



Motorcycle Insurance

Change Summary

STATE

Important changes

This change summary applies if you have a policy under **State Motorcycle Insurance SI6738/3** that started before **23 March 2025**. When your policy renews, it will renew on the new **State Motorcycle Insurance Policy Wording SI6738/4**.

This document 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, go to the 'Vehicle' section then select the 'Motorcycle Insurance' policy wording and refer to the relevant sections.

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"> • courier or delivery work • a servicing business that involves installation, maintenance or repairs, such as an appliance, electrical, plumbing, glazing or commercial cleaning business • the motor trade or a driving educator profession. 	<p>Contact us to arrange appropriate cover if you use your vehicle for these purposes.</p>
<p>New optional benefits</p> <p>Hire car or alternative transport after an incident (option for Comprehensive)</p> <p>Protective clothing (option for Comprehensive)</p>	<p>Contact us if you want to purchase these optional benefits. See the summary of these options in Part 2: Summary of your new policy below and refer to your new policy wording for details.</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 new Motorcycle 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.

	Cover levels	
	Comprehensive	Third Party Only
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	✓	✗
Helmet cover Covers sudden and accidental loss or damage to your helmet in connection with a claim we accept for your vehicle	✓	✗
Incorrect fuel	✓	✗
One incident – one excess Applies to a 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 \$1,000	✓	✗
Storage of your vehicle	✓	✗
Temporary cover for additional or replacement vehicles Cover for up to 14 days at purchase price	✓	✓



<p>Towing Following covered loss or damage to your vehicle, or if you become ill or injured while riding your vehicle and none of your passengers can ride your vehicle for you</p>	✓	✗
<p>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</p>	Not applicable, policy limit applies	✓
<p>Section one – optional benefits These are available to purchase under your Motorcycle Insurance policy, refer to the cover level applicable to you.</p>		
	Cover levels	
	Comprehensive	Third Party Only
<p>Hire car or alternative transport after an incident We will arrange a hire car or pay up to \$75 per day for other transport, for up to 21 days if your vehicle can't be driven after an incident we cover</p>	Available to purchase	✗
<p>Protective clothing Covers sudden and accidental loss or damage to your protective clothing in connection with a claim we accept for your vehicle, up to your selected limit</p>	Available to purchase	✗



Other important things to know

Section	What is new
Vehicle use we cover and do not cover	Clarification that: <ul style="list-style-type: none"> • the exclusion when a vehicle is being used to practice or take part in any race, rally or speed test also means any type of motorsport • the exclusion when a vehicle is being used for hire also means a hire arrangement between private individuals • The exclusion when a vehicle is used on any racetrack also means rider training or track days.
Section one – cover for your vehicle What we pay for a total loss	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.
Section one – cover for your vehicle After we settle a total loss claim	After we settle a total loss claim, your policy ends and the full premium is payable as we have fulfilled our obligations under the policy. We no longer give you a premium credit towards insurance arranged with us on a replacement car under a new policy.
Section one – cover for your vehicle Your contribution to improvements or repairs for damage not covered under your policy	We may ask you to contribute to the cost of repairs that either: <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. 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.
Section two – legal liability, What we cover Your legal liability when you use another person's vehicle	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.
Exclusions – what we do not cover	New exclusions: <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



Section	What is new
	<ul style="list-style-type: none"> • Undamaged parts • Communicable disease • Computer systems • Sanctions • Unlawful substances • 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.
<p>Conditions of your cover</p> <p>Duplicate insurance</p>	<p>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.</p>
	<p>These automatic benefits have been removed:</p> <ul style="list-style-type: none"> • Accidental death and permanent disablement • Medical expenses.

