



Section	Current Wording	New Wording
		<p>2. <b>we</b> must give <b>our</b> written approval before any offer of <b>reparation</b> is made.</p> <p>There is no cover under this benefit for any amounts that are covered under the Accident Compensation Act 2001 (Act), or would be covered but for:</p> <ol style="list-style-type: none"> <li>1. a failure by the victim to correctly notify a claim to the Accident Compensation Corporation within the time required under the Act,</li> <li>2. the victim's decision, for whatever reason, not to claim any amount he or she would be entitled to claim under the Act,</li> <li>3. a decision by the Accident Compensation Corporation to decline a claim or limit its liability in whole or in part and for any reason whatsoever.</li> </ol> <p>Nothing in this benefit should be taken as providing cover for any defence costs, court costs, levies or costs awarded for any offence.</p>
	<p><u>Other People's Legal Liability</u></p> <p><b>We'll</b> cover the legal liability and legal costs and legal expenses of any other person caused in connection with their <b>use</b> of the motorcycle in the same way as <b>we</b> cover <b>you</b>, as long as:</p> <ol style="list-style-type: none"> <li>1. the other person had <b>your</b> permission to <b>use</b> the <b>motorcycle</b>, and</li> <li>2. the other person's liability is not covered by any other insurance, and</li> <li>3. the other person meets all the same terms of this policy that <b>you</b> must meet.</li> </ol>	<p><u>Other People's Liability</u></p> <p><b>We'll</b> cover the legal liability and legal costs and legal expenses, and liability to pay <b>reparation</b>, of any other person caused in connection with their <b>use</b> of the <b>motorcycle</b> in the same way as <b>we</b> cover <b>you</b>, as long as:</p> <ol style="list-style-type: none"> <li>1. the other person had <b>your</b> permission to <b>use</b> the <b>motorcycle</b>, and</li> <li>2. the other person's liability is not covered by any other insurance, and</li> <li>3. the other person meets all the same terms of this policy that <b>you</b> must meet.</li> </ol>
<p><b>What you'll get</b></p> <p><u>Property damage payment</u></p>	<p><b>We'll</b> pay for:</p> <ol style="list-style-type: none"> <li>1. liability for <b>loss</b> to property, and</li> <li>2. reasonable legal costs and legal expenses incurred with <b>our</b> approval (<b>we</b> won't unreasonably withhold <b>our</b> approval), and</li> <li>3. costs awarded against <b>you</b> by a Court.</li> </ol> <p>The most <b>we'll</b> pay in total for 1, 2 and 3 (above) is \$20,000,000 for any <b>event</b> – and <b>you</b> won't have to pay an <b>excess</b>.</p> <p>However the most <b>we</b> will pay for a claim under 'Your legal liability item 2' is \$1,000,000 for any <b>event</b>.</p>	<p><b>We'll</b> pay for:</p> <ol style="list-style-type: none"> <li>1. liability, including liability for <b>reparation</b>, for <b>loss</b> to property, and</li> <li>2. reasonable legal costs and legal expenses incurred with <b>our</b> approval (<b>we</b> won't unreasonably withhold <b>our</b> approval), and</li> <li>3. costs awarded against <b>you</b> by a Court.</li> </ol> <p>The most <b>we'll</b> pay in total for 1, 2 and 3 (above) is \$20,000,000 for any <b>event</b> – and <b>you</b> won't have to pay an <b>excess</b>.</p> <p>However the most <b>we</b> will pay for a claim under 'Your legal liability item 2' is \$1,000,000 for any <b>event</b>.</p>
<p><u>Bodily injury payment</u></p>	<p><b>We'll</b> pay for:</p> <ol style="list-style-type: none"> <li>1. liability arising from <b>bodily injury</b>, and</li> <li>2. reasonable legal costs and legal expenses incurred with <b>our</b> approval (<b>we</b> won't unreasonably withhold <b>our</b> approval), and</li> <li>3. costs awarded against <b>you</b> by a Court.</li> </ol> <p>The most <b>we'll</b> pay in total for 1, 2 and 3 (above) is \$1,000,000 for any <b>event</b> – and <b>you</b> won't have to pay an <b>excess</b>.</p>	<p><b>We'll</b> pay for:</p> <ol style="list-style-type: none"> <li>1. liability, including liability for <b>reparation</b>, arising from <b>bodily injury</b>, and</li> <li>2. reasonable legal costs and legal expenses incurred with <b>our</b> approval (<b>we</b> won't unreasonably withhold <b>our</b> approval), and</li> <li>3. costs awarded against <b>you</b> by a Court.</li> </ol> <p>The most <b>we'll</b> pay in total for 1, 2 and 3 (above) is \$1,000,000 for any <b>event</b> – and <b>you</b> won't have to pay an <b>excess</b>.</p>

Section	Current Wording	New Wording
<b>What isn't covered</b>	<p><b>You're</b> not covered for liability, for <b>loss</b> to any property:</p> <p><i>New Clause</i></p>	<p><b>You're</b> not covered for liability, including liability for <b>reparation</b>, for <b>loss</b> to any property:</p> <p>5. <b>You're</b> not covered for any legal defence costs or court costs arising from the prosecution of any offence under any Act of Parliament including any Regulations, Rules or By-Laws made under any Act of Parliament.</p>
<p><b>Exclusions that apply to the whole policy</b></p> <p><b>ALCOHOL, DRUGS AND OTHER INTOXICATING SUBSTANCES</b></p>	<p><i>New Clause added</i></p> <p><i>New Exclusion added</i></p>	<p>There's no cover under this policy if the person <b>using</b> the <b>vehicle</b>:</p> <p>4. fails or refuses to stop, or remain at the scene, following an <b>accident</b> (as required by law).</p> <p><b>INTENTIONAL OR RECKLESS ACTS</b></p> <p><b>You're</b> not covered for any <b>loss</b> or liability arising from any intentional or reckless act or omission.</p>
<b>Definitions</b>	<p><u>accident</u></p> <p>unexpected and unintended by <b>you</b> and anyone <b>using</b> the <b>vehicle</b>.</p> <p><u>bodily injury</u></p> <p>the <b>accidental</b> death of, or bodily injury to any person, including sickness, disease, disability, shock, fright, mental anguish or mental injury.</p> <p><i>New Definition added</i></p>	<p><u>accident</u></p> <p>unexpected and unintended by <b>you</b> and anyone <b>using</b> the <b>motorcycle</b> or any <b>vehicle</b>.</p> <p><u>bodily injury</u></p> <p>the <b>accidental</b> death of, or <b>accidental</b> bodily injury to any person, including sickness, disease, disability, shock, fright, mental anguish or mental injury.</p> <p><u>reparation</u></p> <p>an amount ordered by a New Zealand Court to be paid to the victim of an offence under section 32 of the Sentencing Act 2002.</p>