

Some important updates to your NAC Insurance.

We're letting you know that some 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 table below, the key changes to your NAC Insurance are outlined. Note, every update is not listed here, and each change may not apply to your specific policy. We 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.nac.co.nz/policy-documents.

If you have any questions or would like to know more about any of these changes, please contact us on **0800 501 508** or go to www.nac.co.nz/contact-us.

What the change is	Where to find this in your policy wording
<p><i>New and amended conditions</i></p> <p>What your policy consists of Clarification that your policy consists of the policy wording, policy schedule and any information provided in the application and any other information you provide.</p> <p>Breach of any condition 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>True statements and answers Clarification that true statements and answers must be given in all communications with us.</p>	Your policy
<p><i>New and amended conditions</i></p> <p>Changing the terms We can change the policy terms (including the excess) by writing to you or emailing you and this change will take effect 14 days after the date of the notice. Previously changes would take effect at renewal.</p>	Policy conditions
<p><i>New and amended exclusions</i></p> <ul style="list-style-type: none"> • confiscation • electronic data and programs • terrorism 	Exclusions that apply to the whole policy

What the change is	Where to find this in your policy wording
<p><i>New and updated definitions</i></p> <p><i>New definitions</i></p> <ul style="list-style-type: none"> • computer virus • incident • natural disaster <p><i>Updated definitions</i></p> <ul style="list-style-type: none"> • accessory • accident • act of terrorism • application • excess • modification <p>Sum insured</p> <p>This definition refers to the sum insured in the schedule and is inclusive of modifications and accessories listed in the schedule.</p>	<p>Definitions</p>
<p><i>Applies to Easyrider Motorcycle Comprehensive and Third Party Only</i></p> <p><i>Amended Exclusions</i></p> <ul style="list-style-type: none"> • mechanical or electrical breakdown • tyre damage 	<p>Exclusions that apply to the whole policy</p>

Please see your policy wording for further details – www.nac.co.nz/policy-documents.