Car Policy

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Change log – Ando Car policy wording

Effective date:

- For new business policies incepted on or after 01 October 2024.
- For renewals policies renewed on or after 01 October 2024.

Version: ANDO NZB CAR 1024

Policy section	Change made	Explanation
Important stuff about this policy	Changes to 'Welcome to Ando House Insurance', 'Privacy Act', 'Insurance Claims Register' and 'Concern or complaint'	 Providing further detail on Ando Separating 'Privacy Act' and 'Insurance Claims Register' sections Updated complaints information
General	Grammar, formatting & layout	 Grammatical corrections Tidying formatting Bolding words where required Tidying the layout
Summary of cover types available and their benefits	New section	 Visual aid summarising which additional policy benefits apply to each cover type
What we agree to cover	Layout change	 Main insuring promise moved Maximum we'll pay moved
Additional policy benefits	Included within or additional to	 Clarification provided whether the additional policy benefit is included within the sum insured or if its additional to.
Additional policy benefits	Children's car seats	 Children's car seats covered up to \$1,000
Policy exclusions	Existing damage	Updated exclusion
Policy exclusions	Intentional damage	Updated exclusion
Policy exclusions	Loss caused by storm, flood or landslip within the first 48 hours	New exclusion

Policy sectionChange madeExplanationPolicy exclusionsRecklessnessExclusion separated from intentional damageHow we'll settle your claimParts unavailable in New Zealand claimUpdated to include modificationsHow we'll settle your claimUpdated heading smplified for claritySimplified for clarityOur terms and conditionsBreach of any condition social and Services TaxReworded for clarityDefinitionsNatural disaster updatedNatural disaster definition updatedDefinitionsNHI ActNew definition			
How we'll settle your claimParts unavailable in New Zealand claimUpdated to include modificationsHow we'll settle your claimUpdated heading to Simplified for claritySimplified for clarityOur terms and conditionsBreach of any condition Sour services Tax to nclude currencyReworded for clarityDefinitionsNatural disaster updatedNatural disaster definition updated	Policy section	Change made	Explanation
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conditionsGoods and Services TaxUpdated to include currencyOur terms and conditionsGoods and Services TaxNatural disasterDefinitionsNatural disasterNatural disaster definition updated		Updated heading	Simplified for clarity
conditions Natural disaster Definitions Natural disaster updated		Breach of any condition	Reworded for clarity
updated		Goods and Services Tax	Updated to include currency
Definitions NHI Act • New definition	Definitions	Natural disaster	
	Definitions	NHI Act	New definition