

Motorcycle Insurance

Change Summary

ami



Important changes

This change summary applies if you have a policy under **AMI Motorcycle Insurance AMI0065/9** that started before **23 March 2025**. When your policy renews, it will renew on the new **AMI Motorcycle Insurance Policy Wording AMI0065/10**.

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, go to the 'Vehicle' section then select the 'Motorcycle Insurance' policy wording and refer to the relevant sections.

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.

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
<p>Vehicle use we cover and do not cover</p> <p>This policy does not cover your vehicle while it's used for the following:</p> <ul style="list-style-type: none"> • delivery work • a servicing business that involves installation, maintenance or repairs, such as an appliance, electrical, plumbing, glazing or commercial cleaning business. 	<p>Contact us to arrange appropriate cover if you use your vehicle for these purposes.</p>
<p>What we pay for a total loss</p> <p>If you have Comprehensive cover, your policy is changing from market value to agreed value. If we decide your vehicle is a total loss, we pay the sum insured (less any applicable excess).</p> <p>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.</p>	<p>Check your sum insured in your policy schedule and contact us if changes are needed. The sum insured 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.</p>
<p>New optional benefits</p> <p>Hire car or alternative transport after an incident (option for Comprehensive)</p> <p>Protective clothing (option for Comprehensive)</p>	<p>Contact us if you want to purchase these optional benefits. See the summary of these options in Part 2: Summary of your new policy below and refer to your new policy wording for details.</p>
<p>Changes to discounts</p> <p>Some discounts, such as the No Claim Bonus and Multisaver discount, are no longer available, instead you will receive a fair price up front.</p>	<p>Go to ami.co.nz/upfront-price for more information about these changes.</p>

Part 2: Summary of your new policy

We have summarised the cover available under the new Motorcycle 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.

	Cover levels	
	Comprehensive	Third Party Only
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	✓	✗
Helmet cover Covers sudden and accidental loss or damage to your helmet in connection with a claim we accept for your vehicle	✓	✗
Incorrect fuel	✓	✗
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 \$1,000	✓	✗
Storage of your vehicle	✓	✗
Temporary cover for additional or replacement vehicles Cover for up to 14 days at purchase price	✓	✓

<p>Towing Following covered loss or damage to your vehicle, or if you become ill or injured while riding your vehicle and none of your passengers can ride your vehicle for you</p>	✓	✗
<p>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</p>	Not applicable, policy limit applies	✓
<p>Section one – optional benefits These are available to purchase under your Motorcycle Insurance policy, refer to the cover level applicable to you.</p>		
	Cover levels	
	Comprehensive	Third Party Only
<p>Hire car or alternative transport after an incident We will arrange a hire car or pay up to \$75 per day for other transport, for up to 21 days if your vehicle can't be driven after an incident we cover</p>	Available to purchase	✗
<p>Protective clothing Covers sudden and accidental loss or damage to your protective clothing in connection with a claim we accept for your vehicle, up to your selected limit</p>	Available to purchase	✗

Other important things to know

Section	What is new
<p>Vehicle use we cover and do not cover</p>	<p>Your policy now applies while any vehicle is being used in connection with the following occupations or businesses:</p> <ul style="list-style-type: none"> • salesperson or debt collection • insurance assessor or inspector • real estate agent • stock or station agent. <p>Clarification that the exclusion when a vehicle is being used for hire also means a hire arrangement between private individuals.</p>
<p>Section one – cover for your vehicle What we pay for a total loss</p>	<p>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.</p> <p>If you have Comprehensive and we decide your vehicle is a total loss, at our option we may replace your vehicle with a new one of the same model and specification, if both the following apply:</p> <ul style="list-style-type: none"> • the loss or damage happened within 12 months of you buying your vehicle new • the specific model is available in New Zealand.
<p>Section one – cover for your vehicle Your contribution to improvements or repairs for damage not covered under your policy</p>	<p>We may ask you to contribute to the cost of repairs that either:</p> <ul style="list-style-type: none"> • 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. <p>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.</p>
<p>Section two – legal liability, What we cover Your employer’s legal liability when your vehicle is used for work</p>	<p>We cover your employer’s vicarious liability caused by your use of your vehicle for your employer’s business. We cover this in the same way as we cover your liability. We do not cover liability that is covered under any other insurance, liability to your employer, or loss or damage to your employer’s property in your care.</p> <p>Some uses are excluded – see ‘Vehicle use we cover and do not cover’ in your policy wording for details.</p>

Section	What is new
Exclusions – what we do not cover	<p>New exclusions:</p> <ul style="list-style-type: none"> • 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 • Unlawful substances • Weapons. <p>Updated exclusions:</p> <ul style="list-style-type: none"> • 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. • 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. <p>Removed exclusion – 'Riders under 25'</p> <p>This exclusion no longer applies. However, if you have a special condition on your policy that restricts or excludes certain riders, your new policy schedule will show this in the section 'Special terms and conditions'.</p>

Thanks for
insuring with AMI.

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

