

Autosure Vehicle Insurance to Vero MotorPlan



Summary of differences

This document summarises the key differences in Comprehensive cover between the Autosure Vehicle Insurance policy effective 16 June 2021 and the Vero MotorPlan policy effective 1 December 2025. It outlines the main differences, including the move from market value to agreed value cover, changes to driver options, new optional benefits, revised or new benefits, and revised or new exclusions. Please note that this is a summary only and does not include all the terms, conditions, limits and exclusions that apply.

We encourage you to read the full Vero MotorPlan policy wording to understand what is and isn't covered. Written using plain language principles, it is easy to read and navigate. You can find it at vero.co.nz/policies/documents/personal

If you have any questions about these changes or your cover, please contact us at veroenquiry@vero.co.nz or 0800 505 905.

An overview of the differences

See the page references in the table below to find the full details in the Vero MotorPlan policy wording. Red shading highlights less favourable cover.



What's different	What this means for you	Page(s)
Agreed value cover	Your previous Autosure policy covered your vehicle for its market value. Now your vehicle is insured for an agreed value. This is the maximum amount we'll pay for your vehicle if it is a total loss. We've set your agreed value using market data. Please check this value to make sure it is right for your vehicle and if it isn't, contact us to discuss changing it. The agreed value is shown on your policy schedule.	6
Driver options	We're simplifying our driver options and yours may have changed. Customers previously on 'Voluntary Named Drivers', with no under 25-year-old drivers noted on their policy, are now on 'Excluding under-25-year-old drivers'. Please check the driver option on your policy schedule to confirm it provides you with the right level of cover.	4, 5
New optional benefits	You can now add these new optional benefits to your policy for an additional premium. Contact us to add them or find out more. • Excess-free windscreen and window glass replacement • Roadside assistance	11
Benefits	There are new and enhanced benefits that come with your policy to provide more cover when you need it. Some examples are: • Cover for electric vehicle accessories and wall boxes • Emergency and accommodation increased to \$1,500 • Legal liability increased to \$20m • Vehicle change benefit increased to \$150,000 • Vinyl wrap, paint protection film and signwriting covered up to \$2,000	6-11
Exclusions	There are new and updated exclusions to clarify what is and isn't covered in certain situations. Some examples are: • Faults • Fire and Emergency Act 2017 • Sanctions • Confiscation	19-23

What's different	What this means for you	Page(s)
New vehicle types can be added plus there's an additional cover option	You can now insure your motorcycle or caravan under your Vero MotorPlan policy. Third Party, Fire and Theft is now available as a cover option for your vehicle.	12-15
Claims and settlements	There are differences in the terms and conditions applying to how claims are settled, including repair contributions, electric vehicle battery contributions, reparation payments, and total loss claims.	24-30
Making a claim online	Claims can now be made online at vero.co.nz/claims	24
Manage online	You can now view and manage your policy and claims online at vero.co.nz/myvero	-

