *schedule*. You need to have paid the additional *premium* for a benefit to apply. **Excess-free windscreen, window, or roof glass** We'll pay for *loss* to your *vehicle's* windscreen, window, or roof glass. You won't have to pay an *excess*, as long as you're not claiming for any other damage. However, you will need to pay for any repairs not covered by this policy, which are necessary to replace the glass. This benefit also covers parts of the windscreen, window, or roof glass including: • tinting • demisters • rain sensors • any necessary recalibration of sensors associated with the glass. However, this benefit does not cover any other items, such as: • mirrors, headlights, taillights, and lamp covers • any other glass or transparent plastics • anything attached to the windscreen or windows	14

Section	Previous cover	Page	New cover	Page
			• cameras, including dash cams and advanced driver assist system cameras.	
Third Party, Fire and Theft Optional benefit — the additional cover you can choose Roadside assistance	-	n/a	**Roadside assistance — you can purchase roadside assistance** If you choose this benefit, we'll provide you the details in a separate agreement.	14
Third Party cover — the benefits we include Accidental loss or damage	**Accidental loss or damage — we'll cover damage by an uninsured driver** We'll cover *accidental* loss or damage to your *vehicle* caused by an uninsured driver. We must be satisfied of all these three things. • The driver or person in charge of your *vehicle* is free of blame. • The person at fault is identified. • The person at fault has no valid insurance. The most we'll pay for your *vehicle* is the *market value*, up to $3,000.	13	**Accidental loss or damage — we'll cover damage by an uninsured driver** We'll cover *loss* to your *vehicle* caused by an uninsured driver of a vehicle you don't own. We must be satisfied of all these three things. • The driver or person in charge of your *vehicle* is free of blame. • The person at fault is identified. • The person at fault has no valid insurance. This benefit includes: • cover for damage to your *vehicle*, up to your *vehicle's market value* • reasonable costs of moving your *vehicle* to the nearest repairer or safe place if it can't be driven • reasonable costs to store your *vehicle* until your *vehicle* can be repaired, or we settle your claim. The maximum we'll pay for all costs under this benefit is $5,000. We won't charge an *excess* under this benefit.	15
Third Party cover — the benefits we include Legal liability	**Legal liability — we'll cover your legal liability if you cause loss, damage, or injury** We'll cover you for your legal liability to pay *damages* or *reparation*. We'll only pay if the liability is for *accidental* damage to someone else's property, or *accidental bodily injury*. The liability must arise from an event that: • happens during the *period of insurance* • happens *in New Zealand*	13 & 14	**Legal liability — we'll cover your legal liability if you cause loss, damage, or injury** We'll cover you for your legal liability to pay *damages* or *reparation*. We'll only pay if the liability is for *loss* to someone else's property, or *accidental bodily injury*. The liability must arise from an event that: • happens during the *period of insurance* • happens *in New Zealand*	15 & 16

Section	Previous cover	Page	New cover	Page
	• is caused by an *accident* involving your *vehicle*. **What you must do to claim for liability for reparation** To claim for liability for *reparation*, you must: • 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 *bodily injury* to another person • obtain our written approval before you make any offer of *reparation*. **Extended liability** As long as the above requirements for cover are met, we'll also provide cover for liability for *damages* and liability for *reparation* in any of these three circumstances. • Your liability arises from an *accident* caused by a trailer or caravan which you are responsible for (whether or not it is attached to your *vehicle*). • You allow someone else to drive your *vehicle*. However, we won't cover them if they're excluded from cover or otherwise insured. Where there is cover for this person under this section of the policy, the word 'you' in this policy also includes the person entitled to cover. • 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. **What we won't pay under Legal liability** We won't pay under any of these legal liability benefits for damage to property (including motor vehicles) in your or the driver's custody or control. However, we'll cover damage to: • a disabled vehicle being towed (other than for reward) • the property of passengers.		• is caused by an *accident* involving your *vehicle* (or a vehicle you're driving that belongs to someone else, as outlined in the 'Extended liability' section below). **What you must do to claim for liability for reparation** To claim for liability for *reparation*, you must do both of the following. • Tell us immediately if you or any other person entitled to cover under this policy is charged with any offence which resulted in *bodily injury* to another person or *loss* to someone else's property. • Obtain our written approval before any offer of *reparation* is made. **Extended liability** As long as the above requirements for cover are met, we'll also provide cover for liability for *damages* and liability for *reparation* in any of the following circumstances. •Your liability arises from an *accident* caused by: – a trailer you are responsible for, whether or not it is attached to your *vehicle* – items that, despite being reasonably secured, escape or fall from a trailer or caravan you are responsible for, while attached to your *vehicle* – a caravan you are responsible for, while attached to your *vehicle*. •You allow someone else to drive your *vehicle*. However, we won't cover them if they're excluded from cover or otherwise insured. Where there is cover for this person under this section of the policy, the word 'you' in this policy also includes the person entitled to cover. • You're driving a vehicle that belongs to someone else, provided 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. **What we won't pay under Legal liability**	

Section	Previous cover	Page	New cover	Page
	We won't pay if you, anyone else, or any organisation covered under this policy, is covered under any other policy, or fails to meet the policy's terms and conditions. We won't pay for any exemplary or punitive damages. We won't cover any liability that you have taken on by agreement (except in situations where you would be liable without the agreement). **Limits on what we'll pay for Legal liability** For any one event, we'll pay: • for damage to someone else's property, up to \$20,000,000 • for *bodily injury*, up to \$1,000,000. The most we'll pay for all legal liabilities for *damages* and *reparation* is a combined maximum of \$20,000,000 during any *period of insurance*. If you have other insurance with us that may cover liability for the same event, we will still only pay up to the limits above. **We also pay legal defence costs if you're legally liable to pay damages** Where you're legally liable to pay *damages*, and we've given you our agreement in writing beforehand, we'll also pay your legal defence costs and expenses incurred. We won't pay legal defence costs and expenses relating to an offence, or where you're legally liable to pay *reparation*.		We won't pay under any of these legal liability benefits for *loss* to property (including motor vehicles) in your or the driver's custody or control. However, we'll cover *loss* to: • a disabled vehicle being towed (other than for reward) • the property of passengers. We won't pay if you, anyone else, or any organisation covered under this policy, is covered under any other policy, or fails to meet the policy's terms and conditions. We won't pay for any exemplary or punitive damages. We won't cover any liability that you have taken on by agreement (except in situations where you would be liable without the agreement). We won't pay for legal liability for *loss* to property or *accidental bodily injury* arising from either: • pollution or contamination • prevention or restriction on use of property due to hazard to health caused by pollution or contamination. However, we'll pay for your legal liability if the pollution or contamination was the direct result of a *loss* covered by this policy, unless another policy exclusion applies. When we say 'pollution or contamination', we mean pollution, contamination, seepage, soot, dust, deposits, adulteration, impurity or poisoning. **Limits on what we'll pay for Legal liability** For any one event, we'll pay: • for *loss* to someone else's property, up to \$20,000,000 • for *bodily injury*, up to \$1,000,000.	

Section	Previous cover	Page	New cover	Page
			The most we'll pay for all legal liabilities for *damages* and *reparation* is a combined maximum of $20,000,000 during any *period of insurance*. If you have other insurance with us that may cover liability for the same event, we will still only pay up to the limits above. **We also pay legal defence costs to defend a claim for damages** If we've given you our written agreement beforehand, we'll also pay your legal defence costs and expenses incurred to defend a claim for *damages* against you. This cover applies even if you are not found legally liable to pay *damages*. However, we won't pay legal defence costs and expenses in relation to an offence, or where you're legally required to pay *reparation*.	
Third Party cover — the benefits we include Vehicle change	**Vehicle change — we'll temporarily cover replacement or additional vehicles** If you replace your Tesla with another one, or buy another Tesla for your own use, we'll cover it automatically for up to 30 days. We cover the replacement or additional Tesla for its *market value*, as long as it's valued at no more than $100,000 — but otherwise on the same policy terms that apply to the current *vehicle* shown on your *schedule*. You must give us full details of the replacement or additional Tesla within 30 days of buying it. If you don't, cover for it stops automatically.	14	**Vehicle change — we'll temporarily cover replacement or additional vehicles** If you replace your Tesla with another one, or buy another Tesla for your own use, we'll cover it automatically for up to 30 days. We cover the replacement or additional Tesla on the same policy terms that apply to the current *vehicle* shown on your *schedule*. You must give us full details of the replacement or additional Tesla within 30 days of buying it. If you don't, cover for it stops automatically.	17
Third Party cover — the benefits we include Vehicle servicing and emergency	**Vehicle servicing and emergency — we won't apply driver restrictions** If there are driver restrictions on your policy, we won't apply them if your *vehicle* is being driven: • by a member of the motor trade while they are servicing or repairing it • to a medical facility in a medical emergency.	14	**Vehicle servicing and emergency — we won't apply driver restrictions** If your *schedule* shows driver restrictions on your policy, we won't apply them if your *vehicle* is being driven: • by a member of the motor trade while they are servicing or repairing it • by a valet parking attendant while they park or fetch it	17

Section	Previous cover	Page	New cover	Page
			• by a professional dial-a-driver while they deliver your *vehicle* to your home, workplace, or other temporary location where you are staying • to a medical facility in a medical emergency.	
Third Party cover Optional benefit — the additional cover you can choose Excess-free windscreen, window, or roof glass	**Optional benefit — the additional cover you can choose** If you've chosen the following optional benefit, it will appear on your *schedule*. You need to have paid the additional *premium* for it to apply. **Excess-free windscreen, window, or roof glass** We'll cover *accidental* damage to your *vehicle's* windscreen, window, or roof glass. You won't have to pay an *excess*, as long as you're not claiming for any other loss or damage to your *vehicle* or for legal liability. This benefit does not cover any other items, such as: • mirrors, headlights, tail lights, lamp covers • any other glass or transparent plastics • anything attached to the windscreen or windows.	15	**Optional benefits — the additional cover you can choose** If you've chosen any of the following optional benefits, they'll appear on your *schedule*. You need to have paid the additional *premium* for a benefit to apply. **Excess-free windscreen, window, or roof glass** We'll pay for *loss* to your *vehicle's* windscreen, window, or roof glass. You won't have to pay an *excess*, as long as you're not claiming for any other damage. However, you will need to pay for any repairs not covered by this policy, which are necessary to replace the glass. This benefit also covers parts of the windscreen, window, or roof glass including: • tinting • demisters • rain sensors • any necessary recalibration of sensors associated with the glass. However, this benefit does not cover any other items, such as: • mirrors, headlights, taillights, and lamp covers • any other glass or transparent plastics • anything attached to the windscreen or windows • cameras, including dash cams and advanced driver assist system cameras.	17
Third Party cover Optional benefit — the additional cover you can choose - Roadside assistance	-	n/a	**Roadside assistance — you can purchase roadside assistance** If you choose this benefit, we'll provide you the details in a separate agreement.	17

Section	Previous cover	Page	New cover	Page
Exclusions — things we don't cover	**Alcohol or drugs** We won't cover any loss, damage, or liability if the person using or driving your *vehicle* at the time of the *accident*: …	16	**Alcohol or drugs** We won't cover any *loss* or liability if the person using or driving your *vehicle* at the time of the *accident*: …	18
Exclusions — things we don't cover	**Breach of, invalid or incorrect driver's licence** We won't cover any loss, damage or liability where any driver of your *vehicle* at the time of the *accident*: …	16	**Breach of, invalid or incorrect driver's licence** We won't cover any *loss* or liability where any driver of your *vehicle* at the time of the *accident*: …	18
Exclusions — things we don't cover	**Communicable disease** We won't cover any loss, damage, interruption, liability, claim, cost, expense or any other sum of any kind that arises directly or indirectly out of, is contributed to by, or is in connection with any of the following. …	16	**Communicable disease** We won't cover any *loss*, damage, interruption, liability, claim, cost, expense or any other sum of any kind that arises directly or indirectly out of, is contributed to by, or is in connection with any of the following. …	18
Exclusions — things we don't cover	**Confiscation** We won't cover loss, damage, or liability in any way connected with confiscation, acquisition, designation, destruction or decision by government or local authorities.	17	**Confiscation** We won't cover *loss* or liability in any way connected with any of the following. • Confiscation or seizure by anyone with a financial interest in your *vehicle*. • Confiscation, nationalisation, requisition, acquisition, designation, destruction or decision by government or local authorities. • Any government or local authority orders to move or relocate property to proactively prevent future loss or damage.	19
Exclusions — things we don't cover	**Criminal or reckless activity** We won't cover any loss, damage, cost, or liability in any way connected with: …	17	**Criminal or reckless activity** We won't cover any *loss*, damage, cost, or liability in any way connected with: …	19
Exclusions — things we don't cover	**Cyber acts and incidents** We won't cover any loss, damage, liability, cost, or expense in any way connected to a *cyber act* or *cyber incident*. This exclusion does not apply if a loss covered by this policy causes a *cyber incident*. However, if there's resulting loss to your *vehicle* caused by a	17	**Cyber acts and incidents** We won't cover any *loss*, damage, liability, cost, or expense in any way connected to a *cyber act* or *cyber incident*. This exclusion does not apply if a *loss* covered by this policy causes a *cyber incident*. However, if there's resulting *loss* to your *vehicle* caused by a *cyber*	19

Section	Previous cover	Page	New cover	Page
	cyber act or *cyber incident*, we'll cover it (unless it's excluded under another part of this policy).		*act* or *cyber incident*, we'll cover it (unless it's excluded under another part of this policy).	
Exclusions — things we don't cover	**Data** We won't cover any loss, damage, liability, cost, or expense of any kind in any way connected to: …	17	**Data** We won't cover any *loss*, damage, liability, cost, or expense of any kind in any way connected to: …	19
Exclusions — things we don't cover	**Depreciation, loss of use, consequential loss, or loss of value** We won't cover any loss, damage, or liability that is in any way connected with: **…**	18	**Depreciation, loss of use, consequential loss, or loss of value** We won't cover any *loss*, damage, or liability that is in any way connected with: **…**	20
Exclusions — things we don't cover	**Excluded drivers** We won't cover any loss, damage or liability if the driver of your *vehicle* at the time of the *accident* is excluded from the policy cover.	18	**Excluded drivers** We won't cover any *loss* or liability if the driver of your *vehicle* at the time of the *accident* is excluded from the policy cover.	20
Exclusions — things we don't cover	-	n/a	**Faults** We won't cover *loss* caused by a defect or fault in your *vehicle's* design, specification, or materials.	20
Exclusions — things we don't cover	**Illegally leaving the scene of an accident** We won't cover loss, damage or liability if the person driving your *vehicle* fails to stop or leaves the scene of the *accident* when it is an offence to do so. …	18	**Illegally leaving the scene of an accident** We won't cover *loss* or liability if the person driving your *vehicle* fails to stop or leaves the scene of the *accident* when it is an offence to do so. **…**	20
Exclusions — things we don't cover	**Loss that's covered by ACC** We won't cover any amount that anyone (including the victim of an offence) can claim under the Accident Compensation Act 2001. This includes if: • the victim hadn't made an ACC claim, or didn't make an ACC claim within the time required under the Act • ACC declined the claim or limited their liability for any reason. This exclusion doesn't limit cover under the 'Personal Injury' benefit.	18	**Loss that's covered by ACC** We won't cover any amount that anyone (including the victim of an offence) can claim under the Accident Compensation Act 2001. This includes if: • the victim hadn't made an ACC claim • the victim didn't make an ACC claim within the time required under the Act • ACC declined the claim or limited their liability for any reason.	20
Exclusions — things we don't cover	**Mechanical or electrical breakdown** We won't cover any breakdown, breakage, or failure of any part of your *vehicle*.	18	**Mechanical or electrical breakdown** We won't cover any breakdown, breakage, or failure of any part of your *vehicle*.	20

Section	Previous cover	Page	New cover	Page
	We also won't cover any loss or damage that the breakdown, breakage, or failure may cause to the rest of your *vehicle*. This exclusion won't apply if an *accidental* external factor that originated outside of your *vehicle* directly caused the breakdown, breakage or failure.		We also won't cover any *loss* that the breakdown, breakage, or failure may cause to the rest of your *vehicle*. This exclusion won't apply if an *accidental* external factor that originated outside of your *vehicle* directly caused the breakdown, breakage or failure.	
Exclusions — things we don't cover	**Nuclear activity** We won't cover loss, damage, or liability in any way connected with nuclear weapons, ionising radiation, or contamination by radioactivity from nuclear fuel, or the combustion of waste from nuclear fuel.	19	**Nuclear activity** We won't cover *loss*, damage, or liability in any way connected with nuclear weapons, ionising radiation, or contamination by radioactivity from nuclear fuel, or the combustion of waste from nuclear fuel.	21
Exclusions — things we don't cover	**Terrorism** We won't cover loss, damage, or liability in any way connected with any act of terrorism. This includes act of terrorism in any way connected to pollution, contamination, or explosion that is: • biological • chemical • radioactive • nuclear. An act of terrorism means any act, which: • may include the use of force or violence, or the threat of its use; and • is carried out or arranged by any person or group(s) of people, whether acting alone or on behalf of or in connection with any organisation(s) or government(s). From its nature or context, the act: • is done for, or in connection with, political, religious, ideological, ethnic or similar purposes; and • may include the intention to influence any government or to put fear in the public or any section of the public.	19	**Terrorism** We won't cover *loss*, damage, or liability in any way connected with any act of terrorism. This includes act of terrorism in any way connected to pollution, contamination, or explosion that is: • biological • chemical • radioactive • nuclear. An act of terrorism means any act that: • may include the use of force or violence, or the threat of its use • is carried out or arranged by any person or groups of people, whether acting alone or on behalf of or in connection with any organisations or governments. From its nature or context, the act: • is done for, or in connection with, political, religious, ideological, ethnic or similar purposes • may include the intention to influence any government or to put fear in the public or any section of the public. An act of terrorism also includes any actions taken to control, prevent, suppress, or respond to an act of terrorism.	21
Exclusions — things we don't cover	**Tyres** We won't cover damage to tyres caused by:	19	**Tyres** We won't cover *loss* to tyres caused by:	21

Section	Previous cover	Page	New cover	Page
	• applying brakes • punctures • cuts • bursts or bursting. This exclusion doesn't apply if the tyre damage occurs in the following situations: • Your *vehicle* suffers other loss or damage in an *accident*. • The loss or damage is deliberate and is caused by a person not insured by this policy. • The loss or damage was caused by a person using your *vehicle* without your permission.		• applying brakes • punctures • cuts • bursts or bursting. This exclusion doesn't apply if the tyre damage occurs in the following situations. • Your *vehicle* suffers other *loss* in an *accident*. • The *loss* is deliberate and is caused by a person not insured by this policy. • The *loss* was caused by a person using your *vehicle* without your permission.	
Exclusions — things we don't cover	**Unsafe vehicles** We won't provide cover if your *vehicle* is in an unsafe or damaged condition, unless you can prove either of the following. • The *vehicle's* condition didn't contribute to the loss or damage. • You and the driver were unaware of the *vehicle's* unsafe or damaged condition and had taken all reasonable steps to maintain it in a safe condition.	19	**Unsafe vehicles** We won't provide cover if your *vehicle* is in an unsafe or damaged condition, unless you can prove either of the following. • The *vehicle's* condition didn't contribute to the *loss.* • You and the driver were unaware of the *vehicle's* unsafe or damaged condition and had taken all reasonable steps to maintain it in a safe condition.	21
Exclusions – things we don't cover	-	n/a	**Vinyl wrap, paint protection film, and signwriting** We won't cover any of the following on your *vehicle*: • vinyl wrap • paint protection film • signwriting. This exclusion doesn't limit cover under the 'Vinyl wrap, paint protection film, and signwriting' Comprehensive cover benefit.	22
Exclusions – things we don't cover	**War** We won't cover loss, damage, or liability in any way connected with: …	20	**War** We won't cover *loss*, damage, or liability in any way connected with: …	22
Exclusions – things we don't cover	**Wear and tear, deterioration, gradual damage, corrosion** We won't cover loss or damage caused by wear and tear, deterioration, gradual damage, or corrosion.	20	**Wear and tear, deterioration, gradual damage, corrosion** We won't cover *loss* or damage caused by wear and tear, deterioration, gradual damage, or corrosion.	22

Section	Previous cover	Page	New cover	Page
Making a claim	**Making a claim** If something happens and you think you may need to make a claim, first ensure that everyone is safe. Then, contact us as soon as possible by choosing one of the following options. • For a fast and easy experience, claim online at www.vero.co.nz/claims/vero-online-claims • Call 0800 800 134. Once we have all the information we need, we'll decide the best way to advance your claim.	21	**Making a claim** If something happens and you think you may need to make a claim, first ensure that everyone is safe. Then, contact us as soon as possible. For a fast and easy experience, claim online at vero.co.nz/myvero Once we have all the information we need, we'll decide the best way to advance your claim.	23
Making a claim	**What you must do if something happens that might lead to a claim** If anything happens that might lead to a claim under this policy, you must do all the following. … 3. Take all reasonable steps to minimise the loss or damage. … 8. Help us take any recovery action we choose against anyone we consider responsible for the loss.	21	**What you must do if something happens that might lead to a claim** If anything happens that might lead to a claim under this policy, you must do all the following. … 3. Take all reasonable steps to minimise the *loss.* … 8. Help us take any recovery action we choose against anyone we consider responsible for the *loss*.	23
Making a claim	**Excess – you will have to pay an excess** The *excess* is the amount you must pay towards the cost of any claim. The *excess* forms the first part of any loss you're claiming for. We'll take the *excess* away from the amount of the loss, not from any policy limit. If loss or damage arises from multiple incidents, occasions or events, the *excess* (or each relevant *excess*) applies to each incident, occasions or event that causes loss. **One event, one excess** Usually, you'll pay an *excess* for every claim. However, if you need to claim under more than one policy with us for loss or	22	**Excess – you will have to pay an excess** The *excess* is the amount you must pay towards the cost of any claim. The *excess* forms the first part of any *loss* you're claiming for. We'll take the *excess* away from the amount of the *loss*, not from any policy limit. If *loss* arises from multiple incidents, occasions or events, the *excess* (or each relevant *excess*) applies to each incident, occasions or event that causes *loss*. **One event, one excess** Usually, you'll pay an *excess* for every claim. However, if you need to claim under more than one policy with us for *loss* caused by a	24

Section	Previous cover	Page	New cover	Page
	damage caused by a single event at the same location, you'll only pay one *excess*. This will be the largest applicable *excess* of all your policies.		single event at the same location, you'll only pay one *excess*. This will be the largest applicable *excess* of all your policies.	
How we settle your claim	**How we settle your claim** If your *vehicle* suffers loss or damage, which we accept under this policy, we may choose to settle your claim in one of the following ways. … **Some limits on what we pay** We limit what we pay in some situations — either in amounts, or what we'll cover. **We'll only pay to repaint damaged areas** We'll pay to repaint areas that have been damaged. We won't pay any additional cost to match the new and existing paint, or to paint areas that weren't damaged. **We won't pay to replace undamaged parts** We won't pay to replace any part that isn't damaged. … **We may ask you to pay towards the cost of repairs** If your *vehicle* is in much better condition or is worth more money after the repairs than it was before the *accident*, we may ask you to contribute to the cost of repairs. **We may ask you to pay towards the cost of your electric vehicle battery** If your *vehicle* battery needs to be replaced as a result of an *accident*, we may ask you to contribute to the replacement cost. We'll pay either of the following:	24	**How we settle your claim** If your *vehicle* suffers *loss* which we accept under this policy, we may choose to settle your claim in one of the following ways. … **Some limits on what we pay** We limit what we pay in some situations — either in amounts, or what we'll cover. **We'll only pay to repaint damaged areas** We'll pay to repaint areas that have been damaged. We won't pay any additional cost to match the new and existing paint, or to paint areas that weren't damaged. **We may pay for new, reconditioned, or aftermarket parts** If your *vehicle* requires parts to be replaced, we have the option to use: • new parts from the original equipment manufacturer • new aftermarket parts • comparable reconditioned or recycled parts. A reconditioned or recycled part is a used part that's been restored to a condition equal to or better than the part you had before. An aftermarket part is a new part not produced by your vehicle's original manufacturer. **We won't pay to replace undamaged parts** We won't pay to replace any part that isn't damaged. … **We may ask you to pay towards the cost of repairs**	25

Section	Previous cover	Page	New cover	Page
	• the value of the damaged battery immediately before the damage • the cost to restore it to a condition no better than when it was new — less an amount for depreciation, wear, and tear.		If your *vehicle* is in much better condition or is worth more money after the repairs than it was before the *accident*, we may ask you to contribute to the cost of repairs. We'll do one of the following. • Before any repair or replacement, we will agree with you your contribution to the total cost. • Where we are unable to reach agreement with you, or you have already arranged the repair or replacement without consulting us and getting our agreement, we will only pay what we think is reasonable to return your *vehicle* to its pre-accident condition. **We may ask you to pay towards the cost of your electric vehicle battery** If your *vehicle* battery needs replacing as a result of a *loss* covered by this policy, we may ask you to contribute to the replacement cost. The contribution will depend on the condition of your battery at the time of *loss*. We'll pay either of the following: • the value of the damaged battery immediately before the damage • the cost to restore it to a condition no better than when it was new — less an amount for depreciation, wear, and tear.	
How we settle your claim	**If your vehicle is a total loss (a 'write-off')** If we decide your *vehicle* 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. The most we'll pay for your *vehicle* is the *market value*. We'll pay up to any maximum limit which applies to your *vehicle* based on the cover type shown on your *schedule*. We will calculate the *market value*. We do this by obtaining an independent valuation of how much your *vehicle* was worth immediately before the *accident* happened.	25	**If your vehicle is a total loss (a 'write-off')** If we decide your *vehicle* 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.* We only settle your claim as a *total loss* where the *loss* to your *vehicle* is covered by the cover type shown on your *schedule*. **If you're insured for agreed value** If your *schedule* shows you're insured for *agreed value*, the most we'll pay for your *vehicle* is the amount shown as the *agreed value*.	26

Section	Previous cover	Page	New cover	Page
	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 *vehicle*, including all insured *accessories* and the value of whatever is left of your registration. We'll refund any *premium* you have paid for the part of the *period of insurance* after the date of the loss or damage.		**If you're insured for market value** If your *schedule* shows you're insured for *market value*, the most we'll pay for your *vehicle* is the *market value* at the time of the *loss.* We'll pay up to any maximum limit which applies to your *vehicle* based on the cover type shown on your *schedule*. We will calculate the *market value*. We do this by obtaining an independent valuation of how much your *vehicle* was worth immediately before the *accident* happened. **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 *vehicle*, including all insured *accessories* and the value of whatever is left of your *vehicle* registration. We'll refund any *premium* you have paid for the part of the *period of insurance* after the date of the *loss.*	
What your responsibilities are	**You must take all reasonable steps to prevent loss** You must, at your cost or expense, take all reasonable steps to prevent loss or damage. You must keep any *vehicle* covered by this policy safe and sound and well-maintained. We always have the right to examine your *vehicle*. You must also try to avoid any loss or damage that you could be held legally liable for. We won't cover loss, damage, or legal liability in the event that you are reckless or grossly negligent. Reckless or grossly negligent means you've failed to act in the way a reasonable person would, given the circumstances you faced when the loss happened.	27	**You must take all reasonable steps to prevent loss** You must, at your cost or expense, take all reasonable steps to prevent *loss*. You must keep any *vehicle* covered by this policy safe and sound, and well-maintained. We always have the right to examine your *vehicle*. You must also try to avoid any *loss* that you could be held legally liable for. We won't cover *loss* or legal liability in the event that you are reckless or grossly negligent. Reckless or grossly negligent means you've failed to act in the way a reasonable person would, given the circumstances you faced when the *loss* happened.	28
What your responsibilities are	**If you're paid reparation, you may need to pay it to us** If anyone covered by this policy is paid *reparation* for loss or damage to property that we are paying (or have paid) a claim for, you must tell us. You must give us the *reparation* payments	27	**If you're paid reparation, you may need to pay it to us** If anyone covered by this policy is paid *reparation* for *loss* to property that we are paying (or have paid) a claim for, you must tell us. You must give us the *reparation* payments to repay the	28

Section	Previous cover	Page	New cover	Page
	to repay the claim payments that we have made, up to the amount of the *reparation* received.		claim payments that we have made, up to the amount of the *reparation* received.	
Policy conditions and other important information	-	29	**If your vehicle is insured for agreed value, the agreed value may change at renewal** When we renew your policy, we may use market data to review and set your new *agreed value*. As a result, the *agreed value* will usually decrease as your *vehicle* depreciates with age and use. Sometimes the *agreed value* may increase, or stay the same, from the previous *period of insurance*. We'll show the *agreed value* on your *schedule* – this is the most we'll pay for your *vehicle* if it's a *total loss.* If you'd like to discuss changing the *agreed value*, simply contact your insurance adviser, or us.	30
Policy conditions and other important information	**How GST applies when we pay a claim** Dollar figures for benefits, *excesses*, and limits to items in this policy include GST.	29	**How GST applies when we pay a claim** Dollar figures for benefits, *excesses*, and limits to items in this policy include GST. If an *agreed value* is shown on your *schedule*, this amount includes GST.	30
Policy conditions and other important information	**We don't cover you if you have other insurance** We won't cover you for loss or liability where insurance cover is provided by another insurer for the same loss or liability. We won't contribute towards any claim under any other policy.	29	**We don't cover you if you have other insurance** We won't cover you for *loss* or liability where insurance cover is provided by another insurer for the same *loss* or liability. We won't contribute towards any claim under any other policy.	30
Definitions	No definition	n/a	***Agreed value*** The amount we agree to insure your *vehicle* for, as shown on your *schedule*. The agreed value is GST inclusive.	32
Definitions	**Computer system** Any of the following in any configuration: • computers, hardware, and software • communications systems • electronic devices, including smart phones, laptops, tablets, and wearable devices • electronically controlled equipment, including *data* processing equipment	31	**Computer system** Any of the following in any configuration: • computers, hardware, and software • communications systems • electronic devices, including smart phones, laptops, tablets, and wearable devices • electronically controlled equipment, including data processing equipment	32

Section	Previous cover	Page	New cover	Page
	• server, cloud, or microcontroller equipment • any similar system, input, output, data storage device, networking equipment or back up facility.		• server, cloud, or microcontroller equipment • any similar system, input, output, data storage device, networking equipment or back up facility.	
Definitions	**Cyber act** One or more unauthorized, malicious, or criminal acts, involving accessing, processing, using, or operating any *computer system*. Cyber act also includes the threat or hoax of these acts.	31	**Cyber act** One or more unauthorised, malicious, or criminal acts, involving accessing, processing, using, or operating any *computer system*. Cyber act also includes the threat or hoax of these acts.	32
Definitions	No definition	n/a	***Loss*** *Accidental* physical loss or physical damage. It doesn't mean prevention of use or loss of functionality or usefulness.	33
Definitions	**Market value** The reasonable second-hand value of your *vehicle* immediately before the loss or damage occurred, based on factors including your *vehicle's* age, condition and kilometres travelled.	32	**Market value** The reasonable second-hand value of your *vehicle* immediately before the *loss* occurred, based on factors including your *vehicle's* age, condition and kilometres travelled.	33
Definitions	No definition	n/a	***Total loss*** We have declared that your *vehicle* is damaged beyond economic repair or is stolen and remains unrecovered.	34
Back pages	TSLA 08/24	Back	TSLA 12/25	Back