Car Insurance

Change Summary

Important changes

This change summary applies if you have a policy under **AMI Car Insurance AMI0052/10** that started before **21 November 2024**. When your policy renews, it will renew on the new **AMI Car Insurance Policy Wording AMI0052/11**

This document does not form part of your insurance contract. It provides an overview of the most important changes to your policy, which include a number of new and updated benefits as well as new and updated terms and conditions. These changes will take effect from your next policy renewal date on or after **31 May 2025**.

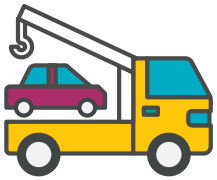
What do you need to do?

1. Check Part 1 of this document and decide whether you need to take any action.
2. See Part 2 of this document for a summary of your new policy.
3. Read your new policy wording at **ami.co.nz/policy-documents**, select the 'Car Insurance' policy wording and refer to the relevant sections.

You can customise your cover online through your **My AMI** account. If you have any questions about your cover, please contact us on **0800 100 200** or go to **ami.co.nz/contact** and we will be happy to help.

Roadside Rescue

For details, go to **ami.co.nz/roadsiderescue**



AMI Insurance is a business division of IAG New Zealand Limited.
The availability of insurance cover is subject to your application being approved. Terms, conditions and exclusions apply.

Part 1: You may need to take action

What you need to know	What you need to do
Vehicle use we cover and do not cover This policy does not cover your vehicle while it's used for the following: • delivery work • a servicing business that involves installation, maintenance or repairs, such as an appliance, electrical, plumbing, glazing or commercial cleaning business.	Contact us to arrange appropriate cover if you use your vehicle for these purposes.
What we pay for a total loss If you had a sum insured or market value policy, your policy is changing to agreed value. If we decide your vehicle is a total loss, we pay the sum insured (less any applicable excess). We may have adjusted your sum insured to factor in vehicle value changes from our external provider. However, the adjustments we make to your sum insured do not account for your unique vehicle or the accuracy of your chosen sum insured when your policy began.	Check your sum insured in your policy schedule. If you need to increase this amount or make any changes, you can do this online through your **My AMI** account, or contact us. The amount we set may not reflect the actual value of your vehicle, including its accessories and modifications. You know your vehicle best and you are responsible for the sum insured that applies to your policy.
Automatic benefit now optional **Trailer cover** (option for Comprehensive) Cover for sudden and accidental loss or damage to your general-use trailer is no longer included as an automatic benefit. This means we only cover your legal liability while your trailer is attached to your vehicle or another vehicle you are driving with permission. Cover for sudden and accidental loss or damage to your general-use trailer, as well as liability cover while it is not attached to a vehicle, is available to purchase under the 'Trailer' optional benefit.	Customise your cover by purchasing this optional benefit through your **My AMI** account, or contact us. See the summary of this and other options in 'Part 2: Summary of your new policy' below and refer to your new policy wording for details.
Updates to Roadside Rescue There are changes to the service Roadside Rescue provides.	Go to **ami.co.nz/roadsiderescue** to find out more and to read the terms and conditions document for Roadside Rescue.

Updated optional benefits **Excess-free glass** (option for Comprehensive, Third Party, Fire and Theft, and Third Party Only) This option is now available for Third Party Only, as well as Comprehensive and Third Party, Fire and Theft as before. **Hire vehicle or alternative transport after an incident** (option for Comprehensive and Third Party, Fire and Theft) This benefit is now available for Third Party, Fire and Theft, as well as Comprehensive as before.	Customise your cover by purchasing this optional benefit through your **My AMI** account, or contact us. See the summary of these and other options in Part 2: Summary of your new policy and refer to your new policy wording for details.
Removed optional benefit – Nil excess This option is no longer available. For each incident the vehicle excess and any other applicable excess applies, unless stated otherwise.	Check your new policy schedule for the applicable excesses. Customise your cover by selecting different excess options through your **My AMI** account, or contact us.
Removed optional benefit – Salvage operator's liability This option is no longer available.	Contact us to arrange appropriate cover if you use your vehicle for salvage operations.
Removed optional benefit – Under 25 driver cover This is no longer an option in your policy wording, but we can still tailor which drivers are covered in your policy schedule. If your previous policy did not include cover for drivers under 25 years old, the section 'Special terms and conditions' in your new policy schedule will show an exclusion called 'Drivers under 25 are excluded'. This exclusion applies to all drivers under the age of 25, including your partner. If your previous policy included cover for drivers under 25 years old, your new policy schedule will not show an exclusion for drivers under 25 years old. These drivers are now covered automatically.	Customise your cover by adding or removing cover for drivers under 25 years old through your **My AMI** account, or contact us.
Changes to discounts Some discounts, such as the No Claim Bonus and Multisaver discount, are no longer available, instead you will receive a fair price upfront.	Go to **ami.co.nz/upfront-price** for more information about these changes.

Part 2: Summary of your new policy

We have summarised the cover available under the Car Insurance policy below. However, this is a summary only. Make sure to read your new policy wording. It is important that you understand the full details of what you are covered for, as well as the exclusions, conditions and limitations that apply. This summary does not form part of your insurance contract.

Automatic cover and benefits

These are automatically included in your Car Insurance policy, refer to the cover level applicable to you.

	Cover levels		
	Comprehensive	**Third Party, Fire and Theft**	**Third Party Only**
Baby capsules and child car seats	✓	✓	✗
Completion of journey Includes alternative accommodation, temporary repairs and transport costs	✓	✓	✗
Excess protection If the identified driver of another vehicle causes damage and we establish they were completely at fault	✓	✗	✗
Fire extinguisher replacement or refilling	✓	✓	✗
Incorrect fuel	✓	✗	✗
Methamphetamine contamination	✓	✓	✗
One incident – one excess Applies to your boat, car, caravan, contents, home, landlord's, motorcycle, motorhome, residential contract works or trailer policy, at the same address	✓	✓	✓
Replacement of keys and locks Excess-free for claims up to $500	✓	✗	✗

Storage of your vehicle	✓	✓	✗
Temporary cover for additional or replacement vehicles Cover for up to 14 days at purchase price	✓	✓	✓
Towing	✓	✓	✗
Uninsured motorist damage Cover up to $5,000 if the uninsured driver of another vehicle causes damage and we establish they were completely at fault	Not applicable, policy limit applies	✓	✓

Section one – optional benefits

These are available to purchase under your Car Insurance policy, refer to the cover level applicable to you.

	Cover levels		
	Comprehensive	**Third Party, Fire and Theft**	**Third Party Only**
Excess-free glass Cover for accidental damage to the windscreen or window glass in your vehicle without paying an excess	Available to purchase	Available to purchase	Available to purchase
Hire vehicle or alternative transport after an incident We will arrange a hire vehicle or pay up to $40 per day for other transport, for up to 21 days if your vehicle can't be driven after an incident we cover	Available to purchase	Available to purchase	✗
Trailer Cover for your general-use trailer for sudden and accidental loss or damage, up to $750 with an excess of $100	Available to purchase	✗	✗

Other important things to know

Section	What is new
Vehicle use we cover and do not cover	Your policy now applies while any vehicle is being used in connection with the following occupations or businesses: • salesperson or debt collection • insurance assessor or inspector • real estate agent • stock or station agent • carrying goods, plant machinery or samples in relation to any trade or business (previously, the vehicle was only covered if the use was in relation to farming). Clarification that the exclusion when a vehicle is being used for hire also means a hire arrangement between private individuals.
Section one – cover for your vehicle What we pay for repairable damage	We now use a repairer of our choice if we arrange repairs to your vehicle, previously we could use your choice of repairer. If you want to choose your own repairer, we pay you our estimate of the reasonable cost to fix the repairs.
Section one – cover for your vehicle Your contribution to improvements or repairs for damage not covered under your policy	We may ask you to contribute to the cost of repairs that either: • put your vehicle in a better condition than it was in just before the loss or damage • is not covered under your policy but is necessary to make your vehicle roadworthy. If you do not agree to contribute, we pay you the cost of covered repairs excluding the cost of these repairs not covered under your policy.
Section one – cover for your vehicle What we pay for a total loss	If you pay the premium by instalments and your vehicle is a total loss, we deduct any premium you owe us up to the end of the period of insurance before we settle a total loss claim. This is because we agreed the premium at the start of the period of insurance, and you must pay the premium in full, whether you pay in one lump sum or by instalments.
Section one – optional benefits Hire vehicle or alternative transport after an incident	The most we pay for alternative transport under this optional benefit is fixed at up to $40 per day for up to 21 days, previously it was up to a limit chosen by you.

Section	What is new
Section one – optional benefits Excess-free glass	This optional benefit now only applies to the windscreen or window glass of your vehicle. It no longer applies to claims involving glass in sunroofs. If your claim involves damage to your sunroof, you may have cover under 'What we cover' in 'Section one – cover for your vehicle' (and an excess may apply) or under the 'Uninsured motorist damage' automatic benefit.
Section two – legal liability, What we cover Your employer's legal liability when your vehicle is used for work	We do not cover your employer's vicarious liability when you are using another vehicle as an employee.
Exclusions – what we do not cover	New exclusions: • Defects and faults • Incorrect fuel or additive – except as provided under the new 'Incorrect fuel' automatic benefit • Pre-existing damage • Undamaged parts • Communicable disease • Computer systems • Sanctions • Seepage, pollution or contamination • Weapons. Updated exclusions: • Tyres – We cover tyre damage resulting from any loss or damage for which we accept a claim. Previously, tyres were covered for specific events only. • Liability – No cover for liability in connection with the ownership, use or maintenance of any vehicle within the restricted area of any airport. • Electronic data – We pay the reasonable cost to restore, reset or reprogramme electrical or electronic hardware components and systems of your vehicle if these items are damaged as a result of any loss or damage for which we accept a claim.

Section	What is new
	• Illegal, unsafe or unroadworthy – No cover for illegal use. Clarification that this exclusion does not apply if your vehicle has been stolen and a police report has been filed. • Modified vehicle – Now only applies if your vehicle has any of the modifications listed in your policy schedule under 'Your vehicle details' and your policy schedule does not show you have told us about them. Previously, we excluded all modifications unless we agreed to them in writing.
	These optional benefits are no longer available: • Accidental death or permanent disability compensation • Medical expenses.

Thanks for insuring with AMI.

Call us on **0800 100 200**
or visit ami.co.nz

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