Motorhome Insurance

Change Summary

Important changes

This change summary applies if you have any of the policies listed below that started before **14 December 2025**.

- **AMI Car Insurance AMI0052/10**, endorsed with **AMI Car Insurance extension of cover for motorhomes AMI1366/1**
- **AMI Truck and Domestic Tractor Insurance AMI0096/5**, endorsed with **AMI Truck and Domestic Tractor Insurance extension of cover for motorhomes AMI1365/1**.

When your motorhome policy renews, it will renew on the new **AMI Motorhome Insurance Policy Wording AMI1847/1**.

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 **21 April 2026**.

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/documents**, select the 'Motorhome 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
Vehicle use we cover and do not cover This policy does not cover your vehicle while it's used for the following: • to earn any income • for hire, including a hire arrangement between private individuals • in any type of motor sport, race, or pace making, including any speed test, reliability or other trial • on any racetrack, including for driver training or track days.	Contact us if you use your vehicle for these purposes.
What we pay for a total loss If we decide your vehicle is a total loss, the most we pay is your vehicle's market value or your sum insured if that is less (less any applicable excess). Your previous Policy Schedule may not have shown a sum insured, however your new Policy Schedule does. We may have adjusted your sum insured to factor in vehicle value changes in the wider market. 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 and contact us if changes are needed. 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.
Changes to Contents of your vehicle **Optional benefit now automatic** We now automatically cover sudden and accidental loss to certain items used with and stored in your vehicle up to $2,000 or a different amount shown in your new Policy Schedule. This includes items such as removable furniture or furnishings, household appliances that are not permanently installed, and camping equipment such as a camp stove and camping furniture. **Your limit may have changed** If your previous Policy Schedule showed you had purchased 'Cover for motorhome contents', the Contents limit in your new Policy Schedule may be different to your previous amount of cover.	Check your new policy wording for the full details of items covered and not covered under this benefit and check the Contents limit in your new Policy Schedule. Contact us if you need to change the Contents limit, if you need to arrange cover for your personal effects, or for more information. The amount set for your Contents limit may not reflect the actual value of the items in your vehicle that are covered under the 'Contents of your vehicle' automatic benefit. You know your items best and you are responsible for the limit that applies to your policy.

What you need to know	What you need to do
Consumable items no longer covered Cover for your consumable items, such as food, is no longer covered in this benefit. **Change to theft coverage** The previous condition requiring your vehicle to be securely locked and evidence of forceful entry for theft coverage no longer applies.	You must still take reasonable care to secure your vehicle. For more details, refer to 'Reasonable care' under 'Conditions of your cover' in your new policy wording.
Removed automatic benefit – Trailer cover Cover for sudden and accidental loss or damage to your general-use trailer is no longer included as an automatic benefit. We do still cover your legal liability while a trailer is attached to your vehicle or another vehicle you are driving with permission.	Contact us if you need to arrange cover for a trailer.
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 contacting us to select different excess options.
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 new Motorhome 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 Motorhome Insurance policy.	
New vehicle replacement After a total loss claim, we'll replace some vehicles with a new one of the same make and model if it was less than 24 months old	✓
Baby capsules and child car seats	✓
Completion of journey Includes alternative accommodation, temporary repairs and transport costs	✓
Contents of your vehicle Cover for certain items, up to $2,000 per event (unless your Policy Schedule shows a different amount for 'Contents')	✓
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	✓

Storage of your vehicle	✓
Temporary cover for additional or replacement vehicles Cover for up to 14 days at purchase price subject to conditions	✓
Towing Following covered loss or damage to your vehicle, or if you become ill or injured while driving your vehicle and none of your passengers can drive your vehicle for you	✓
Section one – optional benefits These are available to purchase under your Motorhome Insurance policy.	
Excess-free glass Cover for accidental damage to windscreen or external window glass in your vehicle without paying an excess	Available to purchase
Hire car or alternative transport after an incident We will arrange a hire car or pay up to $50 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

Other important things to know

Section	What is new
What we mean by 'your vehicle', 'accessory' and 'modification'	Clarification that 'your vehicle' includes its: • fixtures and fittings, such as kitchen and bathroom fixtures, built-in furniture and appliances such as ovens and fridges • furnishings that are supplied with the vehicle when it is purchased or sold, such as curtains, squabs and mattresses • accessories or spare parts in or on your vehicle • accessories that have been temporarily removed from your vehicle for security purposes, cleaning or servicing • modifications.
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 – cover for your vehicle When a part is not available	If a part or tool is not available from a supplier based in New Zealand, we may choose to pay the reasonable cost to replace it with one of similar quality and capability, and in the same general condition as it was in just before the loss.
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 – optional benefits Hire car or alternative transport after an incident	The most we pay for alternative transport under this optional benefit is fixed at up to $50 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 external 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).
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: • Breakdown or failure – For fixtures, fittings and accessories of your vehicle or items covered under 'Contents of your vehicle' 15 years old or newer we no longer exclude loss or damage from burn out of any mechanical, electrical or electronic equipment, or its parts, where the burn out is caused by an external force. • 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 or in a condition that would not meet a Warrant of Fitness or Certificate of Fitness standard or relevant electrical or gas safety standards. 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. Removed exclusion – 'Drivers under 25' This exclusion no longer applies. However, if you have a special condition in your Policy Schedule that restricts or excludes certain drivers, your new Policy Schedule will show this in the section 'Special terms and conditions'.
	These optional benefits are no longer available: • Accidental death or permanent disability compensation • Medical expenses • Under 25 driver cover *(We now automatically cover drivers under 25 years of age. However, if you have a special condition in your Policy Schedule that restricts or excludes certain drivers, your new Policy Schedule will show this in the section 'Special terms and conditions').*

Thanks for insuring with AMI.

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

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