

An important update to your Car Insurance policy

At AMI we're always looking for ways to improve our products and services for our customers. That means from time to time we will make changes to our products to improve the cover that we offer. It's important to us that you're kept in the loop, so we wanted to let you know some changes have been made to your policy wording. We've summarised these for you to make life a little easier.

The key changes to your AMI Car Insurance policy are outlined below. Please take a moment to read the information.

What has changed?

We've

- combined the 3 policy wordings into one (Car Insurance, Third Party, Fire & Theft Car Insurance, Third Party Car Insurance)
- updated the wording of some of the covers to better reflect the intent
- updated some of the policy conditions and exclusion wordings.

What does this mean for you?

The summary below highlights changes to your policy wording. Importantly, this document is only a summary of the changes, please read the full policy wording available at ami.co.nz/policy-documents.

We're here to help

If have any questions or would like to know more about these changes, visit ami.co.nz, call us on **0800 100 200** or pop into your local AMI store.

What the change is	Where to find this in your policy wording
<p>Accidental death or permanent disability compensation</p> <p>Cover only applies while travelling in the vehicle stated in the Policy Schedule. Previously the cover applied while travelling in any vehicle.</p>	<p>Optional Covers</p>
<p>General average (New)</p> <p>Your policy is now extended to include cover for General average or salvage charges that you are legally required to pay as a result of your vehicle being carried by ship between places in New Zealand during the period of cover.</p> <p>Your employer's liability</p> <p>The policy has been extended to cover for your employer's liability for both 'Third Party, Fire & Theft' and 'Third Party' cover. Previously this was only available under 'Full Cover'.</p> <p>What we won't pay (Updated)</p> <p>Clarification that your policy excludes cover for the following:</p> <ul style="list-style-type: none"> d. We will not pay for any fine, penalty, or punitive or exemplary damages. e. We will not pay for liability connected in any way with any contract or agreement unless you would have been liable even without a contract or agreement. 	<p>Cover for your legal liability</p>
<p>New exclusions</p> <p>Electronic data and programs</p> <ul style="list-style-type: none"> a. There is no cover for any loss, damage, cost, expense, prosecution or liability connected in any way with electronic data arising from any cause whatsoever including but not limited to a computer virus. b. This includes loss of use, reduction in functionality or any other associated loss or expense in connection with electronic data. c. This clause does not apply to physical damage to other insured property that results from that loss of or damage to electronic data, which is not otherwise excluded. <p>Updated exclusions</p> <p>Please refer to your policy wording for a description of the following updated clauses.</p> <ul style="list-style-type: none"> • Breakdown or failure • Confiscation • Intentional or reckless conduct • Tyres • Nuclear • War • Wear, tear and depreciation (previously 'No cover for certain kinds of damage') – Clarification that rust, rot and gradual deterioration are excluded 	<p>What is not covered by this policy</p>

What the change is	Where to find this in your policy wording
<p>Deleted exclusion</p> <p>Exclusion 'No cover for certain uses' is deleted as now it is incorporated into the clause 'Vehicles covered by this policy' under 'Our definition of vehicle'.</p>	
<p>Your obligations (Updated)</p> <p>A new clause has been added specifying that you must consent to your personal information being disclosed to us and transferred to the Insurance Claims Register.</p> <p>Other insurance (Updated)</p> <p>This clause has been updated to clarify that we will not contribute to any loss, damage or liability that's covered by any other insurance policy. Previously we stated that we would pay the amount of loss that's above the limit payable by the other insurance.</p>	<p>If you need to make a claim</p>
<p>True statements and answers (previously was 'Accuracy of your statements')</p> <p>Clarification that you must tell us immediately about any change of circumstance that may affect our decision to offer or continue cover.</p> <p>We may change the terms of the policy from the date of the change in circumstance.</p> <p>Breach of any condition (New Clause)</p> <p>Clarification that if you breach any of the conditions of your policy we may decline your claim either in whole or in part, decline any claim connected with the same event that you make on any other policies you have with us, declare either this policy or all insurance you have with us to be of no effect and to no longer exist from the date of the dishonest or fraudulent act or breach.</p> <p>Keeping us informed (Deleted)</p> <p>'Keeping us informed' has been removed due to duplication in 'True statement and answers'. It does not reduce or limit your obligation to notify us about any change in circumstances that might affect our decision to continue this policy.</p>	<p>Your responsibilities</p>
<p>Changing or ending your policy (Updated)</p> <p>We've clarified the amount of premium that will be refunded if your policy is cancelled mid-term.</p>	<p>Changing or ending your policy</p>
<p>New clauses added</p> <p>Joint insurance</p> <p>If this policy is issued to more than one person, then the policy is a joint policy. This means that if one person does, or fails to do, something which breaches the policy or forfeits the right to cover, no cover will be available for any person under this policy.</p>	<p>General policy information</p>
<p>Definitions (New)</p> <p>Please refer to your policy document for a description of the following new definitions.</p> <ul style="list-style-type: none"> • Computer virus • Event • Natural disaster 	<p>Definitions</p>