

Insurance People insurance - policy change summary document

Effective 1st June 2018



Motor Vehicle		
Section	Current wording	New wording
How HELP can help you	<p>Convenience Instead of looking through the yellow pages for a plumber at 11 o'clock at night, HELP can organise a call out.</p>	<p>Convenience Instead of trying to find a plumber at 11 o'clock at night, HELP can organise a call out.</p>
Limits on what we will pay	<p>Repairs</p> <p>If we elect to repair <i>your</i> vehicle, you may use the repairer of <i>your</i> choice. If you choose one of our "Guaranteed Repairers" we will pay the cost of repairs and guarantee the work while you own the <i>vehicle</i>, otherwise we will not pay more than <i>our</i> assessor's estimate of the cost of repairs.</p> <p>If the repair makes a major improvement to the pre-accident condition or value of the vehicle then you may be required to make a contribution towards the cost of repairs.</p>	<p>Repairs</p> <p>If we elect to repair <i>your vehicle</i>, we will use one of <i>our approved repairers</i> and we will guarantee the work for as long as you own the <i>vehicle</i>.</p> <p>If the repair makes a major improvement to the pre-accident condition or value of the <i>vehicle</i> then you may be required to make a contribution towards the cost of repairs.</p>
Additional Benefits	<p>1. Legal Liability</p> <p>C. Forest and Rural Fires Act We will cover you for your legal liability under the Forest and Rural Fires Act 1977 (F&RF Act), or any amendments or replacing Act to pay: a. costs incurred and apportioned by the Fire Authority; b. costs claimed by any other party in order to protect their property from fire; arising from an <i>accident</i> involving <i>your vehicle</i> in New Zealand during the <i>period of cover</i>. But we will not pay for any: i. levies for expenditure under Sections 44, 45, 46 & 46A of the F&RF Act; ii. fines or penalties; iii. gross negligence or deliberate damage caused by you; iv. fire intentionally lit by you that does not comply with the F&RF Act and its amendments or any other statutory or local body requirement governing the lighting of fires.</p>	<p>1. Legal Liability</p> <p>Sub-clause C. Forest and Rural Fires Act has been removed</p>

Additional benefits	<p>1. Legal Liability</p> <p>D. Extended Liability Provided all the requirements for cover are met, we will extend the 'Liability for Damages', 'Liability for Reparation' and 'Forest and Rural Fires Act' benefits:</p>	<p>1. Legal Liability</p> <p>C. Extended Liability Provided all the requirements for cover are met, we will extend the 'Liability for Damages' and 'Liability for Reparation' benefits:</p>
Additional benefits	<p>1. Legal Liability</p> <p>Limits on what we will pay under Legal Liability: In respect of any one event, we will pay: i. for damage to someone else's property, up to \$20,000,000; ii. for <i>bodily injury</i>, up to \$1,000,000; and iii. for liability under the F&RF Act, up to \$1,000,000. In addition, where <i>your</i> legal liability is to pay <i>damages</i>, or costs under the F&RF Act, we will pay <i>your</i> legal defence costs and expenses incurred with <i>our</i> prior written consent. However we will not pay <i>your</i> legal defence costs and expenses in relation to an offence or where <i>your</i> legal liability is to pay <i>reparation</i>. Our liability to you under all legal liability benefits (Liability for Damages, Liability for Reparation and Forest and Rural Fires Act), will be limited to the applicable sub-limits, and will never exceed \$20,000,000 in total, plus legal defence costs and expenses where applicable, during any period of cover.</p>	<p>1. Legal Liability</p> <p>Limits on what we will pay under Legal Liability: In respect of any one event, we will pay: i. for damage to someone else's property, up to \$20,000,000; and ii. for <i>bodily injury</i>, up to \$1,000,000. In addition, where <i>your</i> legal liability is to pay <i>damages</i>, we will pay <i>your</i> legal defence costs and expenses incurred with <i>our</i> prior written consent. However we will not pay <i>your</i> legal defence costs and expenses in relation to an offence or where <i>your</i> legal liability is to pay <i>reparation</i>. Our liability to you under all legal liability benefits (Liability for Damages and Liability for Reparation), will be limited to the applicable sub-limits, and will never exceed \$20,000,000 in total, plus legal defence costs and expenses where applicable, during any period of cover.</p>
Additional benefits	New clause	<p>5. Windscreen and Window Glass We will cover breakage of windscreen and window glass and we will waive <i>your</i> excess if the damage can be repaired. If <i>your</i> windscreen or window glass needs to be replaced, you will need to pay <i>your</i> policy excess.</p> <p>We will guarantee the work of our <i>approved repairers</i>. If you choose to use <i>your</i> own repairer, we will not pay more than <i>our approved repairers</i> would charge us.</p> <p><i>Your</i> no claims discount will not be affected by any claim under this benefit.</p>

Additional benefits	5. Vehicle Parts and Accessories 6. Cleaning – Valet Costs 7. Keys and Locks 8. Trailers 9. Emergency Costs 10. New Car Option 11. Premium Credit 12. Personal Injury	(Numbers updated) 6. Vehicle Parts and Accessories 7. Cleaning – Valet Costs 8. Keys and Locks 9. Trailers 10. Emergency Costs 11. New Car Option 12. Premium Credit 13. Personal Injury
Additional benefits	6. Cleaning – Valet Costs Where <i>your vehicle</i> is broken into and damage occurs to the inside of the <i>vehicle</i> 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 \$250 without applying an excess and without reducing your no claims discount.	7. Cleaning – Valet Costs Where <i>your vehicle</i> is broken into and damage occurs to the inside of the <i>vehicle</i> 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 of \$250 without applying an excess and without reducing your no claims discount.
Additional benefits	13. Windscreen Claims for breakage of windscreens, sun-roofs, windows, headlights and headlight protectors or tail lights sustained without other damage to your vehicle will be free of excess and will not affect your no claim discount.	Sub-clause 13. Windscreen has been removed
Exclusions	2. We will not pay for: Exclusion a. – g.	2. We will not pay for: New exclusion added: h. <i>your liability</i> arising directly or indirectly from any fire you lit intentionally that did not comply with the Fire and Emergency Act 2017 or any other statutory or local body requirement governing the lighting of fires.
Policy conditions	5. Claims Sub-clauses a. b. c. We shall be entitled at <i>our expense</i> and in <i>your name</i> to take any proceedings necessary to obtain relief from any other party and to take over and conduct the defence and settlement of any claim against <i>you</i> for <i>damages</i> or under the Forest and Rural Fires Act 1977. <i>You</i> must provide all reasonable assistance and co-operation.	5. Claims Sub-clauses a. No change b. No change c. We shall be entitled at <i>our expense</i> and in <i>your name</i> to take any proceedings necessary to obtain relief from any other party and to take over and conduct the defence and settlement of any claim against <i>you</i> for <i>damages</i> . <i>You</i> must provide all reasonable assistance and co-operation. d. No change

Policy conditions	5. Claims Sub-clauses a. – d.	5. Claims New sub-clause added: e. In respect of <i>your vehicle</i> , we will select an <i>approved repairer</i> who in <i>our</i> opinion, can deliver the best result, taking into account time, quality and cost, minimising any inconvenience to <i>you</i> and ensuring the best possible result
Definitions	New definition	<i>Approved repairer(s)</i> means an individual or business approved by <i>us</i> to repair or replace <i>your vehicle</i>

Insurance People insurance refers to the insurance policy, which is arranged by Aon New Zealand as the broker with Vero Insurance New Zealand Limited as the insurer. Please note that this is a brief outline only, refer to the policy wording for full details.