



Car Insurance Change Summary

STATE

Important changes

This change summary applies if you have a policy under **State Car Insurance SI6737/4** that started before **21 November 2024**. When your policy renews, it will renew on the new **State Car Insurance policy wording SI6737/5**.

This document does not form part of your insurance contract. It provides an overview of the most important changes to your policy, which include a number of new and updated benefits as well as new and updated terms and conditions. These changes will take effect from your next policy renewal date on or after **12 May 2025**.

What do you need to do?

1. Check Part 1 of this document and decide whether you need to take any action.
2. See Part 2 of this document for a summary of your new policy.
3. Read your new policy wording at state.co.nz/documents, select the 'Car Insurance' policy wording and refer to the relevant sections.

You can customise your cover online through your **My State** account. If you have any questions about your cover, please contact us on **0800 80 24 24** or go to state.co.nz/contact and we will be happy to help.

State Insurance is a business division of IAG New Zealand Limited.

The availability of insurance cover is subject to your application being approved. Terms, conditions and exclusions apply.



Part 1: You may need to take action

What you need to know	What you need to do
<p>Vehicle use we cover and do not cover</p> <p>This policy does not cover your vehicle while it's used for the following:</p> <ul style="list-style-type: none"> • a servicing business that involves installation, maintenance or repairs, such as an appliance, electrical, plumbing, glazing or commercial cleaning business • a driving educator profession. 	<p>Contact us to arrange appropriate cover if you use your vehicle for these purposes.</p>
<p>Third Party, Fire and Theft no longer includes cover for natural disaster</p> <p>If you have Third Party, Fire and Theft, your vehicle is no longer covered for damage caused by natural disaster.</p>	<p>Contact us to apply to upgrade to Comprehensive if you want cover for sudden and accidental loss or damage, including damage caused by natural disaster.</p>
<p>Under 25 year old drivers may be excluded</p> <p>If your previous policy schedule did not list any drivers under 25 years old, your new policy will exclude cover for all drivers under 25 years old.</p> <p>The section 'Special terms and conditions' in your new policy schedule will show an exclusion called 'Drivers under 25 are excluded.'</p> <p>If your previous policy schedule listed one or more drivers under 25 years old, your new policy schedule will not show an exclusion for drivers under 25 years old. These drivers will continue to be covered.</p>	<p>Review your new policy schedule to check if drivers under 25 years old are covered.</p> <p>Customise your cover by adding or removing cover for drivers under 25 years old through your My State account, or contact us.</p>



What you need to know	What you need to do
<p>Automatic benefit now optional</p> <p>Trailer cover (option for Comprehensive)</p> <p>Cover for sudden and accidental loss or damage to your general-use trailer is no longer included as an automatic benefit.</p> <p>This means we only cover your legal liability while your trailer is attached to your vehicle or another vehicle you are driving with permission.</p> <p>Cover for sudden and accidental loss or damage to your general-use trailer, as well as liability cover while it is not attached to a vehicle, is available to purchase under the 'Trailer' optional benefit.</p>	<p>Customise your cover by purchasing this optional benefit through your My State account, or contact us. See the summary of these and other options in 'Part 2: Summary of your new policy' below and refer to your new policy wording for details.</p>
<p>Updated optional benefit – Hire vehicle or alternative transport after an incident (option for Comprehensive, and Third Party, Fire and Theft)</p> <p>The Hire vehicle or alternative transport after an incident is now available to purchase for Third Party, Fire and Theft as well as Comprehensive.</p>	<p>Customise your cover by purchasing this optional benefit through your My State account, or contact us. See the summary of these and other options in 'Part 2: Summary of your new policy' below and refer to your new policy wording for details.</p>
<p>Updated optional benefit – Roadside Rescue (option for Comprehensive, Third Party, Fire and Theft, and Third Party Only)</p> <p>There are changes to the service Roadside Rescue provides, and the Roadside Rescue terms and conditions are now in a separate document to the Car Insurance policy wording.</p>	<p>Go to state.co.nz/roadside-rescue to read the terms and conditions document for Roadside Rescue.</p>
<p>Changes to discounts</p> <p>There may be changes to the discounts available to you.</p>	<p>Go to statenz.custhelp.com/app/discount for more information about these changes.</p>



Part 2: Summary of your new policy

We have summarised the cover available under the Car Insurance policy below. However, this is a summary only. Make sure to read your new policy wording. It is important that you understand the full details of what you are covered for, as well as the exclusions, conditions and limitations that apply. This summary does not form part of your insurance contract.

Automatic cover and benefits

These are automatically included in your Car Insurance policy, refer to the cover level applicable to you.

	Cover levels		
	Comprehensive	Third Party, Fire and Theft	Third Party Only
Baby capsules and child car seats	✓	✓	✗
Completion of journey Includes alternative accommodation, temporary repairs and transport costs	✓	✓	✗
Excess protection If the identified driver of another vehicle causes damage and we establish they were completely at fault	✓	✗	✗
Fire extinguisher replacement or refilling	✓	✓	✗
Incorrect fuel	✓	✗	✗
Methamphetamine contamination	✓	✓	✗
One incident – one excess Applies to your boat, car, caravan, contents, home, landlord's, motorcycle, motorhome, residential contract works or trailer policy, at the same address	✓	✓	✓
Replacement of keys and locks Excess-free for claims up to \$500	✓	✗	✗



Storage of your vehicle	✓	✓	✗
Temporary cover for additional or replacement vehicles Cover for up to 14 days at purchase price	✓	✓	✓
Towing	✓	✓	✗
Uninsured motorist damage Cover up to \$5,000 if the uninsured driver of another vehicle causes damage and we establish they were completely at fault	Not applicable, policy limit applies	✓	✓
Section one – optional benefits			
These are available to purchase under your Car Insurance policy, refer to the cover level applicable to you.			
	Cover levels		
	Comprehensive	Third Party, Fire and Theft	Third Party Only
Excess-free glass Cover for accidental damage to the windscreen or window glass in your vehicle without paying an excess	Available to purchase	Available to purchase	Available to purchase
Hire vehicle or alternative transport after an incident We will arrange a hire vehicle or pay up to \$40 per day for other transport, for up to 21 days if your vehicle can't be driven after an incident we cover	Available to purchase	Available to purchase	✗
Trailer Cover for your general-use trailer for sudden and accidental loss or damage, up to \$750 with an excess of \$100	Available to purchase	✗	✗
Roadside Rescue	Available to purchase. For details, go to state.co.nz/roadside-rescue		



Other important things to know

Section	What is new
Vehicle use we cover and do not cover	<p>Your policy now applies while any vehicle is being used in connection with the following occupations or businesses:</p> <ul style="list-style-type: none"> • salesperson or commission agent • insurance agent or insurance broker • mortgage broker or mobile mortgage manager • land or real estate agent • stock or station agent • carrying goods, plant machinery or samples in relation to any trade or business (previously, the vehicle was only covered if the use was in relation to farming). <p>Clarification that the exclusion when a vehicle is being used for hire also means a hire arrangement between private individuals.</p>
Section one – cover for your vehicle What we pay for repairable damage	<p>We now use a repairer of our choice if we arrange repairs to your vehicle, previously we could use your choice of repairer. If you want to choose your own repairer, we pay you our estimate of the reasonable cost to fix the repairs.</p>
Section one – cover for your vehicle Your contribution to improvements or repairs for damage not covered under your policy	<p>We may ask you to contribute to the cost of repairs that either:</p> <ul style="list-style-type: none"> • put your vehicle in a better condition than it was in just before the loss or damage • is not covered under your policy but is necessary to make your vehicle roadworthy. <p>If you do not agree to contribute, we pay you the cost of covered repairs excluding the cost of these repairs not covered under your policy.</p>
Section one – cover for your vehicle What we pay for a total loss	<p>If you pay the premium by instalments and your vehicle is a total loss, we deduct any premium you owe us up to the end of the period of insurance before we settle a total loss claim. This is because we agreed the premium at the start of the period of insurance, and you must pay the premium in full, whether you pay in one lump sum or by instalments.</p>
Section one – optional benefits Excess-free glass	<p>This optional benefit now only applies to the windscreen or window glass of your vehicle. It no longer applies to claims involving glass in sunroofs or driving lights.</p> <p>If your claim involves damage to your sunroof or driving lights, you may have cover under ‘What we cover’ in ‘Section one – cover for your vehicle’ (and an excess may apply) or under the ‘Uninsured motorist damage’ automatic benefit.</p>



Section	What is new
<p>Section two – legal liability, What we cover</p> <p>Your legal liability when you use another person's vehicle</p>	<p>We do not cover your legal liability if you hire a vehicle and do not take out legal liability insurance that is available through the hire company.</p>
<p>Exclusions – what we do not cover</p>	<p>New exclusions:</p> <ul style="list-style-type: none"> • Defects and faults • Incorrect fuel or additive – except as provided under the new 'Incorrect fuel' automatic benefit • Pre-existing damage • Undamaged parts • Communicable disease • Computer systems • Sanctions • Weapons. <p>Updated exclusions:</p> <ul style="list-style-type: none"> • Tyres – We cover tyre damage resulting from any loss or damage for which we accept a claim. Previously, tyres were covered for specific events only. • Liability – No cover for liability in connection with the ownership, use or maintenance of any vehicle within the restricted area of any airport. • Electronic data – We pay the reasonable cost to restore, reset or reprogramme electrical or electronic hardware components and systems of your vehicle if these items are damaged as a result of any loss or damage for which we accept a claim. • Illegal, unsafe or unroadworthy – No cover for illegal use. Clarification that this exclusion does not apply if your vehicle has been stolen and a police report has been filed. • Modified vehicle – Now only applies if your vehicle has any of the modifications listed in your policy schedule under 'Your vehicle details' and your policy schedule does not show you have told us about them. Previously, we excluded all modifications unless we agreed to them in writing.



Section	What is new
Conditions of your cover Duplicate insurance	We no longer cover any part of a claim for loss or damage to your vehicle if it is insured to any extent under any other insurance. We do not contribute towards any claim under any other insurance.
	These benefits are no longer included: <ul style="list-style-type: none"><li data-bbox="698 411 1279 443">• Accidental death and permanent disablement<li data-bbox="698 459 958 491">• Medical expenses.

