Effective December 2025

InsureMyTesla

Summary of changes

We've updated the **InsureMyTesla policy wording**. This document outlines what has changed.

The new wording comes into effect for policies renewing on or after 1 December 2025. We strongly recommend you familiarise yourself with the terms and conditions of the updated policy wording at **InsureMyTesla policy wording**.

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Index

Cover type options	3
The types of vehicle use we do and don't cover	3
Who can and can't drive your vehicle – driver options	5
Emergency costs	6
Legal liability	7
Hire vehicles	10
Locks and keys	10
Vehicle change	11
New replacement vehicles	11
Vehicle parts and accessories	12
Vehicle servicing and emergency	12
Vinyl wrap, paint protection film, and signwriting	13
Excess-free windscreen, window, and roof glass cover – you have options	14
Contribution towards the cost to replace your Tesla battery	16
Changes to excesses	16

The changes shaded red in the document table indicate cover is reduced, there are new criteria or the cover is less favourable.

Section **Cover type options**	**Page(s) in new wording**
	6, 11 & 15

Summary of the cover change

Your previous cover provided you with Comprehensive Market Value cover, which was the only cover option available at the time. To keep your cover as similar as possible to what you had, your new cover is also Comprehensive Market Value.

You now have the option to select from the following options – Comprehensive Agreed Value, Third Party Fire and Theft Agreed Value, or Third Party cover.

We have automatically opted you in for the optional 'Excess-free windscreen, window, and roof glass replacement' benefit to keep your new cover as similar as possible to your previous cover. See page 14 for more details of this optional benefit and how you can choose to opt out.

You also now have the option to add our Roadside Assistance optional benefit onto your policy. If you choose this benefit, we'll provide you the details in a separate agreement.

If you would like to change your cover option, or add Roadside Assistance to your policy, contact us on 0800 551 142.

Your previous cover	Your new cover
Comprehensive Market Value	You now have the option to select the following cover types: • Comprehensive Agreed Value • Third Party, Fire and Theft Agreed Value • Third Party cover. Optional benefit: • Roadside Assistance • Excess-free windscreen, window, and roof glass replacement.

Section **The types of vehicle use we do and don't cover**	**Page(s) in new wording**
	4

Summary of the cover change

Your previous cover covered a wider range of business purposes than your new cover, which doesn't provide cover for some business purposes. If you use your vehicle for business purposes, take time to review what is and isn't covered below. If your new cover no longer meets your needs, contact us on 0800 551 142.

Your previous cover	Your new cover
DESCRIPTION OF USE Cover only applies while the *insured vehicle* is in New Zealand and is being driven by or is under *your* control or the control of any person using the vehicle with *your* consent, provided they meet all legal requirements to drive the vehicle: (a) in the course of *your* business or occupation stated in the proposal or submission; or (b) for private social or domestic purposes; or (c) in the course of a business or occupation comparable with *your* own stated in the proposal or submission and having been temporarily lent out without charge by *you*.	**The types of vehicle use we do and don't cover** Your *schedule* will show the kind of use your *vehicle* is insured for – either private or business. **Private use: what we cover** If your *schedule* shows private use, we'll cover your *vehicle* when used: • for social, domestic, recreational, or farming purposes • for religious, social welfare, or youth organisation work • for infrequent use of any sales or service-related duties for your or your employer's business • by you in person for insurance industry related duties (other than insurance assessing, as referenced on the next page).

The changes shaded in red indicate cover is reduced, there are new criteria or the cover is less favourable.

The types of vehicle use we do and don't cover (continued)	
	We'll also cover your *vehicle* when used by you in person for business purposes, but we won't: • automatically cover any uses under the 'Business use: what we cover' section below (other than infrequent sales or service-related duties referenced on the previous page) • cover any uses listed in the 'Vehicle use: what we never cover' section below • cover any use listed in the 'Certain uses of your vehicle' exclusion on page 16. **Business use: what we cover** If your *schedule* shows business use, we'll cover your *vehicle* for private use, and business use relating to any of the following: • daily sales or service duties • insurance assessing • building, construction, and civil works • carrying materials, goods or samples for your trade or wholesale or retail business • work as a commission agent or commercial traveller • work as a stock or station agent or real estate agent • maintenance callouts for your business (unless your business is motor trade, which we never cover under this policy). **Vehicle use: what we never cover** Even if your *vehicle* is being used for one of the private or business uses above, your *vehicle* is never covered by this policy for any of the uses below: • motor trade (including vehicle sales yards, motor mechanics, and vehicle servicing) • courier or delivery work (including any food delivery service) • instructing others how to drive, in exchange for pay or reward • motor vehicle hire • use as a courtesy or loan vehicle • carrying fare-paying passengers (including any use as a taxi or for ride-share driving) • security work. See the 'Certain uses of your vehicle' exclusion on page 16 for information about other uses we don't cover.

The changes shaded in red indicate cover is reduced, there are new criteria or the cover is less favourable.

Section	Page(s) in new wording
## Who can and can't drive your vehicle – driver options	5

Summary of the cover change

Previously, anyone who drove your Tesla was covered under your policy wording ('Open driver' option). You now have the option of excluding drivers under the age of 25 ('Excluding drivers under 25 years old' option), which could reduce your premium.

We have chosen a driver option for your new policy based on your age:

- **If you are 25 or older**, we have opted you in for driver option 'Exclude under 25-year-old drivers'. There is no cover for drivers who are under 25 years old under your new policy. If someone under the age of 25 is going to be driving your vehicle, please contact us on 0800 551 142 so we can change your policy to 'Open driver'.
- **If you are under 25**, we have opted you into the 'Open driver' option. This is the same as your previous cover – anyone driving your vehicle within the terms of the policy wording is covered. If you are over 25, please contact us on 0800 551 142 if you would like to exclude under 25-year-old drivers – this may reduce your premium.

Your previous cover	Your new cover
Driver options available: Open driver only	**Driver options you can choose** The driver option we have chosen for you will appear on your *schedule*. Your driver option impacts who will be covered while driving your *vehicle* and the *excess* payable — refer to page 16 for *excess* details. **Open driver** When this option is noted on the *schedule* for your *vehicle*, the age-based driver restrictions noted below won't apply. We won't provide any cover if the person driving your *vehicle* is someone we've named on the *schedule* as an excluded driver. **Excluding under 25-year-old drivers** When this option is noted on the *schedule* for your *vehicle*, we won't cover your *vehicle* while it's being driven by, or is under the care or control of, anyone under 25. This doesn't limit cover under the 'Vehicle servicing and emergency' benefit.

Section	Page(s) in new wording
Emergency costs	6

Summary of the cover change

If required after an accident, we'll pay the reasonable costs of getting your vehicle to a repairer or back to your home. We'll also provide up to $1,500 for emergency accommodation or transportation costs to get you and any of your passengers back to your home.

Previously up to $10,000 was provided for emergency accommodation and travel.

Your previous cover	Your new cover
EMERGENCY ACCOMMODATION AND TRAVEL *We* will cover *you* for necessary emergency travel or accommodation costs when there has been a *loss* covered by this policy, and the vehicle cannot be made roadworthy, or *you* and any passengers are unable to drive or are unfit to drive, as a result of the *loss*. *We* will pay: (a) the reasonable costs of transporting *you* and other occupants of the *insured vehicle* to their home or place of work; (b) reasonable temporary overnight accommodation for *you* and for *your* passengers. *Our* liability for all costs arising out of any one *loss* is limited to the amount shown on the *schedule*.	**Emergency costs — we'll pay for emergency transport and repairs** If your *vehicle* can't be safely driven or has been stolen, we'll pay reasonable costs up to $1,500 for accommodation and transport to get you and any of your passengers (including any domestic pets) to your home. In addition to the above, we'll pay the reasonable cost of either: • moving your *vehicle* to the nearest repairer or safe place • essential repairs so you can get your *vehicle* to your destination or a repairer. We'll also cover the reasonable cost of transporting your *vehicle* to: • your home after your *vehicle* has been repaired • your home, a repairer, or place of storage if your *vehicle* is recovered after being stolen. This benefit only applies if we're paying for *loss* covered by this policy.

The changes shaded in red indicate cover is reduced, there are new criteria or the cover is less favourable.

Section	Page(s) in new wording
## Legal liability	6 & 7

Summary of the cover change

We will continue to provide cover for legal liability arising from an event that happens during the period of insurance and is caused by an accident involving your vehicle, however the limits have changed.

Previously we covered you for:

- $10,000,000 for your legal liability to pay damages due to bodily injury or damage to someone else's property (including $5,000 for defence costs).
- $10,000,000 for your legal liability to pay reparation due to bodily injury or damage to someone else's property.
- $1,000,000 for your legal liability to pay exemplary damages due to bodily injury.

We now cover you for:

- $20,000,000 for legal liability to pay damages or reparation due to property damage to someone else's property.
- $1,000,000 for legal liability to pay damages or reparation due to bodily injury.
- Defence costs if you are legally liable to pay damages.

All legal liability claims must meet the requirements set out in the policy wording.

The maximum amount we pay for legal liability due to bodily injury has reduced from $10,000,000 to $1,000,000. We no longer cover you for legal liability for exemplary damages.

Your previous cover	Your new cover
LIABILITY TO THIRD PARTIES *We* will indemnify *you* against legal liability for *damages* and *defence costs* resulting from an *accident*, that occurs during the *period of insurance*, caused by or in connection with any *insured vehicle*, including while it is being loaded or unloaded, in respect of: (a) death of or *bodily injury* to any person; (b) *loss* of or damage to physical property; (c) *loss* of or damage to personal baggage and wearing apparel of any passenger. The limit of *our* liability is the amount shown on the *schedule* for Liability to Third Parties (inclusive of *defence* costs and expenses) in respect of any *one claim* or claims arising directly or indirectly from any one *loss*. If the indemnity provided under this part is insufficient to indemnify both *you* and any other person entitled to cover under this policy it will apply in priority to *you*. **28. DEFENCE COSTS** *We* will cover the reasonable costs of *your* legal representation if: (a) *you* are charged with careless driving causing death; (b) *you* are legally represented at any inquiry or coroner's inquest in connection with such death; and (c) such death arises from *loss* for which a claim is otherwise payable under this policy. Our liability is limited in respect of any one *loss* to the amount shown on the *schedule*.	**Legal liability — we'll cover your legal liability if you cause loss, damage, or injury** We'll cover you for your legal liability to pay *damages* or *reparation*. We'll only pay if the liability is for *loss* to someone else's property, or *accidental bodily injury*. The liability must arise from an event that: • happens during the *period of insurance* • happens in *New Zealand* • is caused by an *accident* involving your *vehicle* (or a vehicle you're driving that belongs to someone else, as outlined in the 'Extended liability' section below). **What you must do to claim for liability for reparation** To claim for liability for *reparation*, you must do both of the following. • Tell us immediately if you or any other person entitled to cover under this policy is charged with any offence which resulted in *bodily injury* to another person or *loss* to someone else's property. • Obtain our written approval before any offer of *reparation* is made.

The changes shaded in red indicate cover is reduced, there are new criteria or the cover is less favourable.

Legal liability (continued)

29. EXEMPLARY DAMAGES

We will cover *you* against legal liability for punitive or exemplary damages awarded by any New Zealand court in respect of bodily injury provided:

(a) this extension will not provide cover if the claim is otherwise accepted by application of the invalidation extension;

(b) the limit of liability inclusive of all costs and expenses in respect of any one claim or claims arising from any one loss and in the aggregate any one *period of insurance* is limited to the amount shown on the *schedule*; and

(c) cover will not apply for claims arising directly or indirectly from wilful or malicious conduct. Exclusion 10. does not apply to this extension.

34. REPARATION

Notwithstanding exclusion 11, *we* will cover *you* against legal liability to pay an award of *reparation* in respect of death, *bodily injury*, or *loss* or damage to physical property happening during the *period of insurance* as a result of an *accident* caused by or in connection with any *insured vehicle,* including while it is being loaded or unloaded.

Amounts payable under this extension are included in, and not additional to, the limits of *our* liability shown on the *schedule* for liability to third parties for death or *bodily injury*, or *loss* or damage to physical property, in respect of any *one claim* or claims arising directly or indirectly from any one *loss*.

Our liability for Sentencing Act Reparation claims is limited to the limit of indemnity shown on the *schedule* or $10,000,000, whichever is the lesser.

Cover for *defence costs* does not apply to a claim under this extension. *We* will not pay *defence costs* in relation to an offence or where *your* liability is to pay *reparation*.

This extension does not cover *reparation* arising from prosecution of an offence under the Health and Safety in Employment Act 1992 and/or the Health and Safety at Work Act 2015 (or any replacement Act) and any subsequent amendments.

Extended liability

As long as the above requirements for cover are met, we'll also provide cover for liability for *damages* and liability for *reparation* in any of the following circumstances.

- Your liability arises from an *accident* caused by:
  - a trailer you are responsible for, whether or not it is attached to your *vehicle*
  - items that, despite being reasonably secured, escape or fall from a trailer or caravan you are responsible for, while attached to your *vehicle*
  - a caravan you are responsible for, while attached to your *vehicle*.
- You allow someone else to drive your *vehicle*. However, we won't cover them if they're excluded from cover or otherwise insured. Where there is cover for this person under this section of the policy, the word 'you' in this policy also includes the person entitled to cover.
- You're driving a vehicle that belongs to someone else, provided it is not hired to you under a hire purchase or lease agreement. We won't pay for *loss* to the vehicle you're driving.

What we won't pay under Legal liability

We won't pay under any of these legal liability benefits for *loss* to property (including motor vehicles) in your or the driver's custody or control. However, we'll cover *loss* to:

- a disabled vehicle being towed (other than for reward)
- the property of passengers.

We won't pay if you, anyone else, or any organisation covered under this policy, is covered under any other policy, or fails to meet the policy's terms and conditions.

We won't pay for any exemplary or punitive damages.

We won't cover any liability that you have taken on by agreement (except in situations where you would be liable without the agreement).

We won't pay for legal liability for *loss* to property or *accidental bodily injury* arising from either:

- pollution or contamination
- prevention or restriction on use of property due to hazard to health caused by pollution or contamination.

However, we'll pay for your legal liability if the pollution or contamination was the direct result of a *loss* covered by this policy, unless another policy exclusion applies.

When we say 'pollution or contamination', we mean pollution, contamination, seepage, soot, dust, deposits, adulteration, impurity or poisoning.

Legal liability (continued)	
	Limits on what we'll pay for Legal liability For any one event, we'll pay: • for *loss* to someone else's property, up to $20,000,000 • for *bodily injury*, up to $1,000,000. The most we'll pay for all legal liabilities for *damages* and *reparation* is a combined maximum of $20,000,000 during any *period of insurance*. If you have other insurance with us that may cover liability for the same event, we will still only pay up to the limits above. **We also pay legal defence costs to defend a claim for damages** If we've given you our written agreement beforehand, we'll also pay your legal defence costs and expenses incurred to defend a claim for *damages* against you. This cover applies even if you are not found legally liable to pay *damages*. However, we won't pay legal defence costs and expenses in relation to an offence, or where you're legally required to pay *reparation*. **You won't pay an excess if you're not claiming for damage to your vehicle** We won't charge an *excess* for your liability claim if you're not claiming for *loss* to your own *vehicle*.

Section **Hire vehicles**	Page(s) in new wording n/a

Summary of the cover change

We no longer provide cover for a hire vehicle following the theft of your vehicle.

Your previous cover	Your new cover
9. HIRE OF A VEHICLE FOLLOWING THE THEFT OF YOUR VEHICLE We will cover *you* for the additional, necessary and reasonable costs, up to the amount shown on the *schedule*, of hiring or borrowing a replacement vehicle if your *insured vehicle* has been stolen and not recovered. Our payment will cover costs incurred after *you* have notified *us* of the theft until the day after *your* vehicle is recovered or the day after *we* offer settlement to *you* whichever day occurs first. If *you* hire or borrow a vehicle which is not similar to the *insured vehicle* stolen *we* may adjust settlement of the amount otherwise payable under this extension.	Hire vehicle benefit not included.

Section **Locks and keys**	Page(s) in new wording n/a

Summary of the cover change

We'll cover the repair or replacement of your vehicle's locks and keys if it's part of claim involving other damage to your vehicle. However, cover to replace locks and keys is no longer provided as a standalone claim.

Your previous cover	Your new cover
12. LOCKS AND KEYS *We* will cover *you* for the necessary costs of replacing the key mechanism, locks and keys if the keys: (a) are believed on reasonable grounds to have been duplicated; or (b) have been subject to a *loss*. The maximum amount payable under this extension is limited to the amount shown on the *schedule*.	Locks and keys benefit not included.

The changes shaded in red indicate cover is reduced, there are new criteria or the cover is less favourable.

Section	Page(s) in new wording
Vehicle change	8

Summary of the cover change

If you replace your Tesla with another one, or buy another Tesla for your own use, we'll cover it automatically for up to 30 days.

This is a new benefit provided by the policy.

Your previous cover	Your new cover
Vehicle change benefit not included.	**Vehicle change — we'll temporarily cover replacement or additional vehicles** If you replace your Tesla with another one, or buy another Tesla for your own use, we'll cover it automatically for up to 30 days. We cover the replacement or additional Tesla for its *market value*, as long as it's valued at no more than $150,000 — but otherwise on the same policy terms that apply to the current *vehicle* shown on your schedule. You must give us full details of the replacement or additional Tesla within 30 days of buying it. If you don't, cover for it stops automatically.

Section	Page(s) in new wording
New replacement vehicles	n/a

Summary of the cover change

The InsureMyTesla policy no longer provides a new replacement vehicle if your Tesla is a total loss within two years of it first being registered, having travelled less than 40,000 km.

Your previous cover	Your new cover
New replacement vehicle If, as a result of a loss for which there is a valid claim under this policy, an insured vehicle becomes a total loss within 24 months of the original (first) registration or purchase date when new, and it has done less than 40,000 km, we will (subject to local availability) replace the insured vehicle with a new vehicle of similar kind, make and model together similar accessories, tools and spare parts.	New replacement vehicle benefit not included.

The changes shaded in red indicate cover is reduced, there are new criteria or the cover is less favourable.

Section **Vehicle parts and accessories**	Page(s) in new wording
	9

Summary of the cover change

Vehicle accessories and spare parts are covered up to $1,000 if they are accidentally damaged by fire or stolen. Previously vehicle accessories or spare parts were covered for accidental damage, up to $2,000.

Your previous cover	Your new cover
VEHICLE ACCESSORIES AND PARTS *We* will cover vehicle accessories or spare parts that are not fitted to the vehicle and are stored where *you* live up to the amount shown on the *schedule* for any one *loss*. The excess applying to the *insured vehicle* applies to claims under this extension.	**Vehicle parts and accessories — we'll cover parts and accessories that aren't fitted to your vehicle** We'll pay up to $1,000 for any one event for all the following while they are not fitted to your *vehicle* and kept at your home. • Spare parts. • *Vehicle accessories* – including *accessories* that are normally required to be fitted to your *vehicle*. This benefit only covers *loss* caused by fire or theft.

Section **Vehicle servicing and emergency**	Page(s) in new wording
	8

Summary of the cover change

If you've chosen to exclude drivers under the age of 25 from your cover, we'll cover drivers under this age if they're transporting someone to a medical facility in an emergency situation or they're employed to service or repair the vehicle.

Your previous cover	Your new cover
Vehicle servicing and emergency benefit not included.	**Vehicle servicing and emergency — we won't apply driver restrictions** If your *schedule* shows driver restrictions on your policy, we won't apply them if your *vehicle* is being driven: • by a member of the motor trade while they are servicing or repairing it • by a valet parking attendant while they park or fetch it • by a professional dial-a-driver while they deliver your *vehicle* to your home, workplace, or other temporary location where you are staying • to a medical facility in a medical emergency.

The changes shaded in red indicate cover is reduced, there are new criteria or the cover is less favourable.

Section Vinyl wraps, paint protection film, and signwriting	Page(s) in new wording 9
Summary of the cover change We will pay up to $2,000 for loss to any professionally installed vinyl wrap, paint protection film, and signwriting. Previously, up to $3,000 was provided for loss to sign writing only.	
Your previous cover	**Your new cover**
17. SIGNWRITING *We* will cover *you* in respect of a *loss* for the reasonable costs of replacing signwriting or artwork on *your insured vehicle* up to the amount shown on the *schedule*.	**Vinyl wrap, paint protection film, and signwriting — we'll cover the cost of repair or replacement** We'll cover *loss* to any vinyl wrap, paint protection film, and signwriting on your vehicle, up to a maximum of $2,000 for any one event. This benefit applies to any vinyl wrap, paint protection film, and signwriting that is professionally applied to your *vehicle*. Under this benefit we won't cover: • repair or replacement of any undamaged sections of vinyl wrap, paint protection film, and signwriting • any additional costs to match the new vinyl wrap, paint protection film, and signwriting to undamaged sections • any design or artwork fees required to recreate or reprint the vinyl wrap, paint protection film, and signwriting • any vinyl wrap, paint protection film, and signwriting that was not professionally applied.

The changes shaded in red indicate cover is reduced, there are new criteria or the cover is less favourable.

Section	Page(s) in new wording
Excess-free windscreen, window, and roof glass cover – you have options	9 & 10

Summary of the cover change

Previously, we covered glass repair and replacement claims without you needing to pay an excess.

Under your new cover:

- We cover glass repair claims without you needing to pay an excess.
- You also won't have to pay an excess if glass needs to be replaced, as we have automatically opted you in for the optional 'Excess-free windscreen, window, and roof glass replacement' benefit. This is to keep your new cover as similar as possible to your previous cover.
- You can choose to opt out of this benefit. If you do so you will need to pay an excess for glass replacement claims.

The 'Windscreen, window, and roof glass replacement' benefit costs $54.97/year. If you would prefer to opt out, you can call us on 0800 551 142 to remove this optional benefit within 30 days of your renewal date. Any amount paid will be refunded back.

Your previous cover	Your new cover
WINDSCREEN *We* will cover the cost of replacing broken windscreens, sunroofs or windows (or any scratching or damage to body work resulting solely and directly from such breakage). The excess will not apply and the no claim bonus in respect of the *insured vehicle* will not be affected.	**Windscreen, window, and roof glass — excess-free windscreen, window, or roof glass repairs** We will pay for *loss* to your *vehicle's* windscreen, window, or roof glass. • If your windscreen, window, or roof glass is repairable, you won't have to pay an *excess*. • If your windscreen, window, or roof glass needs replacing, you'll need to pay the windscreen *excess* as shown on your *schedule*. You will also need to pay for any repairs not covered by this policy, which are necessary to replace the glass. This benefit also covers parts of the windscreen, window, or roof glass including: • tinting • demisters • rain sensors • any necessary recalibration of sensors associated with the glass. You will need to pay an *excess* if you claim for any other damage, including to: • mirrors, headlights, taillights, and lamp covers • any other glass or transparent plastics • anything attached to the windscreen, windows, or roof glass • cameras, including dash cams and advanced driver assist system cameras.

The changes shaded in red indicate cover is reduced, there are new criteria or the cover is less favourable.

	Excess-free windscreen, window, or roof glass replacement You won't have to pay an *excess* for *loss* to your *vehicle's* windscreen, window, or roof glass if it needs replacing. However, you will need to pay for any repairs not covered by this policy, which are necessary to replace the glass. This benefit also covers parts of the windscreen, window, or roof glass including: • tinting • demisters • rain sensors • any necessary recalibration of sensors associated with the glass. You will need to pay an *excess* if you claim for any other damage, including to: • mirrors, headlights, taillights, and lamp covers • any other glass or transparent plastics • anything attached to the windscreen or windows • cameras, including dash cams and advanced driver assist system cameras.

The changes shaded in red indicate cover is reduced, there are new criteria or the cover is less favourable.

Section Contribution towards the cost to replace your Tesla battery	Page(s) in new wording 26

Summary of the cover change

Under your new cover, we may ask you to contribute to the replacement costs if your Tesla battery needs to be replaced.

Your previous cover	Your new cover
Did not apply to previous version.	**We may ask you to pay towards the cost of your electric vehicle battery** If your *vehicle* battery needs to be replaced as a result of an *accident*, we may ask you to contribute to the replacement cost. We'll pay either of the following: • the value of the damaged battery immediately before the damage • the cost to restore it to a condition no better than when it was new — less an amount for depreciation, wear, and tear.

The changes shaded in red indicate cover is reduced, there are new criteria or the cover is less favourable.

Changes to excesses

Below are the additional excesses that are changing from your current cover, to the cover on offer.

Additional excesses must be paid on top of any others that apply. For details of other excesses that may apply, please refer to your policy wording.

Excesses	Previous excesses under InsureMyTesla October 2017	Excesses under InsureMyTesla December 2025
Standard excess	0.8% of the sum insured	$500
Underage excess for drivers under the age of 25	21 and under $1,000 between 21 and 25 $500	20 and under $750 between 21 to 24 $500
New driver excess for drivers aged 25 or over, who have held their licence for less than 12 months	Not applicable	$250
International excess for any driver who holds a driver's licence from any country other than New Zealand.	Not applicable	$1,000

The changes shaded in red indicate where an excess has been increased.

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