

Updates to the AMP Home Plan Policy Document – Motor changes effective from 1 July 2024

We've updated the AMP Home Plan Policy Document. In some instances cover has been altered, other changes are focused on providing more clarity in the event of a claim.

Section	Previous cover	Page	New cover	Page
Front cover	Effective 1 October 2022	Front	Effective 1 July 2024	Front
The documents that make up your insurance policy	<p>The documents that make up your insurance policy</p> <p>...</p> <p>2. The <i>policy schedule</i>. It gives details specific to you, including who and what is insured, when cover starts and ends, and the <i>premium</i> you've agreed to pay. The <i>policy schedule</i> also includes any special terms that might apply, which might also detail things that we do and don't cover.</p> <p>...</p>	3	<p>The documents that make up your insurance policy</p> <p>...</p> <p>2. Your <i>policy schedule</i>. It gives details specific to you, including who and what is insured, and when cover starts and ends. The <i>policy schedule</i> also includes any special terms that might apply, which might also detail things that we do and don't cover.</p> <p>...</p>	3
Motor vehicle insurance - The types of vehicle use we do and don't cover	<p>Private use: what we cover</p> <p>If your <i>schedule</i> shows private use, we'll cover your <i>vehicle</i> for:</p> <ul style="list-style-type: none"> · social, domestic, recreational, or farming purposes · religious, social welfare, or youth organisation work · use by you to get to or from work or to carry out occasional work-related use (provided your <i>vehicle</i> is not owned or insured under a company name). <p>Business use: what we cover</p> <p>If your <i>schedule</i> shows business use, we'll cover your <i>vehicle</i> for private use, and business use relating to any of the following:</p> <ul style="list-style-type: none"> · any form of sales, service, and maintenance callouts for your business (unless your business is motor trade, which we never cover under this policy) · insurance assessing · carrying goods or samples for your trade or business · work as a stock or station agent or real estate agent <p>...</p>	68	<p>Private use: what we cover</p> <p>If your <i>schedule</i> shows private use, we'll cover your <i>vehicle</i> when used:</p> <ul style="list-style-type: none"> · for social, domestic, recreational, or farming purposes · for religious, social welfare, or youth organisation work · for infrequent use of any sales or service related duties for your or your employers business · by you in person for any insurance related duties (other than in-person insurance assessing referenced below), or as a commission agent or commercial traveller · by you in person for any other business purposes other than those listed under the following: <ul style="list-style-type: none"> - the 'Business use: what we cover' section below (other than infrequent use of any sales or service related duties referenced above) - the 'Vehicle use: what we never cover' section below - the 'Certain uses of your vehicle' exclusion on page 86. <p>Business use: what we cover</p> <p>If your <i>schedule</i> shows business use, we'll cover your <i>vehicle</i> for private use, and business use relating to any of the following:</p> <ul style="list-style-type: none"> · daily sales or service duties · in-person insurance assessing 	68 & 69

			<ul style="list-style-type: none"> · building, construction, and civil works · carrying materials, goods or samples for your trade or wholesale or retail business · work as a stock or station agent or real estate agent · maintenance callouts for your business (unless your business is motor trade, which we never cover under this policy). <p>...</p>	
Motor vehicle insurance What your vehicle is covered for if you have Comprehensive cover	-	72	<p>Electric vehicles – we’ll cover your charging equipment If your <i>vehicle</i> is an electric <i>vehicle</i> (EV) or a plug in hybrid electric <i>vehicle</i> (PHEV), we’ll cover <i>accidental loss</i> or damage to your <i>vehicle’s</i> charging cables, adaptors, and wall boxes that you own, if they aren’t insured elsewhere.</p>	72
Motor vehicle insurance Hire car after theft — we can arrange a hire vehicle, or reimburse you	<p>We limit how long we pay this benefit for</p> <p>...</p> <p>We’ll stop paying hire costs before 14 days, if any of the following happens.</p> <ul style="list-style-type: none"> · Your <i>vehicle</i> is returned undamaged. <p>...</p>	73	<p>We limit how long we pay this benefit for</p> <p>...</p> <p>We’ll stop paying hire costs before 14 days, if any of the following happens.</p> <ul style="list-style-type: none"> · Your <i>vehicle</i> is returned in a legally driveable condition. <p>...</p>	73
Motor vehicle insurance Keys and Locks – we’ll pay to replace keys and change their locks	<p>Keys and locks — we’ll pay to replace keys and change their locks</p> <p>If your <i>vehicle</i> key is stolen or duplicated without your agreement, we’ll pay the reasonable costs of replacing or changing the locks or replacing the keys. We’ll pay up to \$1,000 for each event.</p>	73	<p>Keys and locks — we’ll pay to replace keys and change their locks</p> <p>If your <i>vehicle</i> key is stolen or duplicated without your agreement, we’ll pay the reasonable costs of replacing the keys and replacing or changing the locks. We’ll pay up to \$1,000 for each event.</p>	73
Motor vehicle insurance – Comprehensive cover Legal liability — we’ll cover your legal liability if you cause loss, damage, or injury	<p>Extended liability</p> <p>As long as the above requirements for cover are met, we’ll also provide cover for liability for <i>damages</i> and liability for <i>reparation</i> in any of these three circumstances.</p> <ul style="list-style-type: none"> · Your liability arises from an <i>accident</i> caused by a trailer or caravan that is attached to your <i>vehicle</i>. <p>...</p>	74	<p>Extended liability</p> <p>As long as the above requirements for cover are met, we’ll also provide cover for liability for <i>damages</i> and liability for <i>reparation</i> in any of these three circumstances.</p> <ul style="list-style-type: none"> · Your liability arises from an <i>accident</i> caused by a trailer or caravan which you are responsible for (whether or not it is attached to your <i>vehicle</i>). <p>...</p>	74
Motor vehicle insurance – Comprehensive cover Legal liability — we’ll cover your legal liability	<p>What we won’t pay under Legal liability</p> <p>...</p> <p>We won’t pay if you, anyone else, or any organisation covered under this policy, is covered under any other policy, or fails to</p>	74	<p>What we won’t pay under Legal liability</p> <p>...</p> <p>We won’t pay if you, anyone else, or any organisation covered under this policy, is covered under any other policy, or fails to</p>	74

if you cause loss, damage, or injury	<p>meet the policy's terms and conditions.</p> <p>We won't pay for any exemplary or punitive damages.</p> <p>...</p>		<p>meet the policy's terms and conditions.</p> <p>We won't pay for any exemplary or punitive damages.</p> <p>We won't cover any liability that you have taken on by agreement (except in situations where you would be liable without the agreement).</p> <p>...</p>	
Motor vehicle insurance – Comprehensive cover Trailers — we'll pay up to \$1,000 for trailers	<p>Trailers — we'll pay up to \$1,000 for trailers This benefit and its limits below do not apply if your vehicle (as shown on your schedule) is a trailer.</p> <p>...</p>	76	<p>Trailers — we'll pay up to \$1,000 for trailers This benefit and its limits below do not apply if your vehicle (as shown on your <i>schedule</i>) is a trailer.</p> <p>...</p>	76
Motor vehicle insurance – Comprehensive cover Windscreen and window glass	<p>Windscreen and window glass — excess-free windscreen and window glass repairs We will pay for <i>accidental</i> damage to your <i>vehicle's</i> windscreen or window glass.</p> <p>...</p> <ul style="list-style-type: none"> · If your windscreen or window glass needs to be replaced, you'll need to pay your policy <i>excess</i>. <p>...</p>	77	<p>Windscreen and window glass — excess-free windscreen and window glass repairs We will pay for <i>accidental</i> damage to your <i>vehicle's</i> windscreen or window glass.</p> <p>...</p> <ul style="list-style-type: none"> · If your windscreen or window glass needs to be replaced, you'll need to pay <i>the windscreen excess as shown on your schedule</i>. <p>...</p>	77
Motor vehicle insurance – Comprehensive cover Hire car after theft — we can arrange a hire vehicle, or reimburse you	<p><i>We limit how long we pay this benefit for</i> We'll stop paying hire costs before 14 days, if any of the following happens.</p> <ul style="list-style-type: none"> · Your <i>vehicle</i> is returned undamaged. <p>...</p>	79	<p><i>We limit how long we pay this benefit for</i> We'll stop paying hire costs before 14 days, if any of the following happens.</p> <ul style="list-style-type: none"> · Your <i>vehicle</i> is returned <i>in a legally driveable condition</i> <p>...</p>	79
Motor vehicle insurance – Third Party, Fire and Theft cover What your vehicle is covered for if you have Third Party, Fire and Theft cover	-	80	<p>Electric vehicles — we'll cover your charging equipment If your <i>vehicle</i> is an electric <i>vehicle</i> (EV), or a plug in hybrid electric <i>vehicle</i> (PHEV), we'll cover <i>accidental loss or damage</i> caused by fire or theft to your <i>vehicle's</i> charging cables, adaptors, and wall boxes that you own, if they aren't insured elsewhere.</p>	80
Motor vehicle insurance – Third Party, Fire and Theft cover Legal liability — we'll cover your legal liability	<p><i>Extended liability</i> As long as the above requirements for cover are met, we'll also provide cover for liability for <i>damages</i> and liability for <i>reparation</i> in any of these three circumstances.</p>	81	<p><i>Extended liability</i> As long as the above requirements for cover are met, we'll also provide cover for liability for <i>damages</i> and liability for <i>reparation</i> in any of these three circumstances.</p>	81

<p>if you cause loss, damage, or injury</p>	<p>· Your liability arises from an <i>accident</i> caused by a trailer or caravan that is attached to your <i>vehicle</i>. ...</p>		<p>· Your liability arises from an <i>accident</i> caused by a trailer or caravan which you are responsible for (whether or not it is attached to your <i>vehicle</i>). ...</p>	
<p>Motor vehicle insurance – Third Party, Fire and Theft cover Legal liability — we'll cover your legal liability if you cause loss, damage, or injury</p>	<p>What we won't pay under Legal liability ... We won't pay if you, anyone else, or any organisation covered under this policy, is covered under any other policy, or fails to meet the policy's terms and conditions. We won't pay for any exemplary or punitive damages. ...</p>	<p>81</p>	<p>What we won't pay under Legal liability ... We won't pay if you, anyone else, or any organisation covered under this policy, is covered under any other policy, or fails to meet the policy's terms and conditions. We won't pay for any exemplary or punitive damages. We won't cover any liability that you have taken on by agreement (except in situations where you would be liable without the agreement). ...</p>	<p>81</p>
<p>Motor vehicle insurance – Third Party cover Legal liability — we'll cover your legal liability if you cause loss, damage, or injury</p>	<p>Extended liability As long as the above requirements for cover are met, we'll also provide cover for liability for <i>damages</i> and liability for <i>reparation</i> in any of these three circumstances. · Your liability arises from an <i>accident</i> caused by any trailer or caravan that is attached to your <i>vehicle</i>. ...</p>	<p>84</p>	<p>Extended liability As long as the above requirements for cover are met, we'll also provide cover for liability for <i>damages</i> and liability for <i>reparation</i> in any of these three circumstances. · Your liability arises from an <i>accident</i> caused by a trailer or caravan which you are responsible for (whether or not it is attached to your <i>vehicle</i>). ...</p>	<p>84</p>
<p>Motor vehicle insurance – Third Party cover Legal liability — we'll cover your legal liability if you cause loss, damage, or injury</p>	<p>What we won't pay under Legal liability ...We won't pay if you, anyone else, or any organisation covered under this policy, is covered under any other policy, or fails to meet the policy's terms and conditions. We won't pay for any exemplary or punitive damages. ...</p>	<p>84</p>	<p>What we won't pay under Legal liability ... We won't pay if you, anyone else, or any organisation covered under this policy, is covered under any other policy, or fails to meet the policy's terms and conditions. We won't pay for any exemplary or punitive damages. We won't cover any liability that you have taken on by agreement (except in situations where you would be liable without the agreement). ...</p>	<p>84</p>

Motor vehicle insurance What we don't cover under this policy — Motor Vehicle exclusions - Incorrect fuel	Incorrect fuel We won't cover <i>loss</i> or damage to your <i>vehicle</i> , including damage to its engine or fuel system, caused by using the wrong type of fuel	87	*Exclusion deleted*	N/A
Motor vehicle insurance How we settle your Motor vehicle insurance claim	Some limits on what we pay ...	N/A	Some limits on what we pay ... We may ask you to pay towards the cost of your electric vehicle battery If your <i>vehicle</i> is an electric <i>vehicle</i> (EV), plug in hybrid electric <i>vehicle</i> (PHEV) or a hybrid electric <i>vehicle</i> (HEV) and your <i>vehicle</i> battery needs to be replaced as a result of an <i>accident</i> , we may ask you to contribute to the replacement cost. We'll pay either of the following: <ul style="list-style-type: none">the value of the damaged battery immediately before the damagethe cost to restore it to a condition no better than when it was new — less an amount for depreciation, wear, and tear.	90
Motor vehicle insurance How we settle your Motor vehicle insurance claim	Your policy ends once we've paid your total loss claim Once we've paid your <i>total loss</i> claim, your policy comes to an end. We keep the damaged <i>vehicle</i> , including all insured <i>accessories</i>	90	Your policy ends once we've paid your total loss claim Once we've paid your <i>total loss</i> claim, your policy comes to an end. We keep the damaged <i>vehicle</i> , including all insured <i>accessories</i> and the value of whatever is left of your <i>vehicle</i> registration. ...	90
What we don't cover under this policy – overall exclusions	Fire and Emergency Act 2017 We won't cover you where your liability arising directly or indirectly from any fire you intentionally lit that didn't comply with either: ...	100	Fire and Emergency Act 2017 We won't cover you where your liability <i>arises</i> directly or indirectly from any fire you intentionally lit that didn't comply with either: ...	100
What we don't cover under this policy – overall exclusions	-	-	Sanctions We won't provide any cover, service, or benefit, or pay anything in connection with your policy, including any <i>premium</i> refund, if	101

			<p>doing so may breach or risk exposure to any of the following:</p> <ol style="list-style-type: none"> 1. Penalties, sanctions, prohibitions, proscriptions, preventions, or restrictions under United Nations resolutions. 2. Sanctions, proscriptions, preventions, laws or regulations of New Zealand, Australia, the United Kingdom, the United States of America, or the European Union. 	
What your responsibilities are	<p>Tell us if anything changes</p> <p>Tell us straight away if there's a change that could affect your cover, our decision to insure you, or the <i>premium</i> we charge. Here are some examples of situations you need to tell us about.</p> <ul style="list-style-type: none"> · Your <i>home</i> is going to be <i>unoccupied</i>. · You, someone living with you at your <i>home</i>, or anyone driving your insured <i>vehicle</i>, is convicted of a criminal offence. · You make structural changes or additions to your <i>home</i>. · You change the address where your <i>vehicle</i> or <i>boat</i> is kept overnight. · You modify your <i>vehicle</i> or <i>boat</i> from the manufacturer's standard specifications. <p>...</p>	106	<p>Tell us if anything changes</p> <p>Tell us straight away if there's a change that could affect your cover, our decision to insure you, or the <i>premium</i> we charge. Here are some examples of situations you need to tell us about:</p> <ul style="list-style-type: none"> · Your <i>home</i> is going to be <i>unoccupied</i>. · You, someone living with you at your <i>home</i>, or anyone driving your insured <i>vehicle</i>, is convicted of a criminal offence. · You make structural changes or additions to your <i>home</i>. · You sell your <i>home, vehicle, or boat, or buy a new one</i>. · Toka Tū Ake Natural Hazards Commission (NHC) has provided: <ul style="list-style-type: none"> • you with written notice of cancellation of cover for your <i>home</i> • you with written notice of limitation of liability for future damage to your <i>home</i> • the Registrar-General of Land with written notice of cancellation or limitation of liability and a certificate of cancellation or limitation of liability has been registered on the record of title for your <i>home</i>. · You change the address where your <i>vehicle</i> or <i>boat</i> is kept overnight. · You modify your <i>vehicle</i> or <i>boat</i> from the manufacturer's standard specifications. <p>...</p>	106
Policy conditions and other important information	<p>Your premium</p> <p>Your <i>premium</i> is the payment you make in exchange for your insurance cover. Your <i>premium</i> is detailed on your policy <i>schedule</i>.</p>	109	<p>Your premium</p> <p>Your <i>premium</i> is the payment you make in exchange for your insurance cover. Your <i>premium</i> is detailed on your policy document.</p>	109
Policy conditions and other important information	<p>We may change the terms of the policy</p> <p>If we can no longer obtain or retain full reinsurance protection from any <i>natural disaster</i> this policy covers, we may change the terms of this policy including the <i>excess</i>.</p>	112	<p>We may change the terms of the policy</p> <p>If we can no longer obtain or retain full reinsurance protection from any <i>natural hazard</i> this policy covers, we may change the terms of this policy including the <i>excess</i>.</p>	112

Policy conditions and other important information	<p>How GST applies when we pay a claim Dollar figures for benefits, <i>excesses</i>, and limits to items in this policy include GST. However, we'll pay GST that is paid or payable on top of the <i>sum insured</i>.</p>	112	<p>How GST applies when we pay a claim <i>In this policy, GST is included in</i> dollar figures for:</p> <ul style="list-style-type: none"> · benefits · <i>excesses</i> · limits to items (<i>including specified items covered by contents insurance</i>). <p>However, we'll pay GST that is paid or payable on top of the <i>relevant sum insured</i>.</p>	112
Definitions	<p>Cyber act One or more unauthorized, malicious, or criminal acts, involving accessing, processing, using, or operating any <i>computer system</i>. <i>Cyber act</i> also includes the threat or hoax of these acts.</p>	116	<p>Cyber act One or more unauthorized, malicious, or criminal acts, involving accessing, processing, using, or operating any <i>computer system</i>. <i>Cyber act</i> also includes the threat or hoax of these acts.</p>	116
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