

Change log

# 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'	<ul style="list-style-type: none"><li>• Providing further detail on Ando</li><li>• Separating 'Privacy Act' and 'Insurance Claims Register' sections</li><li>• Updated complaints information</li></ul>
General	Grammar, formatting & layout	<ul style="list-style-type: none"><li>• Grammatical corrections</li><li>• Tidying formatting</li><li>• Bolding words where required</li><li>• Tidying the layout</li></ul>
Summary of cover types available and their benefits	New section	<ul style="list-style-type: none"><li>• Visual aid summarising which additional policy benefits apply to each cover type</li></ul>
What we agree to cover	Layout change	<ul style="list-style-type: none"><li>• Main insuring promise moved</li><li>• Maximum we'll pay moved</li></ul>
Additional policy benefits	Included within or additional to	<ul style="list-style-type: none"><li>• Clarification provided whether the additional policy benefit is included within the sum insured or if its additional to.</li></ul>
Additional policy benefits	Children's car seats	<ul style="list-style-type: none"><li>• Children's car seats covered up to \$1,000</li></ul>
Policy exclusions	Existing damage	<ul style="list-style-type: none"><li>• Updated exclusion</li></ul>
Policy exclusions	Intentional damage	<ul style="list-style-type: none"><li>• Updated exclusion</li></ul>
Policy exclusions	Loss caused by storm, flood or landslip within the first 48 hours	<ul style="list-style-type: none"><li>• New exclusion</li></ul>

Policy section	Change made	Explanation
Policy exclusions	Recklessness	<ul style="list-style-type: none"> <li>Exclusion separated from intentional damage</li> </ul>
How we'll settle your claim	Parts unavailable in New Zealand	<ul style="list-style-type: none"> <li>Updated to include modifications</li> </ul>
How we'll settle your claim	Updated heading	<ul style="list-style-type: none"> <li>Simplified for clarity</li> </ul>
Our terms and conditions	Breach of any condition	<ul style="list-style-type: none"> <li>Reworded for clarity</li> </ul>
Our terms and conditions	Goods and Services Tax	<ul style="list-style-type: none"> <li>Updated to include currency</li> </ul>
Definitions	Natural disaster	<ul style="list-style-type: none"> <li>Natural disaster definition updated</li> </ul>
Definitions	NHI Act	<ul style="list-style-type: none"> <li>New definition</li> </ul>