Swann Intermarque Classic Car & Modern Classic Car policy wording



Change Summary

Some important updates to your Swann Insurance

We're letting you know that 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 tables below, the key changes to your Swann Insurance are outlined. Note, every update is not listed here so we highly 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.swanninsurance.co.nz/Pages/Swann-Insurance.aspx If you have any questions or would like to know more about any of these changes, please contact us on 0800 807 926 or go to www.swanninsurance.co.nz/ContactUs/Pages/Contact-Us.aspx.

What the change is	Where to find this in your policy wording
Applies to Intermarque Classic Car & Intermarque Modern Classic Car policy	
Your policy now contains cover for methamphetamine contamination to the vehicle, provided it occurs in connection with the theft or illegal conversion of the vehicle.	Section one – Automatic extensions of cover
As part of adding in the Methamphetamine cover we have added definitions for the following words:	
contamination damage	Definitions
contamination level	
methamphetamine	
remediate	
We have also added the following exclusion to clarify the contamination cover.	
Unlawful substances	General exclusions
There is no cover for contamination from any controlled drug as defined in the Misuse of Drugs Act 1975. However, this exclusion does not apply to loss that is covered under the new 'Methamphetamine contamination' cover.	
The following exclusion is added to the 'Types of loss not covered'. • consequential loss	Section one – Loss to your vehicle – What is not covered
New and updated exclusions	General exclusions
The following conditions are amended to clarify your responsibilities when making a claim and our entitlements.	
What you must do	Making a claim
What you must obtain our agreement to do	
Actions we may take	
Total loss salvage rights	

What the change is	Where to find this in your policy wording
New and amended conditions Breach of any condition	Policy conditions that apply to all parts of this policy
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, 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.	
Changes in circumstances Clarification that we may change the terms of this policy in response to any material change in circumstances you or anyone else advises us of. The change in terms will be effective from the date of the change in circumstances.	
Other insurance This policy does not cover your loss or liability at all if it is insured to any extent under any other insurance policy. We will not contribute towards any claim under any other insurance policy.	
New and updated definitions accessory act of terrorism application event excess natural disaster	Definitions
Applies to Intermarque Modern Classic Car policy only	
Guarantee on repairs Clarification that the guarantee on repairs will continue as long as you own your vehicle and it remains insured with Swann Insurance.	What we will pay (applies to Section one and Section three)
Applies to Intermarque Classic Car policy only	
New definition Sum insured Sum insured means the sum insured shown in the schedule	Definitions
The following exclusion has been added to the 'Types of loss not covered'. • rot, mildew or gradual deterioration	Section one – Loss to your vehicle – What is not covered
Vehicle transporter The clause has been amended to clarify the cover on trailers.	Special benefits to Section one