

# NZbrokers Private Motor Vehicle Change Summary



We've made some important changes to your NZbrokers Private Motor Vehicle Policy, which include new and updated benefits, and terms and conditions.

You'll find a summary of the key changes to your cover below. As every change isn't listed here we strongly recommend that you take the time to read through your new Policy Wording, so you understand exactly what you're covered for and the exclusions and limitations that apply.

## Private Motor Vehicle Policy – Summary of Key Changes

WHAT'S CHANGED	WHERE TO FIND THIS IN THE NEW WORDING
<p><b>NEW BENEFITS</b></p> <p><b>Child Car Seats</b> (Full Cover and Third Party, Fire &amp; Theft) If we pay a claim for loss or damage to the vehicle, we'll also replace any child car seat or baby capsule in or on the vehicle if it suffers loss or damage, or we believe its safety is compromised. This benefit is paid on top of any amount payable under 'Section One – Cover For Your Vehicle – What We Will Pay'.</p>	<p><b>Section One – Automatic Additional Benefits</b> <i>Page 6</i></p>
<p><b>Electrical or Electronic Hardware or System</b> (Full Cover and Third Party, Fire &amp; Theft) Following damage to any electrical or electronic hardware or system of the vehicle, we'll pay for the reasonable cost of restoring, re-setting or re-programming:</p> <ul style="list-style-type: none"> <li>• software, programs and other coded instructions to restore manufacturer's settings, and</li> <li>• where work is required on any hardware or system as part of repairing other parts of the vehicle.</li> </ul> <p>There's no cover for data stored on any hardware or system. This benefit is paid within the amount payable under 'Section One – Cover For Your Vehicle – What We Will Pay'.</p>	<p><b>Section One – Automatic Additional Benefits</b> <i>Page 6</i></p>
<p><b>Fire Extinguisher Replacement</b> (Full Cover and Third Party, Fire &amp; Theft) You won't have to pay an excess and your claim-free discount won't be affected where a claim is solely for replacing or refilling a fire extinguisher that's an accessory to the vehicle after it's been used in an attempt to put out a fire or rescue someone. You're entitled to claim only once and for only one fire extinguisher per annual period. We won't pay for a fire extinguisher that:</p> <ul style="list-style-type: none"> <li>• has expired, or</li> <li>• is of a commercial grade.</li> </ul> <p>If you have other fire extinguisher replacement cover with us, the most we'll pay for any claim under all benefits in total is the highest applicable limit. This benefit is paid on top of any amount payable under 'Section One – Cover For Your Vehicle – What We Will Pay'.</p>	<p><b>Section One – Automatic Additional Benefits</b> <i>Page 6</i></p>
<p><b>Incorrect Fuel or Additive</b> (Full Cover) If the incorrect fuel type, engine additive or vehicle liquid is accidentally used in the fuel tank of the vehicle, we'll pay to remove it and repair any damage, provided that action is taken to prevent further damage as soon as the mistake is realised. This benefit is paid within the amount payable under 'Section One – Cover For Your Vehicle – What We Will Pay'.</p>	<p><b>Section One – Automatic Additional Benefits</b> <i>Page 7</i></p>

<p><b>Methamphetamine Contamination</b> (Full Cover and Third Party, Fire &amp; Theft) Provides cover for methamphetamine contamination damage to the vehicle if it occurs while it's stolen or converted. This benefit is paid within the amount payable under 'Section One – Cover For Your Vehicle – What We Will Pay'.</p>	<p><b>Section One – Automatic Additional Benefits</b> Page 7</p>
<p><b>UPDATED BENEFITS</b></p>	
<p><b>Accommodation Costs</b> (Full Cover) The most we'll pay for temporary accommodation if the vehicle can't be driven following loss or damage covered under the policy is increased from \$1,000 to \$1,500.</p>	<p><b>Section One – Automatic Additional Benefits</b> Page 6</p>
<p><b>Keys and Locks</b> (Full Cover) We'll pay the reasonable cost to replace the vehicle's lost or damaged keys and locks. For a claim of \$2,000 or less, a \$100 excess applies and your claim-free discount won't be affected. Previously the benefit was limited to \$2,000 per period of cover. This means for a claim of over \$2,000, the policy excess applies and your claim-free discount will be affected.</p>	<p><b>Section One – Automatic Additional Benefits</b> Page 7</p>
<p><b>Protection Against Uninsured Drivers</b> (Third Party, Fire &amp; Theft and Third Party Only) The most we'll pay for loss or damage to the vehicle caused by an uninsured, identifiable at-fault driver is increased from \$3,000 to \$5,000. Within this amount, the most we'll pay is:</p> <ul style="list-style-type: none"> <li>• the sum insured if you have Third Party, Fire &amp; Theft cover under an Agreed Value policy, or</li> <li>• the market value if you have Third Party, Fire &amp; Theft cover under a Market Value policy, or Third Party Only cover.</li> </ul>	<p><b>Section One – Automatic Additional Benefits</b> Page 8</p>
<p><b>NEW CLAUSES</b></p>	
<p><b>Dishonest or Fraudulent</b> (<i>previously 'Dishonesty'</i>) Clarification that if you or anyone covered under the policy or acting on your behalf commits a dishonest or fraudulent act we may cancel the policy or all insurance you have with us from the date of the dishonest or fraudulent act, or breach.</p>	<p><b>Policy Conditions</b> Page 17</p>
<p><b>Cancellation – Automatically</b> Clarification that the policy will be automatically cancelled due to non-payment of the premium. Cancellation will take effect from the date the policy was paid up to.</p>	<p><b>Policy Conditions</b> Page 17</p>
<p><b>UPDATED CLAUSES</b></p>	
<p><b>When Cover Does Not Apply</b> Clarification that use of the vehicle in connection with the following is excluded:</p> <ul style="list-style-type: none"> <li>• carrying goods for financial gain,</li> <li>• a driving educator profession,</li> <li>• a servicing business that involves any installation, maintenance or repairs on or at homes or businesses, including, but not limited to, appliances, electrics, plumbing, glazing or commercial cleaning,</li> <li>• hiring the vehicle out in a peer-to-peer arrangement,</li> <li>• towing for financial gain or reward,</li> <li>• being used outside New Zealand.</li> </ul> <p>Use of the vehicle in connection with the following occupations or circumstance are no longer excluded:</p> <ul style="list-style-type: none"> <li>- salesperson, commission agent, or commercial traveller,</li> <li>- insurance representative, insurance agent or insurance broker,</li> <li>- land or real estate agent,</li> <li>- mortgage broker or mobile mortgage manager,</li> <li>- stock or station agent,</li> <li>- carrying goods or samples in relation to any trade or business (previously the vehicle was only covered if the use was in relation to farming).</li> </ul>	<p><b>Use Of Your Vehicle</b> Page 3</p>

<p><b>Third Party, Fire and Theft</b></p> <p>If you have Third Party, Fire &amp; Theft cover, you're also covered under the following benefits (as well as the 'Protection Against Uninsured Drivers' and 'Towing Costs' benefits, as before):</p> <ul style="list-style-type: none"> <li>• 'Child Car Seats',</li> <li>• 'Electrical or Electronic Hardware or System',</li> <li>• 'Fire Extinguisher Replacement',</li> <li>• 'Methamphetamine Contamination',</li> <li>• 'Restricted and Excluded Drivers'.</li> </ul>	<p><b>Type Of Cover That Applies</b>  <b>Type Of Cover Options</b>  <i>Page 3</i></p>
<p><b>Third Party Only</b></p> <p>If you have Third Party Only cover, you're also covered under the 'Restricted and Excluded Drivers' benefit (as well as the 'Protection Against Uninsured Drivers' benefit, as before).</p>	<p><b>Type Of Cover That Applies</b>  <b>Type Of Cover Options</b>  <i>Page 4</i></p>
<p><b>Loss Caused By</b></p> <p>Clarification that there's no cover for damage to the vehicle caused by corrosion, gradual deterioration, or consequential loss unless cover is expressly provided under a benefit.</p>	<p><b>Section One – Cover For Your Vehicle</b>  <b>What You Are Not Covered For</b>  <i>Page 4</i></p>
<p><b>Breakdown or Failure Not Covered</b></p> <p>Clarification that there's no cover for damage or failure caused by the use of the incorrect fuel or additive unless cover is expressly provided under the 'Incorrect Fuel or Additive' benefit.</p>	<p><b>Section One – Cover For Your Vehicle</b>  <b>What You Are Not Covered For</b>  <i>Page 4</i></p>
<p><b>Total Loss</b></p> <p>If the vehicle is considered a total loss, the most we'll pay is:</p> <ul style="list-style-type: none"> <li>• the sum insured if you have an Agreed Value policy, or</li> <li>• the market value if you have a Market Value policy.</li> </ul>	<p><b>Section One – Cover For Your Vehicle</b>  <b>What We Will Pay</b>  <i>Page 5</i></p>
<p><b>Breach of Any Condition</b></p> <p>Our ability to decline a claim under this policy based on a breach of policy conditions is extended to include the ability to decline a claim under any other policy with us where it's connected with the same event.</p>	<p><b>Policy Conditions</b>  <i>Page 17</i></p>
<p><b>True Statements and Answers</b></p> <p>Clarification that true statements and answers must be given in all communications with us.</p>	<p><b>Policy Conditions</b>  <i>Page 17</i></p>
<p><b>Other Insurance</b></p> <p>You won't be covered if there's other insurance that covers you for anything that this policy covers (previously we paid over and above the limit payable by the other insurance). This condition doesn't apply to cover expressly provided under the 'Accidental Death and Permanent Disablement' benefit.</p>	<p><b>Policy Conditions</b>  <i>Page 18</i></p>
<p><b>Total Loss (previously 'Uneconomic to Repair')</b></p> <p>Clarification that if we pay a total loss claim we won't refund any unused:</p> <ul style="list-style-type: none"> <li>• registration or road user charges,</li> <li>• premium where you don't take out insurance with us for a replacement vehicle.</li> </ul>	<p><b>Policy Conditions</b>  <i>Page 18</i></p>
<p><b>NEW EXCLUSIONS</b></p>	
<p><b>Sanctions</b></p> <p>There's no cover for anything which would contravene any:</p> <ul style="list-style-type: none"> <li>• sanction, prohibition or restriction under any United Nations resolution, or</li> <li>• trade or economic sanctions, laws or regulations of New Zealand, Australia, the United Kingdom, the United States of America or the European Union.</li> </ul>	<p><b>Policy Exclusions That Apply To All Parts Of This Policy</b>  <i>Page 15</i></p>
<p><b>Unlawful Substances</b></p> <p>There's no cover for contamination from a controlled drug as defined under the Misuse of Drugs Act 1975. This exclusion doesn't apply to cover expressly provided under the 'Methamphetamine Contamination' benefit.</p>	<p><b>Policy Exclusions That Apply To All Parts Of This Policy</b>  <i>Page 15</i></p>
<p><b>Unsafe or Unroadworthy</b></p> <p>There's no cover if the vehicle is being used in an unsafe way or unroadworthy condition where the driver should've been aware that using the vehicle in that manner or the vehicle's condition could result in a claim.</p>	<p><b>Policy Exclusions That Apply To All Parts Of This Policy</b>  <i>Page 15</i></p>

<b>NEW DEFINITIONS</b>	
<b>contamination damage</b> Loss caused by methamphetamine contamination that exceeds the contamination level.	<b>Definitions</b> <i>Page 19</i>
<b>contamination level</b> The relevant guideline value for indoor surface contamination as set out in the most recent version of the New Zealand Standard NZS 8510.	<b>Definitions</b> <i>Page 19</i>
<b>incident</b> Something that happens at a particular point in time, at a particular place and in a particular way.	<b>Definitions</b> <i>Page 20</i>
<b>methamphetamine</b> The Class A controlled drug Methamphetamine or Class B controlled drug Amphetamine as defined by the Misuse of Drugs Act 1975 or any precursor chemicals and by-products.	<b>Definitions</b> <i>Page 20</i>
<b>remediate</b> To reduce the level of methamphetamine contamination to below the contamination level.	<b>Definitions</b> <i>Page 20</i>
<b>total loss (previously 'uneconomic to repair')</b> The vehicle is considered a 'total loss' if it's: <ul style="list-style-type: none"> <li>• uneconomic or unsafe to repair or remediate, or</li> <li>• stolen and not recovered.</li> </ul>	<b>Definitions</b> <i>Page 21</i>
<b>UPDATED DEFINITION</b>	
<b>accessory</b> Clarification that the definition of 'accessory' also includes roof racks but doesn't include a mobile phone, laptop or tablet. <i>There are a number of other updated definitions – see your Policy Wording for details.</i>	<b>Definitions</b> <i>Page 19</i>
<b>NEW EXCESS</b>	
<b>Increased excesses for drivers under 25</b> There are now higher excesses for claims where the driver of the vehicle is under 25 and does not hold a full licence. Please refer to your schedule for details of the excesses that will apply depending on the type of licence the under 25 driver holds.	<b>Refer to your Schedule</b>

*This change summary doesn't form part of your insurance contract.*