

Effective 15 December 2023

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FARM & LIFESTYLE BLOCK INSURANCE

Farm Motor



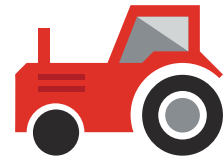
Summary of changes

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 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 called 'Motor' and is referred to as 'Farm Commercial Motor' on your policy schedule. The Farm Motor policy wording will apply from your current renewal.

Section	Overview of what's changed	Page
Additions and deletions	Previously the policy would automatically provide 30 days cover for any vehicle you purchase provided it was valued at less than \$100,000. This limit has increased to \$300,000.	5
Hoists	The cover provided for mechanical breakdown of a hoist attached to your vehicle has increased from \$5,000 to \$10,000 per event.	6
Loss of use	The daily limit to hire a vehicle if you're unable to use your insured vehicle, and a claim has been accepted, has increased from \$250 per day to \$500 per day. The 20 day maximum and 5 day stand down period remains.	6
Misfuelling and fuel contamination	Clarification of what is and isn't covered if you accidentally put the wrong fuel into your vehicle, or the vehicle is accidentally operated with contaminated fuel.	7
Modifying vehicle	The cover for 'Modifying a vehicle' has increased from \$5,000 to \$10,000. This benefit is available if a regular driver of the vehicle becomes permanently disabled as a result of an accident covered by the policy.	7
New car option	Previously if your vehicle was less than 1 year old and had driven less than 15,000km and we'd accepted your claim as a total loss or it was stolen (and not recovered), we'd replace it with a new vehicle. The qualifying criteria has been widened to include vehicles that have travelled less than 40,000km.	7
Rewards	A new benefit that provides up to \$5,000, paid in reward to help recover your stolen vehicle. You must contact us prior to reward being offered to discuss details.	8

Section	Overview of what's changed	Page
Salvage costs	A new benefit to explicitly detail the salvage support provided when we accept a Farm Motor policy claim. Reasonable costs of recovering the vehicle, making it safe and delivering it to a place of repair or inspection are covered. As well as reasonable costs for storing your vehicle until it is repaired or deemed a total loss.	9
Tarpaulins, sheets, ropes, twitches, or chains	A new benefit providing \$2,000 cover for tarpaulins, sheets, ropes, twitches or chains.	9
Tractor or implement tyres	The excess for tractor or implement tyres has been removed, provided qualifying criteria is met. The excess was previously \$500. Refer to the policy wording for full terms, conditions and qualifying criteria.	9
Vehicle accessories and parts	Cover for vehicle accessories and spare parts that aren't fitted to the vehicle has increased from \$1,000 to \$2,000.	9
Claims preparation costs	This new benefit covers the costs of preparing and submitting a claim that is accepted under this Farm Motor policy. The benefit will cover up to \$10,000.	25
Insured vehicle definition	The 'insured vehicle' definition has been expanded. If you have selected 'Minor farm vehicles' cover and this is shown on your schedule, we'll now cover any type of farm vehicle under this cover except vehicles that are primarily used for private purposes or on public roads.	34
Communicable disease	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. Refer to the policy wording for full details.	16
Criminal or reckless activity	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.	17
Cyber acts and incidents	The policy won't cover any loss, damage, liability, cost or expense related to cyber acts or incidents. Refer to the policy wording for full details.	17
Driving hours	Clarification that the policy will not cover loss, damage or liability if the driver is not complying with the laws relating to driving hours.	18
Fire and Emergency Act 2017	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.	18
Pre-existing damage	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.	20

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

