

Change Summary

Some important updates to your Swann Insurance

We're letting you know that changes have been made to your policy wording and we've summarised these for you to make life a little easier.

What do you need to do?

Please take a moment to read the information in the tables below, the key changes to your Swann Insurance are outlined. Note, every update is not listed here so we highly recommend that you review this summary in conjunction with your new policy wording so that you understand everything you're covered for, as well as the exclusions and limitations that apply.

You can find your new policy wording at www.swanninsurance.co.nz/Pages/Swann-Insurance.aspx.

If you have any questions or would like to know more about any of these changes, please contact us on 0800 807 926 or go to www.swanninsurance.co.nz/ContactUs/Pages/Contact-Us.aspx.

What the change is	Where to find this in your policy wording
Applies to Intermarque Classic Motorcycle & Maxi Rider Motorcycle policy	
<p>The following exclusion is added to the 'Types of loss not covered':</p> <ul style="list-style-type: none"> consequential loss 	Section one – Loss to your vehicle – What is not covered
<p>New and updated exclusions</p> <ul style="list-style-type: none"> confiscation intentional or reckless acts other use of your vehicle terrorism 	General Exclusions
<p>The following conditions are amended to clarify your responsibilities for making a claim and our entitlements.</p> <ul style="list-style-type: none"> What you must do What you must obtain our agreement to do Actions we may take 	Making a claim
<p>New and amended conditions</p> <p>Breach of any condition</p> <p>Clarification that if you breach any of the conditions of your policy we may decline your claim either in whole or in part, decline any claim connected with the same event that you make on any other policies you have with us, declare either this policy or all insurance you have with us to be of no effect and to no longer exist from the date of the dishonest or fraudulent act or breach.</p> <p>Changes in circumstances</p> <p>Clarification that we may change the terms of this policy in response to any material change in circumstances you or anyone else advises us of. The change in terms will be effective from the date of the change in circumstances.</p> <p>Other insurance</p> <p>This policy does not cover your loss or liability at all if it is insured to any extent under any other insurance policy. We will not contribute towards any claim under any other insurance policy.</p>	Policy conditions that apply to all parts of this policy

What the change is	Where to find this in your policy wording
<p>New and updated definitions</p> <ul style="list-style-type: none"> • act of terrorism • application • event • excess • natural disaster 	Definitions
<p>The following exclusion is added to the 'Types of loss not covered'.</p> <ul style="list-style-type: none"> • consequential loss 	Section one – Loss to your vehicle – What is not covered
<p>Applies to Intermarque Classic Motorcycle policy only</p>	
<p>Guarantee on repairs</p> <p>Clarification that the guarantee on repairs will continue as long as you own your motorcycle and it remains insured with Swann Insurance.</p>	What we will pay (applies to Section one and Section three)
<p>Applies to Intermarque Maxi Rider Motorcycle policy only</p>	
<p>'Types of loss not covered' has been amended to clarify that 'rot or mildew' is excluded as part of gradual deterioration.</p>	Section one – Loss to your vehicle – What is not covered