

Effective 15 December 2023

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FARM & LIFESTYLE BLOCK INSURANCE

Farm Private Motor



Summary of changes

Your Agriplan policy has been updated it's now written using plain language principles making it easier to navigate and understand what you are, and are not, covered for. We've also made changes to the cover provided by the policy.

This booklet provides a summary of key policy changes but it's important to take the time to familiarise yourself with this new wording. Access it online at vero.co.nz/rural. If you're unsure how changes may impact you or you have questions about the cover please reach out to your broker or adviser who can provide guidance.

Farm Private Motor

Key changes to the policy are provided below, including the page number where you can find the relevant clause in your new policy wording. Red shading indicates cover is less favourable than what was offered previously, or there is new criteria. The policy wordings are where you will see full terms, conditions and exclusions.



This policy was previously known as 'Motor' and is referred to as 'Motor' on your policy schedule. The Farm Private Motor policy wording will apply from your current renewal.

| Section | Overview of what's changed | Page |
|---|---|-----------|
| Emergency Costs | Cover for accommodation and transport following an accident where the vehicle can no longer be driven, has been reduced from \$5,000 to \$500. | 6 |
| Vehicle change | Previously we'd automatically cover vehicles you purchased for your own use for the first 30 days provided vehicle value was no more than \$100,000. This cover is now limited to vehicles valued at no more than \$75,000. | 8 |
| Total loss – unused premium | If your vehicle is written off following an accident, we'll refund any unused premium or stop future premium deductions. | 24 |
| Employee's vehicles and personal effects | Previously this policy covered your employee's vehicles and personal belongings in the vehicle if they were used for your farming activity. This cover is no longer available on this Farm Private Motor policy but is covered by our Farm Motor policy. | |
| Funeral costs | Previously this policy provided \$5,000 funeral cover if the driver of your insured vehicle died in an accident and a claim was accepted. This is no longer covered by this policy. The Personal injury benefit will provide \$5,000 if you, your spouse or another family member dies in an accident where the circumstances are covered by the policy. | |
| Hoists | Previously the Motor policy included \$5,000 mechanical breakdown cover for a hoist fitted to the vehicle. This has been removed from the Farm Private Motor policy but will still be automatically included in any Farm Motor policy you purchase with us. | |
| Modification of vehicle | Cover is no longer provided for the modification of a vehicle following an injury incurred while driving it. | |

The changes shaded in red indicate cover is reduced or there is new criteria or less favourable.

| Section | Overview of what's changed | Page |
|--|--|-----------|
| Road clearing and load recovery costs | <p>The \$5,000 cover to clear debris, spillages or to reload a vehicle following an accident has been removed from the Private motor policy.</p> <p>It is automatically covered under our Farm Motor policy.</p> <p>This policy will still cover costs if you're legally liable.</p> | |
| Communicable disease | <p>The policy won't cover anything related to human, animal, plant or other diseases that can be transmitted directly or indirectly between organisms. This includes viruses, bacterium, parasites, or other organisms. Nor will it cover claims related to infectious or quarantinable diseases.</p> <p>Refer to the policy wording for full details.</p> | 15 |
| Criminal or reckless activity | <p>Clarification that loss or damage resulting from criminal activity, deliberate, wilful or reckless acts or failure to act, will not be covered by the policy.</p> | 16 |
| Cyber acts and incidents | <p>The policy won't cover any loss, damage, liability, cost or expense related to cyber acts or incidents. However, we'll cover resulting loss to your home provided it hasn't been excluded under another section of the policy.</p> <p>Refer to the policy wording for full details.</p> | 16 |
| Fire and Emergency Act 2017 | <p>If you're lighting a fire, you must comply with the Fire and Emergency Act 2017, local legislation and rules, to be covered by this policy.</p> | 17 |
| Pre-existing damage | <p>Clarification that pre-existing damage or defects will not be covered by this policy. Cover is provided for loss or damage that occurs after the policy is purchased.</p> | 18 |

The changes shaded in red indicate cover is reduced or there is new criteria or less favourable.

