

# Updates to Vero MotorPlan Policy – effective from 1 December 2025

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

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Front cover	Effective May 2022	1	Effective <a href="#">1 December 2025</a>	1
Welcome to your MotorPlan Policy – insurance for your vehicle	<b>The documents that make up your insurance policy</b> Your insurance policy is made up of three parts. 1. This policy wording. It explains what we do and don't cover, the responsibilities you have under the policy, and how to make a claim. 2. The policy <i>schedule</i> . It gives details specific to you, including who and what is insured, when cover starts and ends, and the <i>premium</i> you've agreed to pay. The policy <i>schedule</i> also includes any special terms that might apply, which might also detail things that we do and don't cover. 3. The information in the proposal, application, or declaration.	3	<b>The documents that make up your insurance policy</b> Your insurance policy is made up of three parts. 1. This policy wording. It explains what we do and don't cover, the responsibilities you have under the policy, and how to make a claim. 2. The policy <i>schedule</i> . It gives details specific to you, including who and what is insured, <a href="#">and</a> when cover starts and <a href="#">ends</a> . The policy <i>schedule</i> also includes any special terms that might apply, which might also detail things that we do and don't cover. 3. The information in the proposal, application, or declaration.	3
Welcome to your MotorPlan Policy – insurance for your vehicle	<b>Headings in this policy wording are descriptive</b> The headings used in this policy wording are descriptive — they're to help you find information. They're not part of the terms and conditions, so you can't rely on them to interpret the policy's meaning.	3	<b>Headings in this policy wording are descriptive</b> The headings used in this policy wording are descriptive — they're to help you find information. They're not part of the terms and conditions, so you can't <a href="#">rely</a> on them to interpret the policy's meaning.	3
Who can and can't drive your vehicle – Driver options	<b>Driver options you can choose</b> The driver option you have chosen from the list below will appear on your <i>schedule</i> . The option you choose can impact the excess payable — refer to page 22 for excess details.  <b>Open driver</b> When this option is noted on the <i>schedule</i> for your <i>vehicle</i> , anyone with a valid driver's licence is covered while driving your <i>vehicle</i> .  <b>Excluding under-25-year-old drivers</b> When this option is noted on the <i>schedule</i> for your <i>vehicle</i> , we won't cover your <i>vehicle</i> while it's being driven by, or is under the care or control of, anyone under 25.	4 & 5	<b>Driver options you can choose</b> The driver option you have chosen from the list below will appear on your <i>schedule</i> .  The option you choose <a href="#">impacts who will be covered while driving your vehicle and</a> the excess payable — refer to page 25 for excess details.  <b>Open driver</b> When this option is noted on the <i>schedule</i> for your <i>vehicle</i> , <a href="#">the age-based driver restrictions noted below won't apply</a> .  <a href="#">We won't provide any cover if the person driving your vehicle is someone we've named on the schedule as an excluded driver.</a>	4 & 5

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	<p>This doesn't limit cover under the 'Vehicle servicing and emergency' benefit.</p> <p><b>Voluntary named drivers</b> When this option is noted on the <i>schedule</i> for your <i>vehicle</i>, anyone with a valid driver's licence is covered while driving your <i>vehicle</i>.</p> <p>You can choose to name the people who will be driving your <i>vehicle</i>, and we'll list them on your <i>schedule</i>.</p> <p>If your <i>vehicle</i> is driven by anyone not listed on the <i>schedule</i> at the time of a claim, the unnamed driver <i>excess</i> on your <i>schedule</i> will apply in addition to any other applicable <i>excesses</i>.</p> <p><b>Voluntary named drivers and exclude under-25-year-old drivers</b> When this option is noted on the <i>schedule</i> for your <i>vehicle</i>, we won't cover your <i>vehicle</i> while it's being driven by, or is under the care or control of, anyone under 25.</p> <p>You can choose to name the people who will be driving your <i>vehicle</i>, and we'll list them on your <i>schedule</i>.</p> <p>If your <i>vehicle</i> is driven by anyone 25 years or older not listed on the <i>schedule</i> at the time of a claim, the unnamed driver <i>excess</i> on your <i>schedule</i> will apply in addition to any other applicable <i>excesses</i>.</p>		<p><b>Excluding under-25-year-old drivers</b> When this option is noted on the <i>schedule</i> for your <i>vehicle</i>, we won't cover your <i>vehicle</i> while it's being driven by, or is under the care or control of, anyone under 25.</p> <p>This doesn't limit cover under the 'Vehicle servicing and emergency' benefit.</p> <p><b>Voluntary named drivers</b> When this option is noted on the <i>schedule</i> for your <i>vehicle</i>, anyone with a valid driver's licence is covered while driving your <i>vehicle</i>.</p> <p>You can choose to name the people who will be driving your <i>vehicle</i>, and we'll list them on your <i>schedule</i>.</p> <p>If your <i>vehicle</i> is driven by anyone not listed on the <i>schedule</i> at the time of a claim, the unnamed driver <i>excess</i> on your <i>schedule</i> will apply in addition to any other applicable <i>excesses</i>.</p> <p><b>Voluntary named drivers and exclude under-25-year-old drivers</b> When this option is noted on the <i>schedule</i> for your <i>vehicle</i>, we won't cover your <i>vehicle</i> while it's being driven by, or is under the care or control of, anyone under 25.</p> <p>You can choose to name the people who will be driving your <i>vehicle</i>, and we'll list them on your <i>schedule</i>.</p> <p>If your <i>vehicle</i> is driven by anyone 25 years or older not listed on the <i>schedule</i> at the time of a claim, the unnamed driver <i>excess</i> on your <i>schedule</i> will apply in addition to any other applicable <i>excesses</i>.</p>	
Cover variations – driver restrictions we might apply	<p><b>Compulsory Named Driver</b> If your <i>schedule</i> shows the 'Compulsory named driver' clause applies to a <i>vehicle</i>, we'll only cover that <i>vehicle</i> if the person driving it is listed on your <i>schedule</i>.</p>	5	<p><b>Compulsory named driver</b> If your <i>schedule</i> shows the 'Compulsory named driver' clause applies to a <i>vehicle</i>, we'll only cover that <i>vehicle</i> if the person driving it is listed on your <i>schedule</i>.</p>	5

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	<b>Excluded Driver</b> If your <i>schedule</i> shows the 'Excluded driver' clause applies to a <i>vehicle</i> , we won't cover that <i>vehicle</i> if the person driving it is someone we've named on the <i>schedule</i> as an excluded driver.		<b>Excluded driver</b> If your <i>schedule</i> shows the 'Excluded driver' clause applies to a <i>vehicle</i> , we won't cover that <i>vehicle</i> if the person driving it is someone we've named on the <i>schedule</i> as an excluded driver.	
What your vehicle is covered for if you have Comprehensive cover	<b>What your vehicle is covered for if you have Comprehensive cover</b> If your <i>schedule</i> shows you have Comprehensive cover, we'll cover you for <i>accidental</i> loss or damage to your <i>vehicle</i> anywhere <i>in New Zealand</i> during the <i>period of insurance</i> .  The maximum we'll pay for your <i>vehicle</i> is the <i>market value</i> . ...	6	<b>What your vehicle is covered for if you have Comprehensive cover</b> If your <i>schedule</i> shows you have Comprehensive cover, we'll cover you for <i>loss</i> to your <i>vehicle</i> anywhere <i>in New Zealand</i> during the <i>period of insurance</i> .  <i>If your schedule shows you're covered for agreed value, this is the maximum we'll pay for your vehicle.</i>  <i>If your schedule shows you're covered for market value, this is the maximum we'll pay for your vehicle.</i> ...	6
Comprehensive cover – the benefits we include Cleaning – valet costs	<b>Cleaning – valet costs — we'll cover cleaning and valet costs if your vehicle is broken into</b> If someone breaks into your <i>vehicle</i> and damages the inside of it, we'll cover the cost of cleaning and valeting it. This benefit only applies if you haven't made a claim under any other part of this policy.  We'll pay up to \$250, and you won't need to pay an <i>excess</i> .	6	<b>*Benefit removed*</b>	n/a
Comprehensive cover – the benefits we include Electric vehicles	-	6	<b>Electric vehicles – we'll cover your charging equipment</b> If your <i>vehicle</i> is an electric <i>vehicle</i> (EV) or a plug-in hybrid electric <i>vehicle</i> (PHEV), we'll cover <i>loss</i> to your <i>vehicle's</i> charging cables, adaptors, and wall boxes that you own, if they aren't <i>insured elsewhere</i> .	6
Comprehensive cover – the benefits we include Emergency costs benefit	<b>Emergency costs — we'll pay for emergency transport and repairs</b> If required after an <i>accident</i> , we'll pay the reasonable cost of either: <ul style="list-style-type: none"> <li>• moving your <i>vehicle</i> to the nearest repairer or safe place</li> <li>• essential repairs so you can get your vehicle to your destination or a repairer.</li> </ul>	6	<b>Emergency costs — we'll pay for emergency transport and repairs</b> If your <i>vehicle</i> can't be <i>safely</i> driven <i>or has been stolen</i> , we'll pay reasonable costs up to <b>\$1,500</b> for accommodation and transport to get you <i>and any of</i> your passengers ( <i>including any domestic pets</i> ) to your home.	6

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	<p>If your <i>vehicle</i> 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.</p> <p>We'll also cover the cost of transporting your <i>vehicle</i> back to your home after it's been repaired or recovered after being stolen.</p> <p>This benefit only applies if we're paying for loss or damage covered by this policy.</p>		<p><a href="#">In addition to the above</a>, we'll pay the reasonable cost of either:</p> <ul style="list-style-type: none"> <li>• <a href="#">moving your <i>vehicle</i> to the nearest repairer or safe place</a></li> <li>• essential repairs so you can get your vehicle to your destination or a repairer.</li> </ul> <p>We'll also cover the <a href="#">reasonable</a> cost of transporting your <i>vehicle</i> to:</p> <ul style="list-style-type: none"> <li>• <a href="#">your home after your <i>vehicle</i> has been repaired</a></li> <li>• <a href="#">your home, a repairer, or place of storage if your <i>vehicle</i> is recovered after being stolen.</a></li> </ul> <p>This benefit only applies if we're paying for <a href="#">loss</a> covered by this policy.</p>	
Comprehensive cover – the benefits we include Keys and locks	<p><b>Keys and locks — we'll pay to replace keys and change their locks</b></p> <p>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.</p>	6	<p><b>Keys and locks — we'll pay to replace <a href="#">and recode keys and locks</a></b></p> <p>If your <i>vehicle</i> keys <a href="#">are stolen, lost, or damaged</a>, we'll pay reasonable costs to:</p> <ul style="list-style-type: none"> <li>• <a href="#">replace the keys (including costs to recode or reprogramme keys)</a></li> <li>• <a href="#">replace or recode the locks.</a></li> </ul>	6
Comprehensive cover – the benefits we include Legal liability — we'll cover your legal liability if you cause loss, damage, or injury	<p><b>Legal liability — we'll cover your legal liability if you cause loss, damage, or injury</b></p> <p>We'll cover you for your legal liability to pay <i>damages</i> or <i>reparation</i>. We'll only pay if the liability is for <i>accidental</i> damage to someone else's property, or <i>accidental bodily injury</i>. The liability must arise from an event that:</p> <ul style="list-style-type: none"> <li>• happens during the <i>period of insurance</i></li> <li>• happens <i>in New Zealand</i></li> <li>• is caused by an <i>accident</i> involving your <i>vehicle</i>.</li> </ul> <p><b>What you must do to claim for liability for reparation</b></p> <p>To claim for liability for <i>reparation</i>, you must:</p> <ul style="list-style-type: none"> <li>• tell us immediately if you or any other person entitled to cover under this policy is charged with any offence which</li> </ul>	6	<p><b>Legal liability — we'll cover your legal liability if you cause loss, damage, or injury</b></p> <p>We'll cover you for your legal liability to pay <i>damages</i> or <i>reparation</i>. We'll only pay if the liability is for <a href="#">loss</a> to someone else's property, or <i>accidental bodily injury</i>. The liability must arise from an event that:</p> <ul style="list-style-type: none"> <li>• happens during the <i>period of insurance</i></li> <li>• happens <i>in New Zealand</i></li> <li>• is caused by an <i>accident</i> involving your <i>vehicle</i> <a href="#">(or a vehicle you're driving that belongs to someone else, as outlined in the 'Extended liability' section below).</a></li> </ul> <p><b>What you must do to claim for liability for reparation</b></p> <p>To claim for liability for <i>reparation</i>, you must <a href="#">do both of the following</a>.</p>	6 & 7

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	<p>resulted in damage to someone else's property or <i>bodily injury</i> to another person</p> <ul style="list-style-type: none"> <li>• obtain our written approval before you make any offer of <i>reparation</i>.</li> </ul> <p><b>Extended liability</b></p> <p>As long as the above requirements for cover are met, we'll also provide cover for liability for <i>damages</i> and liability for <i>reparation</i> in any of these three circumstances.</p> <ul style="list-style-type: none"> <li>• Your liability arises from an <i>accident</i> caused by a trailer or caravan that is attached to your <i>vehicle</i>.</li> <li>• You allow someone else to drive your <i>vehicle</i>. 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.</li> <li>• 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 <i>vehicle</i> you're driving. This extension does not apply where your vehicle is a motorcycle, trailer, or caravan.</li> </ul> <p><b>What we won't pay under Legal liability</b></p> <p>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:</p> <ul style="list-style-type: none"> <li>• a disabled vehicle being towed (other than for reward)</li> <li>• the property of passengers.</li> </ul> <p>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.</p> <p>We won't pay for any exemplary or punitive damages.</p> <p><b>Limits on what we'll pay for Legal liability</b></p>		<ul style="list-style-type: none"> <li>• Tell us immediately if you or any other person entitled to cover under this policy is charged with any offence which resulted in <i>bodily injury to another person or loss to someone else's property</i>.</li> <li>• Obtain our written approval before <i>any offer of reparation is made</i>.</li> </ul> <p><b>Extended liability</b></p> <p>As long as the above requirements for cover are met, we'll also provide cover for liability for <i>damages</i> and liability for <i>reparation</i> in any of <i>the following</i> circumstances.</p> <ul style="list-style-type: none"> <li>• Your liability arises from an <i>accident caused by</i>: <ul style="list-style-type: none"> <li>– a trailer you are responsible for, whether or not it is attached to your <i>vehicle</i></li> <li>– items that, despite being reasonably secured, escape or fall from a trailer or caravan you are responsible for, while attached to your <i>vehicle</i></li> <li>– a caravan you are responsible for, while attached to your <i>vehicle</i>.</li> </ul> </li> <li>• You allow someone else to drive your <i>vehicle</i>. 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.</li> <li>• You're driving a vehicle that belongs to someone else, <i>provided it</i> is not hired to you under a hire purchase or lease agreement. We won't pay for <i>loss</i> to the vehicle you're driving. This extension does not apply where your <i>vehicle</i> is a motorcycle, trailer, or caravan.</li> </ul> <p><b>What we won't pay under Legal liability</b></p> <p>We won't pay under any of these legal liability benefits for <i>loss</i> to property (including motor vehicles) in your or the driver's custody or control. However, we'll cover <i>loss</i> to:</p> <ul style="list-style-type: none"> <li>• a disabled vehicle being towed (other than for reward)</li> <li>• the property of passengers.</li> </ul>	

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	<p>For any one event, we'll pay:</p> <ul style="list-style-type: none"> <li>• for damage to someone else's property, up to \$20,000,000</li> <li>• for <i>bodily injury</i>, up to \$1,000,000.</li> </ul> <p>The most we'll pay for all legal liabilities for <i>damages</i> and <i>reparation</i> is a combined maximum of \$20,000,000 during any <i>period of insurance</i>.</p> <p>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.</p> <p><b>We also pay legal defence costs if you're legally liable to pay damages</b></p> <p>Where you're legally liable to pay <i>damages</i>, 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 <i>reparation</i>.</p> <p><b>You won't pay an excess if you're not claiming for damage to your vehicle</b></p> <p>We won't charge an <i>excess</i> for your liability claim if you're not claiming for damage to your own <i>vehicle</i>.</p>		<p>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.</p> <p>We won't pay for any exemplary or punitive damages.</p> <p>We won't cover any liability that you have taken on by agreement (except in situations where you would be liable without the agreement).</p> <p>We won't pay for legal liability for <i>loss</i> to property or <i>accidental bodily injury</i> arising from either:</p> <ul style="list-style-type: none"> <li>• pollution or contamination</li> <li>• prevention or restriction on use of property due to hazard to health caused by pollution or contamination.</li> </ul> <p>However, we'll pay for your legal liability if the pollution or contamination was the direct result of a <i>loss</i> covered by this policy, unless another policy exclusion applies.</p> <p>When we say 'pollution or contamination', we mean pollution, contamination, seepage, soot, dust, deposits, adulteration, impurity or poisoning.</p> <p><b>Limits on what we'll pay for Legal liability</b></p> <p>For any one event, we'll pay:</p> <ul style="list-style-type: none"> <li>• for <i>loss</i> to someone else's property, up to \$20,000,000</li> <li>• for <i>bodily injury</i>, up to \$1,000,000.</li> </ul> <p>The most we'll pay for all legal liabilities for <i>damages</i> and <i>reparation</i> is a combined maximum of \$20,000,000 during any <i>period of insurance</i>.</p> <p>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.</p> <p><b>We also pay legal defence costs to defend a claim for damages</b></p>	

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			<p>If we've given you our written agreement beforehand, we'll also pay your legal defence costs and expenses incurred <a href="#">to defend a claim for damages</a> against you.</p> <p>This cover applies even if you are not found legally liable to pay <a href="#">damages</a>. However, we won't pay legal defence costs and expenses in relation to an offence, or where you're legally required to pay <a href="#">reparation</a>.</p> <p><b>You won't pay an excess if you're not claiming for damage to your vehicle</b> We won't charge an <a href="#">excess</a> for your liability claim if you're not claiming for <a href="#">loss</a> to your own <a href="#">vehicle</a>.</p>	
Comprehensive cover – the benefits we include New car option	<p><b>New car option — we may replace your vehicle if it's new</b> We'll offer to replace your <a href="#">vehicle</a>, if it is less than 1 year old and has travelled less than 15,000 kilometres. We'll do this if either of the following applies.</p> <ul style="list-style-type: none"> <li>• The cost to repair the <a href="#">vehicle</a> is more than 60% of its <a href="#">market value</a>.</li> <li>• The <a href="#">vehicle</a> is stolen and not recovered.</li> </ul> <p>We will (at your option) replace your <a href="#">vehicle</a> with a new <a href="#">vehicle</a> of the same make, model, and specification, as long as it's available in New Zealand.</p>	7	<p><b>New car option — we may replace your vehicle if it's new</b> If we've accepted your claim and decided your <a href="#">vehicle</a> is a <a href="#">total loss</a>, we'll offer to replace your <a href="#">vehicle</a> with a new vehicle of the same make, model, and specification.</p> <p>This applies if:</p> <ul style="list-style-type: none"> <li>• your <a href="#">vehicle</a> is less than one year old from the date of its original registration</li> <li>• the new vehicle is readily available <a href="#">in New Zealand</a>.</li> </ul> <p>We'll also pay any on-road costs required for the new vehicle. By on-road costs, we mean registration costs, a warrant of fitness, and road user charges (if applicable).</p> <p>If a new vehicle isn't readily available <a href="#">in New Zealand</a> or you choose not to have your vehicle replaced, the maximum we'll pay for your <a href="#">vehicle</a> is the <a href="#">market value</a> or the <a href="#">agreed value</a> as shown on your <a href="#">schedule</a>.</p>	8
Comprehensive cover – the benefits we include Personal injury	<p><b>Personal Injury — we'll make an additional payment for personal injuries after an accident</b> We'll provide cover under this benefit if you, your spouse, or any other family members suffer an injury by violent, <a href="#">accidental</a>, external, and visible means in direct connection with your <a href="#">vehicle</a>.</p>	8	<b>*Benefit removed*</b>	n/a

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	<p>We'll only provide cover if the person we're covering was using a seatbelt or other restraint where required by law.</p> <p>We'll pay:</p> <ul style="list-style-type: none"> <li>• up to \$5,000 per person and \$15,000 in total for one event if any of the following happens within 3 calendar months of the <i>accident</i>: <ul style="list-style-type: none"> <li>– \$5,000 if you, your spouse, or any other family member dies</li> <li>– \$2,500 for the total, permanent and irrecoverable loss of sight of one eye, or \$5,000 for both eyes</li> <li>– \$2,500 for the total, permanent and irrecoverable use of one hand or foot, or \$5,000 for more than one hand, foot or both.</li> </ul> </li> <li>• up to \$200 per person per event for medical expenses resulting from the injury.</li> </ul> <p>We won't pay this benefit in any of the following situations.</p> <ul style="list-style-type: none"> <li>• The death or injury was caused by suicide or attempted suicide.</li> <li>• The insureds named on your <i>schedule</i> are organisations or companies rather than individual people.</li> <li>• Your <i>vehicle</i> is a motorcycle, caravan, or trailer.</li> </ul> <p>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"> <li>• Violent, <i>accidental</i>, external, and visible means (including exposure to the elements or by inhaling water or gas)</li> <li>• A medical misadventure or treatment injury (as defined by the Accident Compensation Act 2001).</li> </ul>			
Comprehensive cover – the benefits we include Tow and storage	-	8	<p><b>Tow and storage – we'll pay for towing and temporary storage costs</b></p> <p>If your <i>vehicle</i> can't be safely driven, we'll pay the reasonable cost of moving your <i>vehicle</i> to the nearest repairer, place of storage, or safe place.</p>	8



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			<p>We'll also pay reasonable costs to store your <i>vehicle</i> until it can be repaired, or we settle your claim.</p> <p>This benefit only applies if we're paying for <i>loss</i> covered by this policy.</p>	
Comprehensive cover – the benefits we include Trailers	<p><b>Trailers — we'll pay up to \$1,000 for trailers</b>  <b>The benefit and its limits below do not apply if <i>your vehicle</i> (as shown on your <i>schedule</i>) is a trailer.</b></p> <p>We'll automatically cover any trailer you own, hire, or lease for <i>accidental</i> loss or damage, up to \$1,000 for any one event. We'll charge an <i>excess</i> of \$100 for any claim for <i>accidental</i> loss or damage to the trailer.</p> <p>...</p>	8	<p><b>Trailers — we'll pay up to \$1,000 for trailers</b>  <b>The benefit and its limits below do not apply if <i>your vehicle</i> (as shown on your <i>schedule</i>) is a trailer.</b></p> <p>We'll automatically cover any trailer you own, hire, or lease for <i>loss</i> up to \$1,000 for any one event. We'll charge an <i>excess</i> of \$100 for any claim for <i>loss</i> to the trailer.</p> <p>...</p>	8
Comprehensive cover – the benefits we include Vehicle change	<p><b>Vehicle change — we'll temporarily cover replacement or additional vehicles</b>  If you change your <i>vehicle</i> or buy another one for your own use, we'll cover it automatically for up to 30 days.</p> <p>We cover the replacement or additional <i>vehicle</i> for its <i>market value</i>, as long as it's valued at no more than \$75,000 — but otherwise on the same policy terms that apply to the current <i>vehicle</i> shown on your <i>schedule</i>.</p> <p>You must give us full details of the replacement or additional <i>vehicle</i> within 30 days of buying it. If you don't, cover for it stops automatically.</p>	9	<p><b>Vehicle change — we'll temporarily cover replacement or additional vehicles</b>  If you change your <i>vehicle</i> or buy another one for your own use, we'll cover it automatically for up to 30 days.</p> <p>We cover the replacement or additional <i>vehicle</i> for its <i>market value</i>, as long as it's valued at no more than \$150,000 — but otherwise on the same policy terms that apply to the current <i>vehicle</i> shown on your <i>schedule</i>.</p> <p>You must give us full details of the replacement or additional <i>vehicle</i> within 30 days of buying it. If you don't, cover for it stops automatically.</p>	8
Comprehensive cover – the benefits we include Vehicle parts and accessories	<p><b>Vehicle parts and accessories — we'll cover parts and accessories that aren't fitted to your vehicle</b>  ...</p> <p>This benefit only covers <i>accidental</i> loss or damage caused by fire or theft.</p>	9	<p><b>Vehicle parts and accessories — we'll cover parts and accessories that aren't fitted to your vehicle</b>  ...</p> <p>This benefit only covers <i>loss</i> caused by fire or theft.</p>	9
Comprehensive cover – the benefits we include Vehicle servicing and emergency	<p><b>Vehicle servicing and emergency — we won't apply driver restrictions</b>  If there are driver restrictions on your policy, we won't apply them if your vehicle is being driven:</p>	9	<p><b>Vehicle servicing and emergency — we won't apply driver restrictions</b>  If <i>your schedule shows driver</i> restrictions on your policy, we won't apply them if your <i>vehicle</i> is being driven:</p>	9

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	<ul style="list-style-type: none"> <li>• by a member of the motor trade while they are servicing or repairing it</li> <li>• to a medical facility in a medical emergency</li> </ul>		<ul style="list-style-type: none"> <li>• by a member of the motor trade while they are servicing or repairing it</li> <li>• by a valet parking attendant while they park or fetch it</li> <li>• by a professional dial-a-driver while they deliver your <i>vehicle</i> to your home, workplace, or other temporary location where you are staying</li> <li>• to a medical facility in a medical emergency.</li> </ul>	
Comprehensive cover – the benefits we include Vinyl wraps, protective film and signwriting	-	n/a	<p><b>Vinyl wrap, paint protection film, and signwriting – we’ll cover the cost of repair or replacement</b></p> <p>We’ll cover <i>loss</i> to any vinyl wrap, paint protection film, and signwriting on your <i>vehicle</i>, up to a maximum of \$2,000 for any one event.</p> <p>This benefit applies to any vinyl wrap, paint protection film, and signwriting that is professionally applied to your <i>vehicle</i>.</p> <p>Under this benefit we won’t cover:</p> <ul style="list-style-type: none"> <li>• repair or replacement of any undamaged sections of vinyl wrap, paint protection film, and signwriting</li> <li>• any additional costs to match the new vinyl wrap, paint protection film, and signwriting to undamaged sections</li> <li>• any design or artwork fees required to recreate or reprint the vinyl wrap, paint protection film, and signwriting</li> <li>• any vinyl wrap, paint protection film, and signwriting that was not professionally applied.</li> </ul>	9
Comprehensive cover – the benefits we include Windscreen and window glass	<p><b>Windscreen and window glass — excess-free windscreen and window glass repairs</b></p> <p>We will pay for <i>accidental</i> damage to your <i>vehicle’s</i> windscreen or windows glass.</p> <ul style="list-style-type: none"> <li>• If your windscreen or window glass has a chip that can be repaired, you won’t have to pay an <i>excess</i>.</li> <li>• If your windscreen or window glass needs to be replaced, you’ll need to pay your policy <i>excess</i>.</li> </ul>	9	<p><b>Windscreen and window glass — excess-free windscreen and window glass repairs</b></p> <p>We’ll pay for <i>loss</i> to your <i>vehicle’s</i> windscreen or windows glass.</p> <ul style="list-style-type: none"> <li>• If your windscreen or window <i>glass is repairable</i>, you won’t have to pay an excess.</li> <li>• If your windscreen or window <i>glass needs replacing</i>, you’ll need to pay a \$500 excess. You will also need to pay for any repairs not covered by this policy, which are necessary to replace the glass.</li> </ul> <p>This benefit also covers parts of the windscreen or window glass including:</p>	9 & 10

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			<ul style="list-style-type: none"> <li>tinting</li> <li>demisters</li> <li>rain sensors</li> <li>any necessary recalibration of sensors associated with the glass.</li> </ul> <p>You will need to pay an <i>excess</i> if you claim for any other damage, including to:</p> <ul style="list-style-type: none"> <li>sunroofs, glass roofs, and mirrors</li> <li>headlights, taillights, and lamp covers</li> <li>any other glass or transparent plastics</li> <li>anything attached to the windscreen or windows</li> <li>cameras, including dash cams and advanced driver assist system cameras.</li> </ul> <p>When replacing your windscreen or window glass, we may use <i>reconditioned, recycled, or aftermarket windscreen or window glass</i>.</p>	
Caravan benefits — benefits we include if you have a caravan Personal effects	<p><b>Personal effects — we'll cover personal effects in your caravan</b> We'll pay for <i>accidental</i> loss or damage to personal effects, clothing, and domestic utensils in the caravan.</p> <p>We'll pay the <i>indemnity value</i> of the items immediately before the loss or damage occurred, up to \$1,000 in total. The items must belong to you, or to any member of your family who lives with you.</p>	10	<p><b>Personal effects — we'll cover personal effects in your caravan</b> We'll cover <i>loss</i> to personal effects, clothing, and domestic utensils in the caravan.</p> <p>We'll pay <i>up to \$2,500 to replace these items as long as they belong to you, or to any member of your family who lives with you</i>.</p>	10
Comprehensive cover Optional benefit — the additional cover you can choose Excess-free windscreen and window glass replacement	<p><b>Optional benefit — the additional cover you can choose</b> If you've chosen the following optional benefit, it will appear on your <i>schedule</i>. You need to have paid the additional <i>premium</i> for it to apply.</p> <p><b>Excess-free windscreen and window glass replacement</b> You won't have to pay an <i>excess</i> if your <i>vehicle's</i> windscreen or window glass needs to be replaced due to <i>accidental</i> damage.</p> <p>This benefit does not cover any other items, such as:</p>	10	<p><b>Optional <i>benefits</i> — the additional cover you can choose</b> If you've chosen <i>any of</i> the following optional <i>benefits</i>, <i>they'll</i> appear on your <i>schedule</i>. You need to have paid the additional <i>premium</i> for a <i>benefit</i> to apply.</p> <p><b>Excess-free windscreen and window glass replacement</b> You won't have to pay an <i>excess</i> <i>for loss</i> to your <i>vehicle's</i> windscreen or window glass <i>if it needs replacing</i>. However, you <i>will need to pay for any repairs not covered by this policy, which are necessary to replace the glass</i>.</p>	11

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	<ul style="list-style-type: none"> <li>• sunroofs, glass roofs, mirrors</li> <li>• headlights, tail lights, lamp covers</li> <li>• any other glass or transparent plastics</li> <li>• anything attached to the windscreen or windows.</li> </ul> <p>You will still have to pay the <i>excess</i> that applies if you claim for any other loss or damage to your <i>vehicle</i>, or for legal liability.</p>		<p>This benefit also covers parts of the windscreen or window glass, including:</p> <ul style="list-style-type: none"> <li>• tinting</li> <li>• demisters</li> <li>• rain sensors</li> <li>• any necessary recalibration of sensors associated with the glass.</li> </ul> <p>You will <b>need</b> to pay an <i>excess</i> if you claim for any other <b>damage</b>, including to:</p> <ul style="list-style-type: none"> <li>• sunroofs, glass roofs, <b>and</b> mirrors</li> <li>• headlights, taillights, <b>and</b> lamp covers</li> <li>• any other glass or transparent plastics</li> <li>• anything attached to the windscreen or windows</li> <li>• cameras, including dash cams and advanced driver assist system cameras.</li> </ul> <p>When replacing your windscreen or window glass, we may use reconditioned, recycled, or aftermarket windscreen or window glass.</p>	
Comprehensive cover Optional benefit — the additional cover you can choose Roadside assistance	-	n/a	<p><b>Roadside assistance — you can purchase roadside assistance</b> If you choose this benefit, we'll provide you the details in a separate agreement.</p>	11
What your vehicle is covered for if you have Third Party, Fire and Theft cover	<p><b>What your vehicle is covered for if you have Third Party, Fire and Theft cover</b> If your <i>schedule</i> shows you have Third Party, Fire and Theft cover you're covered:</p> <ul style="list-style-type: none"> <li>• anywhere <i>in New Zealand</i> during the <i>period of insurance</i></li> <li>• for <i>accidental</i> loss or damage to your <i>vehicle</i> caused by fire or theft.</li> </ul> <p>The maximum we'll pay for your <i>vehicle</i> is the <i>market value</i>.</p>	11	<p><b>What your vehicle is covered for if you have Third Party, Fire and Theft cover</b> If your <i>schedule</i> shows you have Third Party, Fire and Theft cover you're covered:</p> <ul style="list-style-type: none"> <li>• anywhere <i>in New Zealand</i> during the <i>period of insurance</i></li> <li>• for <i>loss</i> to your <i>vehicle</i> caused by fire, theft, <b>or attempted theft</b>.</li> </ul> <p>If your <i>schedule</i> shows you're covered for <i>agreed value</i>, this is the maximum we'll pay for your <i>vehicle</i>.</p>	12

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	...		If your <i>schedule</i> shows you're covered for <i>market value</i> , this is the maximum we'll pay for your <i>vehicle</i> . ...	
Third Party, Fire and Theft cover — the benefits we include Accidental loss or damage	<p><b>Accidental loss or damage — we'll cover damage by an uninsured driver</b> We'll cover <i>accidental</i> loss or damage to your <i>vehicle</i> caused by an uninsured driver.</p> <p>We must be satisfied of all these three things.</p> <ul style="list-style-type: none"> <li>• The driver or person in charge of your <i>vehicle</i> is free of blame.</li> <li>• The person at fault is identified.</li> <li>• The person at fault has no valid insurance.</li> </ul> <p>The most we'll pay for your <i>vehicle</i> is the <i>market value</i>, up to:</p> <ul style="list-style-type: none"> <li>• \$3,000 if we're insuring your car</li> <li>• \$1,000 if we're insuring your motorcycle.</li> </ul>	11	<p><b>Accidental loss or damage — we'll cover damage by an uninsured driver</b> We'll cover <i>loss</i> to your <i>vehicle</i> caused by an uninsured driver <i>of a vehicle you don't own</i>.</p> <p>We must be satisfied of all these three things.</p> <ul style="list-style-type: none"> <li>• The driver or person in charge of your <i>vehicle</i> is free of blame.</li> <li>• The person at fault is identified.</li> <li>• The person at fault has no valid insurance.</li> </ul> <p><i>This benefit includes:</i></p> <ul style="list-style-type: none"> <li>• <i>cover for loss to your vehicle, up to your vehicle's market value or agreed value (depending on what is shown on your schedule)</i></li> <li>• <i>cover under the 'Tow and storage' benefit.</i></li> </ul> <p><i>The maximum we'll pay for all costs under this benefit is:</i></p> <ul style="list-style-type: none"> <li>• <i>\$5,000 if we're insuring your car</i></li> <li>• <i>\$1,500 if we're insuring your motorcycle.</i></li> </ul> <p><i>We won't charge an excess under this benefit.</i></p>	12
Third Party, Fire and Theft cover — the benefits we include Electric vehicles	-	n/a	<p><b>Electric vehicles — we'll cover your charging equipment</b> If your <i>vehicle</i> is an electric <i>vehicle</i> (EV) or a plug-in hybrid electric <i>vehicle</i> (PHEV), we'll cover <i>loss</i> caused by fire or theft to your <i>vehicle's</i> charging cables, adaptors, and wall boxes that you own, if they aren't insured elsewhere.</p>	12
Third Party, Fire and Theft cover — the benefits we include Emergency costs	-	n/a	<p><b>Emergency costs — we'll pay for emergency transport and repairs</b> If your <i>vehicle</i> 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.</p>	12

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			<p>In addition to the above, we'll pay the reasonable cost of either:</p> <ul style="list-style-type: none"> <li>moving your <i>vehicle</i> to the nearest repairer or safe place</li> <li>essential repairs so you can get your vehicle to your destination or a repairer.</li> </ul> <p>We'll also cover the reasonable cost of transporting your <i>vehicle</i> to:</p> <ul style="list-style-type: none"> <li>your home after your <i>vehicle</i> has been repaired</li> <li>your home, a repairer, or place of storage if your <i>vehicle</i> is recovered after being stolen.</li> </ul> <p>This benefit only applies if we're paying for <i>loss</i> covered by this policy.</p>	
Third Party, Fire and Theft cover — the benefits we include Legal liability — we'll cover your legal liability if you cause loss, damage, or injury	<p><b>Legal liability — we'll cover your legal liability if you cause loss, damage, or injury</b> We'll cover you for your legal liability to pay <i>damages</i> or <i>reparation</i>. We'll only pay if the liability is for <i>accidental</i> damage to someone else's property, or <i>accidental bodily injury</i>.</p> <p>The liability must arise from an event that:</p> <ul style="list-style-type: none"> <li>happens during the <i>period of insurance</i></li> <li>happens in <i>New Zealand</i></li> <li>is caused by an accident involving your <i>vehicle</i>.</li> </ul> <p><b>What you must do to claim for liability for reparation</b> To claim for liability for <i>reparation</i>, you must:</p> <ul style="list-style-type: none"> <li>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</li> <li>obtain our written approval before you make any offer of <i>reparation</i>.</li> </ul> <p><b>Extended liability</b></p>	11 & 12	<p><b>Legal liability — we'll cover your legal liability if you cause loss, damage, or injury</b> We'll cover you for your legal liability to pay <i>damages</i> or <i>reparation</i>. We'll only pay if the liability is for <i>loss</i> to someone else's property, or <i>accidental bodily injury</i>.</p> <p>The liability must arise from an event that:</p> <ul style="list-style-type: none"> <li>happens during the <i>period of insurance</i></li> <li>happens in <i>New Zealand</i></li> <li>is caused by an accident involving your <i>vehicle</i> (or a vehicle you're driving that belongs to someone else, as outlined in the 'Extended liability' section below).</li> </ul> <p><b>What you must do to claim for liability for reparation</b> To claim for liability for <i>reparation</i>, you must <b>do both of the following</b>.</p> <ul style="list-style-type: none"> <li>Tell us immediately if you or any other person entitled to cover under this policy is charged with any offence which resulted in <i>bodily injury to another person or loss to someone else's property</i>.</li> <li>Obtain our written approval before <i>any offer of reparation is made</i>.</li> </ul> <p><b>Extended liability</b></p>	13 & 14

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	<p>As long as the above requirements for cover are met, we'll also provide cover for liability for <i>damages</i> and liability for <i>reparation</i> in any of these three circumstances.</p> <ul style="list-style-type: none"> <li>• Your liability arises from an <i>accident</i> caused by a trailer or caravan that is attached to your <i>vehicle</i>.</li> <li>• You allow someone else to drive your <i>vehicle</i>. 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.</li> <li>• 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.</li> </ul> <p><b>What we won't pay under Legal liability</b></p> <p>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:</p> <ul style="list-style-type: none"> <li>• a disabled vehicle being towed (other than for reward)</li> <li>• the property of passengers.</li> </ul> <p>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.</p> <p>We won't pay for any exemplary or punitive damages.</p> <p><b>Limits on what we'll pay for Legal liability</b></p> <p>For any one event, we'll pay:</p> <ul style="list-style-type: none"> <li>• for damage to someone else's property, up to \$20,000,000</li> <li>• for <i>bodily injury</i>, up to \$1,000,000.</li> </ul>		<p>As long as the above requirements for cover are met, we'll also provide cover for liability for <i>damages</i> and liability for <i>reparation</i> in any of <a href="#">the following</a> circumstances.</p> <ul style="list-style-type: none"> <li>• Your liability arises from an <i>accident</i> <a href="#">caused by</a>: <ul style="list-style-type: none"> <li>– a trailer you are responsible for, whether or not it is attached to your <i>vehicle</i></li> <li>– items that, despite being reasonably secured, escape or fall from a trailer or caravan you are responsible for, while attached to your <i>vehicle</i></li> <li>– a caravan you are responsible for, while attached to your <i>vehicle</i>.</li> </ul> </li> <li>• You allow someone else to drive your <i>vehicle</i>. 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.</li> <li>• You're driving a <a href="#">vehicle</a> that belongs to someone else, <a href="#">provided it</a> is not hired to you under a hire purchase or lease agreement. We won't pay for <a href="#">loss</a> to the <a href="#">vehicle</a> you're driving. This extension does not apply where your <i>vehicle</i> is a motorcycle, trailer, or caravan.</li> </ul> <p><b>What we won't pay under Legal liability</b></p> <p>We won't pay under any of these legal liability benefits for <a href="#">loss</a> to property (including motor vehicles) in your or the driver's custody or control. However, we'll cover <a href="#">loss</a> to:</p> <ul style="list-style-type: none"> <li>• a disabled vehicle being towed (other than for reward)</li> <li>• the property of passengers.</li> </ul> <p>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.</p> <p>We won't pay for any exemplary or punitive damages.</p>	

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	<p>The most we'll pay for all legal liabilities for <i>damages</i> and <i>reparation</i> is a combined maximum of \$20,000,000 during any <i>period of insurance</i>.</p> <p>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.</p> <p><b>We also pay legal defence costs if you're legally liable to pay damages</b></p> <p>Where you're legally liable to pay <i>damages</i>, 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 <i>reparation</i>.</p>		<p>We won't cover any liability that you have taken on by agreement (except in situations where you would be liable without the agreement).</p> <p>We won't pay for legal liability for <i>loss</i> to property or <i>accidental bodily injury</i> arising from either:</p> <ul style="list-style-type: none"> <li>• pollution or contamination</li> <li>• prevention or restriction on use of property due to hazard to health caused by pollution or contamination.</li> </ul> <p>However, we'll pay for your legal liability if the pollution or contamination was the direct result of a <i>loss</i> covered by this policy, unless another policy exclusion applies.</p> <p>When we say 'pollution or contamination', we mean pollution, contamination, seepage, soot, dust, deposits, adulteration, impurity or poisoning.</p> <p><b>Limits on what we'll pay for Legal liability</b></p> <p>For any one event, we'll pay:</p> <ul style="list-style-type: none"> <li>• for <i>loss</i> to someone else's property, up to \$20,000,000</li> <li>• for <i>bodily injury</i>, up to \$1,000,000.</li> </ul> <p>The most we'll pay for all legal liabilities for <i>damages</i> and <i>reparation</i> is a combined maximum of \$20,000,000 during any <i>period of insurance</i>.</p> <p>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.</p> <p><b>We also pay legal defence costs to defend a claim for damages</b></p> <p>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 <i>damages</i> against you.</p>	



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			<i>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.</i>	
Third Party, Fire and Theft cover — the benefits we include Tow and storage	-	n/a	<b>Tow and storage – we'll pay for towing and temporary storage costs</b> If your <i>vehicle</i> can't be safely driven, we'll pay the reasonable cost of moving your <i>vehicle</i> to the nearest repairer, place of storage, or safe place.  We'll also pay reasonable costs to store your <i>vehicle</i> until it can be repaired, or we settle your claim.  <i>This benefit only applies if we're paying for loss covered by this policy.</i>	14
Third Party, Fire and Theft cover — the benefits we include Vehicle change	<b>Vehicle change — we'll temporarily cover replacement or additional vehicles</b> If you change your <i>vehicle</i> or buy another one for your own use, we'll cover it automatically for up to 30 days.  We cover the replacement or additional <i>vehicle</i> for its <i>market value</i> , as long as it's valued at no more than \$75,000 — but otherwise on the same policy terms that apply to the current <i>vehicle</i> shown on your <i>schedule</i> .  You must give us full details of the replacement or additional <i>vehicle</i> within 30 days of buying it. If you don't, cover for it stops automatically.	12	<b>Vehicle change — we'll temporarily cover replacement or additional vehicles</b> If you change your <i>vehicle</i> or buy another one for your own use, we'll cover it automatically for up to 30 days.  We cover the replacement or additional <i>vehicle</i> for its <i>market value</i> , as long as it's valued at no more than \$150,000 — but otherwise on the same policy terms that apply to the current <i>vehicle</i> shown on your <i>schedule</i> .  You must give us full details of the replacement or additional <i>vehicle</i> within 30 days of buying it. If you don't, cover for it stops automatically.	14
Third Party, Fire and Theft cover — the benefits we include Vehicle servicing and emergency	<b>Vehicle servicing and emergency — we won't apply driver restrictions</b> If there are driver restrictions on your policy, we won't apply them if your <i>vehicle</i> is being driven: <ul style="list-style-type: none"> <li>• by a member of the motor trade while they are servicing or repairing it</li> <li>• to a medical facility in a medical emergency.</li> </ul>	12	<b>Vehicle servicing and emergency — we won't apply driver restrictions</b> <i>If your schedule shows</i> driver restrictions on your policy, we won't apply them if your <i>vehicle</i> is being driven: <ul style="list-style-type: none"> <li>• by a member of the motor trade while they are servicing or repairing it</li> <li>• by a valet parking attendant while they park or fetch it</li> <li>• by a professional dial-a-driver while they deliver your <i>vehicle</i> to your home, workplace, or other temporary location where you</li> </ul>	14

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			<p>are staying</p> <ul style="list-style-type: none"> <li>to a medical facility in a medical emergency.</li> </ul>	
<p>Third Party, Fire and Theft</p> <p>Optional benefit — the additional cover you can choose</p> <p>Excess-free windscreen and window glass</p>	<p><b>Optional benefit — the additional cover you can choose</b></p> <p>If you've chosen the following optional benefit, it will appear on your <i>schedule</i>. You need to have paid the additional <i>premium</i> for it to apply.</p> <p><b>Excess-free windscreen and window glass</b></p> <p>We'll cover <i>accidental</i> damage to your <i>vehicle's</i> windscreen or window glass. You won't have to pay an <i>excess</i>, as long as you're not claiming for any other loss or damage to your <i>vehicle</i> or for legal liability.</p> <p>This benefit does not cover any other items, such as:</p> <ul style="list-style-type: none"> <li>sunroofs, glass roofs, mirrors</li> <li>headlights, tail lights, lamp covers</li> <li>any other glass or transparent plastics</li> <li>anything attached to the windscreen or windows.</li> </ul>	13	<p><b>Optional benefits — the additional cover you can choose</b></p> <p>If you've chosen <a href="#">any of</a> the following optional <a href="#">benefits</a>, <a href="#">they'll</a> appear on your <i>schedule</i>. You need to have paid the additional <i>premium</i> for <a href="#">a benefit</a> to apply.</p> <p><b>Excess-free windscreen and window glass</b></p> <p>We'll <a href="#">pay</a> for <a href="#">loss</a> to your <i>vehicle's</i> windscreen or windows glass.</p> <p>You won't have to pay an <i>excess</i>, as long as you're not claiming for <a href="#">any other damage</a>. <a href="#">However, you will need to pay for any repairs not covered by this policy, which are necessary to replace the glass.</a></p> <p><a href="#">This benefit also covers parts of the windscreen or window glass including:</a></p> <ul style="list-style-type: none"> <li><a href="#">tinting</a></li> <li><a href="#">demisters</a></li> <li><a href="#">rain sensors</a></li> <li><a href="#">any necessary recalibration of sensors associated with the glass.</a></li> </ul> <p><a href="#">However</a>, this benefit does not cover any other items, such as:</p> <ul style="list-style-type: none"> <li>sunroofs, glass roofs, <a href="#">and</a> mirrors</li> <li>headlights, <a href="#">taillights</a>, <a href="#">and</a> lamp covers</li> <li>any other glass or transparent plastics</li> <li>anything attached to the windscreen or windows</li> <li><a href="#">cameras, including dash cams and advanced driver assist system cameras.</a></li> </ul> <p><a href="#">When replacing your windscreen or window glass, we may use reconditioned, recycled, or aftermarket windscreen or window glass.</a></p>	15

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Third Party, Fire and Theft Optional benefit — the additional cover you can choose Roadside assistance	-	n/a	<b>Roadside assistance — you can purchase roadside assistance</b> If you choose this benefit, we'll provide you the details in a separate agreement.	15
Third Party cover — the benefits we include Accidental loss or damage	<b>Accidental loss or damage — we'll cover damage by an uninsured driver</b> We'll cover <i>accidental</i> loss or damage to your <i>vehicle</i> caused by an uninsured driver. We must be satisfied of all these three things. <ul style="list-style-type: none"> <li>• The driver or person in charge of your <i>vehicle</i> is free of blame.</li> <li>• The person at fault is identified.</li> <li>• The person at fault has no valid insurance.</li> </ul> The most we'll pay for your <i>vehicle</i> is the <i>market value</i> , up to: <ul style="list-style-type: none"> <li>• \$3,000 if we're insuring your car</li> <li>• \$1,000 if we're insuring your motorcycle.</li> </ul>	14	<b>Accidental loss or damage — we'll cover damage by an uninsured driver</b> We'll cover <i>loss</i> to your <i>vehicle</i> caused by an uninsured driver <i>of a vehicle you don't own</i> .  We must be satisfied of all these three things. <ul style="list-style-type: none"> <li>• The driver or person in charge of your <i>vehicle</i> is free of blame.</li> <li>• The person at fault is identified.</li> <li>• The person at fault has no valid insurance.</li> </ul> <b>This benefit includes:</b> <ul style="list-style-type: none"> <li>• <i>cover for damage to your vehicle, up to your vehicle's market value</i></li> <li>• <i>reasonable costs of moving your vehicle to the nearest repairer or safe place if it can't be driven</i></li> <li>• <i>reasonable costs to store your vehicle until your vehicle can be repaired, or we settle your claim.</i></li> </ul> <b>The maximum we'll pay for all costs under this benefit is:</b> <ul style="list-style-type: none"> <li>• <b>\$5,000</b> if we're insuring your car</li> <li>• <b>\$1,500</b> if we're insuring your motorcycle.</li> </ul> <i>We won't charge an excess under this benefit.</i>	16
Third Party cover — the benefits we include Legal liability — we'll cover your legal liability if you cause loss, damage, or injury	<b>Legal liability — we'll cover your legal liability if you cause loss, damage, or injury</b> We'll cover you for your legal liability to pay <i>damages</i> or <i>reparation</i> . We'll only pay if the liability is for <i>accidental</i> damage to someone else's property, or <i>accidental bodily injury</i> . The liability must arise from an event that: <ul style="list-style-type: none"> <li>• happens during the <i>period of insurance</i></li> <li>• happens <i>in New Zealand</i></li> <li>• is caused by an accident involving your <i>vehicle</i>.</li> </ul>	14 & 15	<b>Legal liability — we'll cover your legal liability if you cause loss, damage, or injury</b> We'll cover you for your legal liability to pay <i>damages</i> or <i>reparation</i> . We'll only pay if the liability is for <i>loss</i> to someone else's property, or <i>accidental bodily injury</i> . The liability must arise from an event that: <ul style="list-style-type: none"> <li>• happens during the <i>period of insurance</i></li> <li>• happens <i>in New Zealand</i></li> </ul>	16 & 17

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	<p><b>What you must do to claim for liability for reparation</b> To claim for liability for <i>reparation</i>, you must:</p> <ul style="list-style-type: none"> <li>• 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</li> <li>• obtain our written approval before you make any offer of <i>reparation</i>.</li> </ul> <p><b>Extended liability</b> As long as the above requirements for cover are met, we'll also provide cover for liability for <i>damages</i> and liability for <i>reparation</i> in any of these three circumstances.</p> <ul style="list-style-type: none"> <li>• Your liability arises from an <i>accident</i> caused by a trailer or caravan that is attached to your <i>vehicle</i>.</li> <li>• You allow someone else to drive your <i>vehicle</i>. 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.</li> <li>• 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.</li> </ul> <p><b>What we won't pay under Legal liability</b></p> <p>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:</p> <ul style="list-style-type: none"> <li>• a disabled vehicle being towed (other than for reward)</li> <li>• the property of passengers.</li> </ul>		<ul style="list-style-type: none"> <li>• is caused by an accident involving your <i>vehicle</i> (or a vehicle you're driving that belongs to someone else, as outlined in the 'Extended liability' section below).</li> </ul> <p><b>What you must do to claim for liability for reparation</b> To claim for liability for <i>reparation</i>, you must <a href="#">do both of the following</a>.</p> <ul style="list-style-type: none"> <li>• Tell us immediately if you or any other person entitled to cover under this policy is charged with any offence which resulted in <a href="#">bodily injury to another person or loss to someone else's property</a>.</li> <li>• Obtain our written approval before <a href="#">any offer of reparation is made</a>.</li> </ul> <p><b>Extended liability</b> As long as the above requirements for cover are met, we'll also provide cover for liability for <i>damages</i> and liability for <i>reparation</i> in any of <a href="#">the following</a> circumstances.</p> <ul style="list-style-type: none"> <li>• Your liability arises from an <i>accident</i> <a href="#">caused by</a>: <ul style="list-style-type: none"> <li>– a trailer you are responsible for, whether or not it is attached to your <i>vehicle</i></li> <li>– items that, despite being reasonably secured, escape or fall from a trailer or caravan you are responsible for, while attached to your <i>vehicle</i></li> <li>– a caravan you are responsible for, while attached to your <i>vehicle</i>.</li> </ul> </li> <li>• You allow someone else to drive your <i>vehicle</i>. 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.</li> <li>• You're driving a vehicle that belongs to someone else, <a href="#">provided it is not hired to you under a hire purchase or lease agreement</a>. We won't pay for <a href="#">loss</a> to the vehicle you're driving. This extension does not apply where your <i>vehicle</i> is a motorcycle, trailer, or caravan.</li> </ul>	

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	<p>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.</p> <p>We won't pay for any exemplary or punitive damages.</p> <p><b>Limits on what we'll pay for Legal liability</b> For any one event, we'll pay:</p> <ul style="list-style-type: none"> <li>• for damage to someone else's property, up to \$20,000,000</li> <li>• for <i>bodily injury</i>, up to \$1,000,000.</li> </ul> <p>The most we'll pay for all legal liabilities for <i>damages</i> and <i>reparation</i> is a combined maximum of \$20,000,000 during any <i>period of insurance</i>.</p> <p>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.</p> <p><b>We also pay legal defence costs if you're legally liable to pay damages</b> Where you're legally liable to pay <i>damages</i>, 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 <i>reparation</i>.</p>		<p><b>What we won't pay under Legal liability</b></p> <p>We won't pay under any of these legal liability benefits for <i>loss</i> to property (including motor vehicles) in your or the driver's custody or control. However, we'll cover <i>loss</i> to:</p> <ul style="list-style-type: none"> <li>• a disabled vehicle being towed (other than for reward)</li> <li>• the property of passengers.</li> </ul> <p>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.</p> <p>We won't pay for any exemplary or punitive damages.</p> <p><i>We won't cover any liability that you have taken on by agreement (except in situations where you would be liable without the agreement).</i></p> <p><i>We won't pay for legal liability for loss to property or accidental bodily injury arising from either:</i></p> <ul style="list-style-type: none"> <li>• <i>pollution or contamination</i></li> <li>• <i>prevention or restriction on use of property due to hazard to health caused by pollution or contamination.</i></li> </ul> <p><i>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.</i></p> <p><i>When we say 'pollution or contamination', we mean pollution, contamination, seepage, soot, dust, deposits, adulteration, impurity or poisoning.</i></p> <p><b>Limits on what we'll pay for Legal liability</b> For any one event, we'll pay:</p> <ul style="list-style-type: none"> <li>• for <i>loss</i> to someone else's property, up to \$20,000,000</li> <li>• for <i>bodily injury</i>, up to \$1,000,000.</li> </ul>	

Section	Previous cover	Page	New cover	Page
			<p>The most we'll pay for all legal liabilities for <i>damages</i> and <i>reparation</i> is a combined maximum of \$20,000,000 during any <i>period of insurance</i>.</p> <p>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.</p> <p><b>We also pay legal defence costs to defend a claim for damages</b> 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 <i>damages</i> against you.</p> <p>This cover applies even if you are not found legally liable to pay <i>damages</i>. However, we won't pay legal defence costs and expenses in relation to an offence, or where you're legally required to pay <i>reparation</i>.</p>	
Third Party cover — the benefits we include Vehicle change	<p><b>Vehicle change — we'll temporarily cover replacement or additional vehicles</b> If you change your <i>vehicle</i> or buy another one for your own use, we'll cover it automatically for up to 30 days.</p> <p>We cover the replacement or additional <i>vehicle</i> for its <i>market value</i>, as long as it's valued at no more than \$75,000 — but otherwise on the same policy terms that apply to the current <i>vehicle</i> shown on your <i>schedule</i>.</p> <p>You must give us full details of the replacement or additional <i>vehicle</i> within 30 days of buying it. If you don't, cover for it stops automatically.</p>	15	<p><b>Vehicle change — we'll temporarily cover replacement or additional vehicles</b> If you change your <i>vehicle</i> or buy another one for your own use, we'll cover it automatically for up to 30 days.</p> <p>We cover the replacement or additional <i>vehicle</i> on the same policy terms that apply to the current <i>vehicle</i> shown on your <i>schedule</i>.</p> <p>You must give us full details of the replacement or additional <i>vehicle</i> within 30 days of buying it. If you don't, cover for it stops automatically.</p>	18
Third Party cover — the benefits we include Vehicle servicing and emergency	<p><b>Vehicle servicing and emergency — we won't apply driver restrictions</b> If there are driver restrictions on your policy, we won't apply them if your vehicle is being driven:</p> <ul style="list-style-type: none"> <li>• by a member of the motor trade while they are servicing or repairing it</li> <li>• to a medical facility in a medical emergency</li> </ul>	15	<p><b>Vehicle servicing and emergency — we won't apply driver restrictions</b> If <i>your schedule shows</i> driver restrictions on your policy, we won't apply them if your <i>vehicle</i> is being driven:</p> <ul style="list-style-type: none"> <li>• by a member of the motor trade while they are servicing or repairing it</li> <li>• by a valet parking attendant while they park or fetch it</li> <li>• by a professional dial-a-driver while they deliver your <i>vehicle</i> to</li> </ul>	18

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			<p>your home, workplace, or other temporary location where you are staying</p> <ul style="list-style-type: none"> <li>• to a medical facility in a medical emergency.</li> </ul>	
<p>Third Party cover</p> <p>Optional benefit — the additional cover you can choose</p> <p>Excess-free windscreen and window glass</p>	<p><b>Optional benefit — the additional cover you can choose</b></p> <p>If you've chosen the following optional benefit, it will appear on your <i>schedule</i>. You need to have paid the additional <i>premium</i> for it to apply.</p> <p><b>Excess-free windscreen and window glass</b></p> <p>We'll cover <i>accidental</i> damage to your <i>vehicle's</i> windscreen or window glass. You won't have to pay an <i>excess</i>, as long as you're not claiming for any other loss or damage to your <i>vehicle</i> or for legal liability.</p> <p>This benefit does not cover any other items, such as:</p> <ul style="list-style-type: none"> <li>• sunroofs, glass roofs, mirrors</li> <li>• headlights, tail lights, lamp covers</li> <li>• any other glass or transparent plastics</li> <li>• anything attached to the windscreen or windows.</li> </ul>	15	<p><b>Optional <a href="#">benefits</a> — the additional cover you can choose</b></p> <p>If you've chosen <a href="#">any of</a> the following optional <a href="#">benefits</a>, <a href="#">they'll</a> appear on your <i>schedule</i>. You need to have paid the additional <i>premium</i> for <a href="#">a benefit</a> to apply.</p> <p><b>Excess-free windscreen and window glass</b></p> <p>We'll <a href="#">pay</a> for <a href="#">loss</a> to your <i>vehicle's</i> windscreen or windows glass.</p> <p>You won't have to pay an <i>excess</i>, as long as you're not claiming for <a href="#">any other damage</a>. <a href="#">However, you will need to pay for any repairs not covered by this policy, which are necessary to replace the glass.</a></p> <p><a href="#">This benefit also covers parts of the windscreen or window glass including:</a></p> <ul style="list-style-type: none"> <li>• <a href="#">tinting</a></li> <li>• <a href="#">demisters</a></li> <li>• <a href="#">rain sensors</a></li> <li>• <a href="#">any necessary recalibration of sensors associated with the glass.</a></li> </ul> <p><a href="#">However</a>, this benefit does not cover any other items, such as:</p> <ul style="list-style-type: none"> <li>• sunroofs, glass roofs, <a href="#">and</a> mirrors</li> <li>• headlights, <a href="#">taillights</a>, <a href="#">and</a> lamp covers</li> <li>• any other glass or transparent plastics</li> <li>• anything attached to the windscreen or windows</li> <li>• <a href="#">cameras, including dash cams and advanced driver assist system cameras.</a></li> </ul> <p><a href="#">When replacing your windscreen or window glass, we may use reconditioned, recycled, or aftermarket windscreen or window glass.</a></p>	18

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Third Party cover Optional benefit — the additional cover you can choose Roadside assistance	-	n/a	<b>Roadside assistance — you can purchase roadside assistance</b> If you choose this benefit, we'll provide you the details in a separate agreement.	18
Exclusions — things we don't cover	<b>Alcohol or drugs</b> We won't cover any loss, damage, or liability if the person using or driving your <i>vehicle</i> at the time of the <i>accident</i> : ...	16	<b>Alcohol or drugs</b> We won't cover any <i>loss</i> or liability if the person using or driving your <i>vehicle</i> at the time of the <i>accident</i> : ...	19
Exclusions — things we don't cover	<b>Breach of, invalid or incorrect driver's licence</b> We won't cover any loss, damage or liability where any driver of your <i>vehicle</i> at the time of the <i>accident</i> : ...	16	<b>Breach of, invalid or incorrect driver's licence</b> We won't cover any <i>loss</i> or liability where any driver of your <i>vehicle</i> at the time of the <i>accident</i> : ...	19
Exclusions — things we don't cover	<b>Communicable disease</b> 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	<b>Communicable disease</b> We won't cover any <i>loss</i> , 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. ...	19
Exclusions — things we don't cover	<b>Confiscation</b> 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	<b>Confiscation</b> We won't cover <i>loss</i> or liability in any way connected with any of the following. <ul style="list-style-type: none"><li>• <i>Confiscation or seizure by anyone with a financial interest in your vehicle.</i></li><li>• Confiscation, <i>nationalisation</i>, <i>requisition</i>, acquisition, designation, destruction or decision by government or local authorities.</li><li>• <i>Any government or local authority orders to move or relocate property to proactively prevent future loss or damage.</i></li></ul>	20
Exclusions — things we don't cover	<b>Criminal or reckless activity</b> We won't cover any loss, damage, cost, or liability in any way connected with: ...	17	<b>Criminal or reckless activity</b> We won't cover any <i>loss</i> , damage, cost, or liability in any way connected with: ...	20
Exclusions — things we don't cover	<b>Cyber acts and incidents</b> 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	17	<b>Cyber acts and incidents</b> We won't cover any <i>loss</i> , damage, liability, cost, or expense in any way connected to a <i>cyber act</i> or <i>cyber incident</i> . This exclusion	20



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	<p>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>		<p>does not apply if a <i>loss</i> covered by this policy causes a <i>cyber incident</i>.</p> <p>However, if there's resulting <i>loss</i> 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>	
Exclusions — things we don't cover	<p><b>Data</b></p> <p>We won't cover any loss, damage, liability, cost, or expense of any kind in any way connected to:</p> <p>...</p>	17	<p><b>Data</b></p> <p>We won't cover any <i>loss</i>, damage, liability, cost, or expense of any kind in any way connected to:</p> <p>...</p>	20
Exclusions — things we don't cover	<p><b>Depreciation, loss of use, consequential loss, or loss of value</b></p> <p>We won't cover any loss, damage, or liability that is in any way connected with:</p> <p>...</p>	18	<p><b>Depreciation, loss of use, consequential loss, or loss of value</b></p> <p>We won't cover any <i>loss</i>, damage, or liability that is in any way connected with:</p> <p>...</p>	21
Exclusions — things we don't cover	<p><b>Excluded drivers</b></p> <p>We won't cover any loss, damage or liability if the driver of your <i>vehicle</i> at the time of the <i>accident</i> is excluded from the policy cover.</p>	18	<p><b>Excluded drivers</b></p> <p>We won't cover any <i>loss</i> or liability if the driver of your <i>vehicle</i> at the time of the <i>accident</i> is excluded from the policy cover.</p>	21
Exclusions — things we don't cover	-	n/a	<p><b>Faults</b></p> <p>We won't cover <i>loss</i> caused by a defect or fault in your <i>vehicle's</i> design, specification, or materials.</p>	21
Exclusions — things we don't cover	<p><b>Fire and Emergency Act 2017</b></p> <p>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> <ul style="list-style-type: none"> <li>• the Fire and Emergency Act 2017</li> <li>• any other statutory or local body requirements governing the lighting of fires.</li> </ul>	18	<p><b>Fire and Emergency Act 2017</b></p> <p>We won't cover you where your liability <i>arises</i> directly or indirectly from any fire you intentionally lit that didn't comply with either:</p> <ul style="list-style-type: none"> <li>• the Fire and Emergency Act 2017</li> <li>• any other statutory or local body requirements governing the lighting of fires.</li> </ul>	21
Exclusions — things we don't cover	<p><b>Incorrect fuel</b></p> <p>We won't cover loss or damage to your <i>vehicle</i>, including damage to its engine or fuel system, caused by using the wrong type of fuel.</p>	18	<b>*Exclusion removed*</b>	n/a
Exclusions — things we don't cover	<p><b>Loss that's covered by ACC</b></p> <p>We won't cover any amount that anyone (including the victim of an offence) can claim under the Accident Compensation Act 2001.</p>	18	<p><b>Loss that's covered by ACC</b></p> <p>We won't cover any amount that anyone (including the victim of an offence) can claim under the Accident Compensation Act 2001.</p> <p>This includes if:</p>	21

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	<p>This includes if:</p> <ul style="list-style-type: none"> <li>the victim hadn't made an ACC claim, or didn't make an ACC claim within the time required under the Act</li> <li>ACC declined the claim or limited their liability for any reason.</li> </ul> <p>This exclusion doesn't limit cover under the 'Personal Injury' benefit.</p>		<ul style="list-style-type: none"> <li>the victim hadn't made an ACC claim</li> <li>the victim didn't make an ACC claim within the time required under the Act</li> <li>ACC declined the claim or limited their liability for any reason.</li> </ul>	
Exclusions — things we don't cover	<p><b>Mechanical or electrical breakdown</b></p> <p>We won't cover breakdown, breakage, or failure of:</p> <ul style="list-style-type: none"> <li>any part or <i>accessory</i></li> <li>the engine</li> <li>the transmission</li> <li>mechanical, electrical, or electronic systems.</li> </ul> <p>If any of the above do break down, break, or fail, we also won't cover any <i>loss</i> that their failure may cause to the rest of these systems.</p> <p>This exclusion won't apply if an external factor that originated outside of your <i>vehicle</i> caused the breakdown, breakage or failure of the above.</p>	18	<p><b>Mechanical or electrical breakdown</b></p> <p>We won't cover <i>any</i> breakdown, breakage, or failure of any part of your <i>vehicle</i>.</p> <p>We also won't cover any <i>loss</i> that the breakdown, breakage, or failure may cause to the rest of your <i>vehicle</i>.</p> <p>This exclusion won't apply if an <i>accidental</i> external factor that originated outside of your <i>vehicle</i> <i>directly</i> caused the breakdown, breakage or failure.</p>	21
Exclusions — things we don't cover	<p><b>Nuclear activity</b></p> <p>We won't cover loss, damage, or liability in any way connected with...</p>	19	<p><b>Nuclear activity</b></p> <p>We won't cover <i>loss</i>, damage, or liability in any way connected with...</p>	21
<p>Exclusions — things we don't cover</p> <p><b>Note:</b> This exclusion has been moved up to be in alphabetical order underneath 'Fire and Emergency Act 2017'</p>	<p><b>Illegally leaving the scene of an accident</b></p> <p>We won't cover loss, damage or liability if the person driving your <i>vehicle</i> fails to stop or leaves the scene of the <i>accident</i> when it is an offence to do so.</p> <p>This exclusion applies to anyone who is driving your <i>vehicle</i> with your permission.</p>	19	<p><b>Illegally leaving the scene of an accident</b></p> <p>We won't cover <i>loss</i> or liability if the person driving your <i>vehicle</i> fails to stop or leaves the scene of the <i>accident</i> when it is an offence to do so.</p> <p>This exclusion applies to anyone who is driving your <i>vehicle</i> with your permission.</p>	21
Exclusions — things we don't cover	-	19	<p><b>Sanctions</b></p> <p>We won't provide any cover, service, 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>	22

Section	Previous cover	Page	New cover	Page
			<ul style="list-style-type: none"> <li>Penalties, sanctions, prohibitions, proscriptions, preventions, or restrictions under United Nations resolutions.</li> <li>Sanctions, proscriptions, preventions, laws or regulations of New Zealand, Australia, the United Kingdom, the United States of America, or the European Union.</li> </ul>	
Exclusions — things we don't cover	<p><b>Terrorism</b></p> <p>We won't cover loss, damage, or liability in any way connected with any act of terrorism. This includes any act of terrorism in any way connected to pollution, contamination, or explosion that is:</p> <ul style="list-style-type: none"> <li>biological</li> <li>chemical</li> <li>radioactive</li> <li>nuclear.</li> </ul> <p>An act of terrorism means any act which:</p> <ul style="list-style-type: none"> <li>may include the use of force or violence, or the threat of its use; and</li> <li>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).</li> </ul> <p>From its nature or context, the act:</p> <ul style="list-style-type: none"> <li>is done for, or in connection with, political, religious, ideological, ethnic or similar purposes; and</li> <li>may include the intention to influence any government or to put fear in the public or any section of the public</li> </ul>	19	<p><b>Terrorism</b></p> <p>We won't cover <i>loss</i>, damage, or liability in any way connected with any act of terrorism. This includes any act of terrorism in any way connected to pollution, contamination, or explosion that is:</p> <ul style="list-style-type: none"> <li>biological</li> <li>chemical</li> <li>radioactive</li> <li>nuclear.</li> </ul> <p>An act of terrorism means any act <i>that</i>:</p> <ul style="list-style-type: none"> <li>may include the use of force or violence, or the threat of its <i>use</i></li> <li>is carried out or arranged by any person or group<sup>s</sup> of people, whether acting alone or on behalf of or in connection with any organisations or governments.</li> </ul> <p>From its nature or context, the act:</p> <ul style="list-style-type: none"> <li>is done for, or in connection with, political, religious, ideological, ethnic or similar <i>purposes</i></li> <li>may include the intention to influence any government or to put fear in the public or any section of the public.</li> </ul> <p><i>An act of terrorism also includes any actions taken to control, prevent, suppress, or respond to an act of terrorism.</i></p>	22
Exclusions — things we don't cover	<p><b>Tyres</b></p> <p>We won't cover damage to tyres caused by:</p> <ul style="list-style-type: none"> <li>applying brakes</li> <li>punctures</li> <li>cuts</li> <li>bursts or bursting.</li> </ul> <p>This exclusion doesn't apply if the tyre damage occurs in the following situations:</p> <ul style="list-style-type: none"> <li>Your <i>vehicle</i> suffers other loss or damage in an <i>accident</i>.</li> </ul>	19	<p><b>Tyres</b></p> <p>We won't cover <i>loss</i> to tyres caused by:</p> <ul style="list-style-type: none"> <li>applying brakes</li> <li>punctures</li> <li>cuts</li> <li>bursts or bursting.</li> </ul> <p>This exclusion doesn't apply if the tyre damage occurs in the following situations:</p> <ul style="list-style-type: none"> <li>Your <i>vehicle</i> suffers other <i>loss</i> in an <i>accident</i>.</li> </ul>	22

Section	Previous cover	Page	New cover	Page
	<ul style="list-style-type: none"> <li>The loss or damage is deliberate and is caused by a person not insured by this policy.</li> <li>The loss or damage was caused by a person using your <i>vehicle</i> without your permission.</li> </ul>		<ul style="list-style-type: none"> <li>The <i>loss</i> is deliberate and is caused by a person not insured by this policy.</li> <li>The <i>loss</i> was caused by a person using your <i>vehicle</i> without your permission.</li> </ul>	
Exclusions — things we don't cover	<b>Unoccupied caravans</b> We won't cover loss to any caravan you've left unoccupied ...	19	<b>Unoccupied caravans</b> We won't cover <i>loss</i> to any caravan you've left unoccupied ...	22
Exclusions — things we don't cover	<b>Unsafe vehicles</b> We won't provide cover if your <i>vehicle</i> is in an unsafe or damaged condition, unless you can prove either of the following. <ul style="list-style-type: none"> <li>The <i>vehicle's</i> condition didn't contribute to the loss or damage.</li> </ul> ...	19	<b>Unsafe vehicles</b> We won't provide cover if your <i>vehicle</i> is in an unsafe or damaged condition, unless you can prove either of the following. <ul style="list-style-type: none"> <li>The <i>vehicle's</i> condition didn't contribute to the <i>loss</i>.</li> </ul> ...	22
Exclusions — things we don't cover	-	n/a	<b>Vinyl wrap, paint protection film, and signwriting</b> We won't cover any of the following on your <i>vehicle</i> : <ul style="list-style-type: none"> <li>vinyl wrap</li> <li>paint protection film</li> <li>signwriting.</li> </ul> This exclusion doesn't limit cover under the 'Vinyl wrap, paint protection film, and signwriting' Comprehensive cover benefit.	23
Exclusions — things we don't cover	<b>War</b> We won't cover loss, damage, or liability in any way connected with: ...	20	<b>War</b> We won't cover <i>loss</i> , damage, or liability in any way connected with: ...	23
Exclusions — things we don't cover	<b>Wear and tear, gradual damage, corrosion</b> We won't cover loss or damage caused by wear and tear, gradual damage, or corrosion.	20	<b>Wear and tear, <i>deterioration</i>, gradual damage, corrosion</b> We won't cover <i>loss</i> caused by wear and tear, <i>deterioration</i> , gradual damage, or corrosion.	23
Making a claim	<b>Making a claim</b> If something happens and you think you may need to make a claim, first make sure everyone is safe. Then, contact your insurance adviser or us as soon as possible.  Once we have all the information we need, we'll decide the best way to advance your claim	21	<b>Making a claim</b> If something happens and you think you may need to make a claim, first make sure everyone is safe. Then, contact your insurance adviser or us as soon as possible.  <a href="https://vero.co.nz/myvero">For a fast and easy experience, claim online at vero.co.nz/myvero</a>	24

Section	Previous cover	Page	New cover	Page
			Once we have all the information we need, we'll decide the best way to advance your claim.	
Making a claim What you must do if something happens that might lead to a claim	<b>What you must do if something happens that might lead to a claim</b> 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	<b>What you must do if something happens that might lead to a claim</b> 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 <i>loss</i> . ... 8. Help us take any recovery action we choose against anyone we consider responsible for the <i>loss</i> .	24
Making a claim Excess – you will have to pay an excess	<b>Excess – you will have to pay an excess</b> 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.  <b>One event, one excess</b> 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 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.	22	<b>Excess – you will have to pay an excess</b> The excess is the amount you must pay towards the cost of any claim.  The excess forms the first part of any <i>loss</i> you're claiming for.  We'll take the excess away from the amount of the <i>loss</i> , not from any policy limit.  If <i>loss</i> arises from multiple incidents, occasions or events, the excess (or each relevant excess) applies to each incident, occasions or event that causes <i>loss</i> .  <b>One event, one excess</b> Usually, you'll pay an excess for every claim. However, if you need to claim under more than one policy with us for <i>loss</i> 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.	25
How we settle your claim	<b>How we settle your claim</b> If your <i>vehicle</i> suffers loss or damage, which we accept under this policy, we may choose to settle your claim in one of the following ways. ...	24	<b>How we settle your claim</b> If your <i>vehicle</i> suffers <i>loss</i> which we accept under this policy, we may choose to settle your claim in one of the following ways. ...	27

Section	Previous cover	Page	New cover	Page
	<p><b>Some limits on what we pay</b> We limit what we pay in some situations — either in amounts, or what we'll cover.</p> <p><b>We'll only pay to repaint damaged areas</b> We'll pay to repaint areas that have been damaged.</p> <p>We won't pay any additional cost to match the new and existing paint, or to paint areas that weren't damaged.</p> <p><b>We won't pay to replace undamaged parts</b> We won't pay to replace any part that isn't damaged.</p> <p>...</p> <p><b>We may ask you to pay towards the cost of repairs</b> If your <i>vehicle</i> is in much better condition or is worth more money after the repairs than it was before the <i>accident</i>, we may ask you to contribute to the cost of repairs.</p>		<p><b>Some limits on what we pay</b> We limit what we pay in some situations — either in amounts, or what we'll cover.</p> <p><b>We'll only pay to repaint damaged areas</b> We'll pay to repaint areas that have been damaged.</p> <p>We won't pay any additional cost to match the new and existing paint, or to paint areas that weren't damaged.</p> <p><b>We may pay for new, reconditioned, or aftermarket parts</b> If your <i>vehicle</i> requires parts to be replaced, we have the option to use:</p> <ul style="list-style-type: none"> <li>• new parts from the original equipment manufacturer</li> <li>• new aftermarket parts</li> <li>• comparable reconditioned or recycled parts.</li> </ul> <p>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.</p> <p><b>We won't pay to replace undamaged parts</b> We won't pay to replace any part that isn't damaged.</p> <p>...</p> <p><b>We may ask you to pay towards the cost of repairs</b> If your <i>vehicle</i> is in much better condition or is worth more money after the repairs than it was before the <i>accident</i>, we may ask you to contribute to the cost of repairs.</p> <p>We'll do one of the following.</p> <ul style="list-style-type: none"> <li>• Before any repair or replacement, we will agree with you your contribution to the total cost.</li> </ul>	

Section	Previous cover	Page	New cover	Page
			<ul style="list-style-type: none"> <li>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 <i>vehicle</i> to its pre-accident condition.</li> </ul> <p><b>We may ask you to pay towards the cost of your electric vehicle battery</b></p> <p>If your <i>vehicle</i> is an electric <i>vehicle</i> (EV), plug in hybrid electric <i>vehicle</i> (PHEV) or a hybrid electric <i>vehicle</i> (HEV) and your <i>vehicle</i> battery needs replacing as a result of a <i>loss</i> 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 <i>loss</i>.</p> <p>We'll pay either of the following:</p> <ul style="list-style-type: none"> <li>the value of the damaged battery immediately before the damage</li> <li>the cost to restore it to a condition no better than when it was new — less an amount for depreciation, wear, and tear.</li> </ul>	
How we settle your claim	<p><b>If your vehicle is a total loss (a 'write-off')</b></p> <p>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> <p>The most we'll pay for your <i>vehicle</i> is the <i>market value</i>. We'll pay up to any maximum limit which applies to your <i>vehicle</i> based on the cover type shown on your <i>schedule</i>.</p> <p>We will calculate the <i>market value</i>. We do this by obtaining an independent valuation of how much your <i>vehicle</i> was worth immediately before the <i>accident</i> happened.</p> <p><b>Your policy ends once we've paid your total loss claim</b></p> <p>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>	24 & 25	<p><b>If your vehicle is a total loss (a 'write-off')</b></p> <p>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> <p>We only settle your claim as a <i>total loss</i> where the <i>loss</i> to your <i>vehicle</i> is covered by the cover type shown on your <i>schedule</i>.</p> <p><b>If you're insured for agreed value</b></p> <p>If your <i>schedule</i> shows you're insured for <i>agreed value</i>, the most we'll pay for your <i>vehicle</i> is the amount shown as the <i>agreed value</i>.</p> <p><b>If you're insured for market value</b></p> <p>If your <i>schedule</i> shows you're insured for <i>market value</i>, the most we'll pay for your <i>vehicle</i> is the <i>market value</i> at the time of the</p>	28

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	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 loss or damage.		<p><i>loss</i>. We'll pay up to any maximum limit which applies to your <i>vehicle</i> based on the cover type shown on your <i>schedule</i>.</p> <p>We will calculate the <i>market value</i>. We do this by obtaining an independent valuation of how much your <i>vehicle</i> was worth immediately before the <i>accident</i> happened.</p> <p><b>Your policy ends once we've paid your total loss claim</b> Once we've paid your <i>total loss</i> claim, your policy <i>ends</i>. We keep the damaged <i>vehicle</i>, including all insured <i>accessories</i> and the <i>value of whatever is left of your vehicle registration</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>loss</i>.</p>	
What your responsibilities are	<p><b>You must take all reasonable steps to prevent loss</b> You must, at your cost or expense, take all reasonable steps to prevent loss or damage. You must keep any <i>vehicle</i> covered by this policy safe and sound and well-maintained. We always have the right to examine your <i>vehicle</i>.</p> <p>You must also try to avoid any loss or damage that you could be held legally liable for.</p> <p>We won't cover loss, damage, or legal liability in the event that you are reckless or grossly negligent.</p> <p>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.</p>	27	<p><b>You must take all reasonable steps to prevent loss</b> You must, at your cost or expense, take all reasonable steps to prevent <i>loss</i>. You must keep any <i>vehicle</i> covered by this policy safe and <i>sound</i>, and well-maintained. We always have the right to examine your <i>vehicle</i>.</p> <p>You must also try to avoid any <i>loss</i> that you could be held legally liable for.</p> <p>We won't cover <i>loss</i> or legal liability in the event that you are reckless or grossly negligent.</p> <p>Reckless or grossly negligent means you've failed to act in the way a reasonable person would, given the circumstances you faced when the <i>loss</i> happened.</p>	29
What your responsibilities are	<p><b>If you're paid reparation, you may need to pay it to us</b> If anyone covered by this policy is paid <i>reparation</i> for loss or damage to property that we are paying (or have paid) a claim for, you must tell us.</p> <p>...</p>	27	<p><b>If you're paid reparation, you may need to pay it to us</b> If anyone covered by this policy is paid <i>reparation</i> for <i>loss</i> to property that we are paying (or have paid) a claim for, you must tell us.</p> <p>...</p>	30



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Policy conditions and other important information	<b>Your premium</b> Your <i>premium</i> is the payment you make in exchange for your insurance cover. Your <i>premium</i> is detailed on your <i>policy schedule</i> .	28	<b>Your premium</b> Your <i>premium</i> is the payment you make in exchange for your insurance cover. Your <i>premium</i> is detailed on your <a href="#">policy documentation</a> .	31
Policy conditions and other important information	-	n/a	<b>If your vehicle is insured for agreed value, the agreed value may change at renewal</b> When we renew your policy, we may use market data to review and set your new <i>agreed value</i> . As a result, the <i>agreed value</i> will usually decrease as your <i>vehicle</i> depreciates with age and use. Sometimes the <i>agreed value</i> may increase, or stay the same, from the previous <i>period of insurance</i> .  We'll show the <i>agreed value</i> on your <i>schedule</i> – this is the most we'll pay for your <i>vehicle</i> if it's a <i>total loss</i> .  If you'd like to discuss changing the <i>agreed value</i> , simply contact your insurance adviser, or us.	32
Policy conditions and other important information	<b>How GST applies when we pay a claim</b> Dollar figures for benefits, <i>excesses</i> , and limits to items in this policy include GST. However, we'll pay GST that is paid or payable on top of the sum insured.	29	<b>How GST applies when we pay a claim</b> Dollar figures for benefits, <i>excesses</i> , and limits to items in this policy include GST.  <a href="#">If an <i>agreed value</i> is shown on your <i>schedule</i>, this amount includes GST.</a>  <a href="#">However, if a sum insured is shown on your <i>schedule</i>, this amount excludes GST. We'll pay GST that is paid or payable on top of the sum insured.</a>	32
Policy conditions and other important information	<b>We don't cover you if you have other insurance</b> 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	<b>We don't cover you if you have other insurance</b> We won't cover you for <a href="#">loss</a> or liability where insurance cover is provided by another insurer for the same <a href="#">loss</a> or liability. We won't contribute towards any claim under any other policy.	32
Definitions	No definition	n/a	<b><a href="#">Agreed value</a></b> The amount we agree to insure your <i>vehicle</i> for, as shown on your <i>schedule</i> . The agreed value is GST inclusive.	34

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Definitions	<b>Computer system</b> Any of the following in any configuration: <ul style="list-style-type: none"> <li>• computers, hardware, and software</li> <li>• communications systems</li> <li>• electronic devices, including smart phones, laptops, tablets, and wearable devices</li> <li>• electronically controlled equipment, including <i>data</i> processing equipment</li> </ul> ...	31	<b>Computer system</b> Any of the following in any configuration: <ul style="list-style-type: none"> <li>• computers, hardware, and software</li> <li>• communications systems</li> <li>• electronic devices, including smart phones, laptops, tablets, and wearable devices</li> <li>• electronically controlled equipment, including <a href="#">data</a> processing equipment</li> </ul> ...	34
Definitions	<b>Cyber act</b> One or more unauthorized, malicious, or criminal acts, involving accessing, processing, using, or operating any <i>computer system</i> . <i>Cyber act</i> also includes the threat or hoax of these acts.	31	<b>Cyber act</b> One or more <a href="#">unauthorised</a> , malicious, or criminal acts, involving accessing, processing, using, or operating any <i>computer system</i> . <a href="#">Cyber act</a> also includes the threat or hoax of these acts.	35
Definitions	<b>Indemnity value</b> Either of the following. <ul style="list-style-type: none"> <li>• The value of the damaged property immediately before the damage.</li> <li>• The cost to restore it to a condition no better than when it was new — less an amount for depreciation, wear, and tear.</li> </ul>	32	<b>*Definition removed*</b>	n/a
Definitions	No definition	n/a	<b>Loss</b> <a href="#">Accidental physical loss or physical damage. It doesn't mean prevention of use or loss of functionality or usefulness.</a>	35
Definitions	<b>Market value</b> The reasonable second-hand value of your <i>vehicle</i> immediately before the loss or damage occurred, based on factors including your <i>vehicle's</i> age, condition and kilometres travelled.	32	<b>Market value</b> The reasonable second-hand value of your <i>vehicle</i> immediately before the <a href="#">loss</a> occurred, based on factors including your <i>vehicle's</i> age, condition and kilometres travelled.	35
Definitions	No definition	n/a	<b>Total loss</b> <a href="#">We have declared that your <i>vehicle</i> is damaged beyond economic repair or is stolen and remains unrecovered.</a>	36
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