

New and updated exclusions	Comp	TPFT	FTS	TPO
Confiscation	✓	✓	✓	✓
Electronic data	✓	✓	✓	✓
Excess	✓	✓	✓	✓
Terrorism	✓	✓	✓	✓
Types of loss not covered	✓	✓	x	✓
What isn't covered Punitive and exemplary damages section has been amended.	✓	✓	x	✓
New and amended conditions				
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.	✓	✓	✓	✓
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.	✓	✓	✓	✓
True statements and answers Clarification that true statements and answers must be given in all communications with us.	✓	✓	✓	✓
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.	✓	✓	✓	✓

Key	
Comp	Wheels Comprehensive
TPFT	Wheels Third Party Fire & Theft
FTS	Wheels Car Fire Theft & Storage
TPO	Wheels Third Party Only

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