

State Car Insurance Policy

Change Summary

Some important updates to your Car Insurance policy

At State we're always looking for ways to improve our products and services, so from time to time we make changes to your policy. To make it easy for you to understand these changes and what they mean for you, we have summarised these in this Change Summary.

What do you need to do?

Check out the key changes to your policy outlined in this summary. Since not every update is listed, it's a good idea that you review this summary alongside the latest policy wording. You can find the latest policy wording at state.co.nz/policy-documents.

If you have any questions about these changes, please contact us at on **0800 80 24 24** or go to state.co.nz/contact-us.

What the change is	Where to find this in the policy wording
<p>These changes apply to Car Comprehensive, Car Third Party, Fire and Theft, and Car Third Party Only</p>	
<p>The car policy wording now includes cover for Comprehensive cover, Third Party, Fire and Theft cover and Third Party Only cover. The type of cover that applies to you will be shown in your schedule.</p> <p>Please note that we've used symbols for each cover option CC Car Comprehensive, TPFT Third Party, Fire and Theft, TPO Third Party Only. These symbols are used throughout the policy wording to help you know if a benefit applies to you.</p>	
<p>Updated benefit and clauses</p>	
<p>What your policy consists of</p> <p>Clarification that your policy includes information you provide in the application and any subsequent information that you provide.</p>	<p>Your policy</p>
<p>Updated exclusions, conditions and definitions</p>	
<p><i>Updated exclusions</i></p>	
<p>Intentional and reckless acts</p> <p>Clarification that there is no cover for any loss or liability arising from any intentional or reckless act or omission by you or anyone else covered by this policy.</p>	<p>Exclusions that apply to the whole policy</p>
<p>Wear, tear, depreciation and loss of use</p> <p>Clarification that there is no cover for corrosion, gradual damage or consequential loss.</p>	
<p><i>Updated conditions</i></p>	
<p>Breach of any condition</p> <p>Clarification that if you, any other person covered by the policy or anyone acting on your behalf breach any of the conditions of your policy we may decline your claim, either in whole or in part, and/or 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>Policy conditions</p>
<p>Currency</p> <p>Clarification all amounts are in New Zealand dollars.</p>	
<p><i>Updated definitions</i></p>	
<p>Application Natural disaster</p>	<p>Definitions</p>