

NZbrokers Motor Wording Updates – effective from 16 May 2022

We have redrafted the NZbrokers Motor policy wording in plain language, to make it easier for you to understand what you are and are not covered for.

There are some differences in the way we have worded your policy, but other than the changes outlined below, the plain language drafting of the wordings is not intended to change, restrict or expand the cover you are entitled to under your policy.

Please read your new policy wording in full to see the detail of the changes below.

Motor

Section	Previous cover	Page	New cover	Page
HELP Service	This section is deleted in its entirety	3	n/a	-
What you are covered for	<p>Third Party Cover</p> <p>...</p> <p>The maximum amount payable for any claim will be the lesser of the <i>market value of your vehicle</i> or \$3,000</p> <p>...</p>	5	<p>Third Party Cover – the benefits we include</p> <p>Accidental loss or damage</p> <p>...</p> <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"> • \$4,000 if we're insuring your car <p>...</p>	14
What you are covered for	<p>Third Party, Fire and Theft Cover</p> <p>...</p> <p>We will also provide cover for loss or damage to <i>your vehicle</i>:</p> <p>...</p> <p>2. as a result of an <i>accident</i> caused by an uninsured other party where the maximum amount payable for any claim will be the <i>market value of your vehicle</i> or \$3,000, whichever is less</p> <p>...</p>	6	<p>Third Party, Fire and Theft Cover – the benefits we include</p> <p>Accidental loss or damage</p> <p>...</p> <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"> • \$4,000 if we're insuring your car <p>...</p>	11
Automatic Benefits	<p>If <i>you</i>, or any member of <i>your</i> family, have an Automatic Benefit(s) as covered by this policy with <i>us</i> under any other policy, <i>you</i> are only entitled to payment of that Automatic Benefit(s) under one policy or section of a policy per event. These Automatic Benefit(s) are subject to the Policy Definitions, Clauses, Exclusions, Conditions and Limits.</p>	7	<p>We only pay once if more than one benefit could apply</p> <p>Some benefits under this policy can only be used once per event, even if you have more than one policy or section of a policy with us that has the same benefit.</p> <p>This condition applies if you, or someone you live with, has any of the following benefits with us under more than one policy:</p> <ul style="list-style-type: none"> • Alternative accommodation • Legal liability 	28

Automatic Benefits	<p>Cleaning – Valet Costs</p> <p>Where your vehicle is broken into and damage occurs to the inside of your vehicle and you have not made a claim under any other part of this policy, we will cover the cost of cleaning and valeting <i>your vehicle</i> to a maximum cost of \$500 without applying an excess</p> <p>...</p>	8	<p>Cleaning – valet costs</p> <p>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, except the 'Excess-free windscreen and window glass replacement' optional benefit on page 10.</p> <p>We'll pay up to \$500, and you won't need to pay an <i>excess</i>.</p>	6
Automatic Benefits	<p>General Average/Salvage Charges</p> <p>General Average or Salvage Charges that <i>you</i> are legally required to pay as a result of <i>your vehicle</i> being carried by ship between places in New Zealand during the <i>period of insurance</i>.</p>	8	<p>What your vehicle is covered for if you have Comprehensive cover</p> <p>Legal Liability <i>Extended liability</i></p> <p>...</p> <p>Any general average or salvage charges you are legally required to pay as a result of your vehicle being carried by ship between places in New Zealand.</p>	7
Automatic Benefits	<p>Keys and Locks</p> <p>Where any key giving access to <i>your vehicle</i> is stolen or believed on reasonable grounds to have been duplicated without proper authority</p> <p>...</p>	8	<p>Keys and locks</p> <p>If your <i>vehicle</i> key is <i>lost</i>, stolen or duplicated without your agreement</p>	6
Automatic Benefits	<p>Premium Credit</p>	9	<p>This section is deleted in its entirety.</p>	n/a
Automatic Benefits	<p>Road Clearing Costs</p>	9	<p>This section is deleted in its entirety.</p> <p>(Reasonable costs therefore included as part of a claim).</p>	n/a

Automatic Benefits	Personal Effects, Clothing and Domestic Utensils ... The maximum amount payable will be \$2,000.	9	Personal effects ... We'll pay the <i>indemnity value</i> of the items immediately before the loss or damage occurred, up to \$2,500 in total.	10
Exclusions	Excesses ... Where <i>you</i> suffer a <i>total loss</i> and <i>you</i> have been paying <i>your premium</i> to <i>us</i> by instalment the standard excess shown in the <i>schedule</i> will be increased to include: <ol style="list-style-type: none"> i. the difference between the amount <i>you</i> have paid and the amount of <i>premium you</i> would have paid if <i>you</i> had instead elected to pay <i>your premium</i> annually; and ii. the total value of the instalment fees for all of the <i>premium</i> instalments. 	11	This section is deleted in its entirety.	n/a
Exclusions	Excesses ... Your excess for a motor <i>vehicle</i> claim will be refunded if <i>we</i> are satisfied that the driver of <i>your vehicle</i> was completely free of blame and the person at fault is identified. However, this will not include the increased portion of the standard excess in the case of <i>total losses</i> where the <i>premium</i> has been paid by instalments as referred to above.	11	Making a claim If you're not at fault, your excess can be refunded We may refund your <i>excess</i> for a claim, if we are satisfied that both of the following conditions are met. <ul style="list-style-type: none"> • The driver or person in charge of your <i>vehicle</i> is free of blame. • The person at fault is identified. 	20
Exclusions	n/a	n/a	Cyber acts and incidents 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 does not apply if a <i>loss</i> covered by this policy causes a <i>cyber incident</i> . 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).	17

Exclusions	n/a	n/a	<p>Data</p> <p>We won't cover any <i>loss</i>, damage, liability, cost or expense of any kind in any way connected to:</p> <ul style="list-style-type: none"> • <i>Data</i> being totally or partially destroyed, distorted, erased, corrupted, altered, misinterpreted or misappropriated • errors in creating, amending, entering, deleting or using <i>data</i> • total or partial inability or failure to receive, send, access or use <i>data</i> for any time • any loss of use of <i>data</i>, or <i>data</i> being reduced in functionality, repaired, replaced, restored or reproduced • the value of any <i>data</i>. <p>This exclusion applies whether any other causes or events contribute at the same time, or in any order, to any of the above.</p>	17
Policy Conditions	<p>Claims</p> <p>...</p> <p>d. If we pay the <i>market value</i> of your vehicle then cover ceases and no <i>premium is refundable</i>. We may keep whatever is left or recovered of the <i>vehicle</i>.</p>	14	<p>If your vehicle is a total loss (a 'write-off')</p> <p>Your policy ends once we've paid your total loss claim</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> <p><i>We'll refund any premium you have paid for the part of the period of insurance after the date of the accidental loss or damage.</i></p>	24
Definitions	<p>Accessory and accessories</p> <ul style="list-style-type: none"> • entertainment and communication systems that are attached to, or plugged into the <i>vehicle</i>, including any parts that attach to them; • any navigation systems or radar detectors in or on the <i>vehicle</i>; • child restraints/seats; • tools and breakdown equipment permanently kept in <i>your vehicle</i>, purchased by <i>you</i> to repair <i>your vehicle</i>; • car seat covers; • first aid kit, torch, fire extinguisher, maps; • other equipment permanently fitted to the <i>vehicle</i>. 	17	<p>Accessory and accessories</p> <p>Any of the following:</p> <ul style="list-style-type: none"> • car seat covers • child restraints and seats • first aid kit, torch, fire extinguisher, maps • fitted entertainment, communications, and navigation systems • other equipment permanently fitted to your <i>vehicle</i> • <i>roof racks, roof boxes, bike racks and tow bars when fitted to your vehicle</i> • tools and breakdown equipment you permanently keep in your <i>vehicle</i>, or bought by you to repair your <i>vehicle</i>. 	30

Definitions	n/a	n/a	<p>Computer system Computer system means any of the following in any configuration:</p> <ul style="list-style-type: none"> • computers, hardware, and software • communications systems • electronic devices, including smart phones, laptops, tablets, and wearable devices • electronically controlled equipment, including data processing equipment • server, cloud or microcontroller equipment • any similar system, input, output, data storage device, networking equipment or back up facility. <p>Cyber act Cyber act means 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.</p> <p>Cyber incident Cyber incident means either of the following.</p> <ul style="list-style-type: none"> • Any error, omission or series of related errors or omissions involving accessing, processing, using or operating any <i>computer system</i>. • Any partial or total unavailability or failure, or recurring unavailability or failure, involving accessing, processing, using or operating any <i>computer system</i>. 	30 – 31
Definitions	n/a	n/a	<p>Data Data means any kind of information, including facts, concepts or code.</p> <p>In this definition, we mean information that is converted, recorded or transmitted in a form that a <i>computer system</i> can access, communicate, display, distribute, interpret, process, transmit, store or use.</p>	31