

## **Welcome to FMG**

In 1905, FMG was formed as a Mutual by farmers to ensure value for money and competitive service. Today we continue to uphold those values and work with rural New Zealand to help us improve our products and services to give our customers added value.

FMG is totally committed to New Zealand communities, and we are specialists in our field – something we are especially proud of. The products we develop are in direct response to the understanding we have of the rural sector, the issues and challenges our customers face, as well as their changing insurance needs.

Our Quadrant range of insurance policies are designed specifically to meet the needs of New Zealanders who value horses and livestock as sources of enjoyment or income.

## **Introduction**

Please take the time to read through these documents carefully because they form the insurance contract you have with us. Your policy certificate is particularly important because if there is any inconsistency between your FMG wording and what is on the certificate, it is the certificate that applies. Under this contract, we both have responsibilities to ensure everything runs smoothly. These are detailed as follows, and if there is anything you don't understand, please contact Quadrant or your local FMG manager. The expiry date of your Policies is shown on the policy certificates. We will be in contact with you regarding renewal of your insurance around that time.

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### Your Responsibilities

*These FMG Policies have been provided to you based on your disclosure to us.*

If there is any material information which could relate to the cover provided under your Policies, you need to let us know. Please be aware that disclosure of material information will not necessarily affect your right to cover but not informing us might result in you having no insurance at all. It is important that you:

- Please tell us all material information before the cover starts, even if we don't specifically ask about it;
- Please update your information with us should anything about your circumstances change, both during the period of insurance and at the time of renewal.

You are particularly requested to advise anyone having care, custody or control of the animal(s) of the following requirements:

- Call Quadrant or FMG immediately when an animal is injured or becomes sick;
- Report any death immediately to Quadrant or FMG and make arrangements for a post-mortem and autopsy examination.

Please do not:

- Have any animal operated on (including castration) without notifying us;
- Put any animal down (unless on the grounds of indisputable humane destruction) without notifying us;

- Have the animal removed prior to the performance of a post-mortem and autopsy examination;
- Place any other insurance on the animal without prior notification to us;
- Change the use(s) of your animal(s) as detailed on your policy certificate without prior notification to us.

Cover under your policy will not commence until you have paid, or have agreed to pay, the premium (including any Government charges) for the period of insurance. If your premiums are not paid on time, your insurance could be cancelled and you will not be insured.

Your policy has been designed to meet your needs; however, it is important to check that it is right for you. It is essential that you:

- Tell us of any errors in your documentation;
- Contact us if there is anything you don't understand and would like explained more fully; and
- Keep your policy in a safe place.

Your policy contains some exclusions and these are detailed throughout the policy document. There is also a supplementary document called What you need to know which applies to the wording in its entirety. It is important that you read this and are aware of the exclusions and conditions contained within.

Your policy also contains certain conditions and obligations that you must meet. If you don't, the Underwriters may decline any claim you make. Any

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other person that is entitled to claim under your policy must also meet these conditions and obligations.

*Welcome to FMG***Our Responsibilities**

*We agree to provide the cover set out in the Policies that are shown on your certificate. Throughout your Policies certain words are in bold type; please refer to the Definitions section within the What you need to know supplementary document for the specific meanings of these words.*

FMG is a member of the Insurance Council of New Zealand and, as such, we have committed to being a fair insurer in accordance with the Council's Fair Insurance Code. For a copy of the code, please call us on 0800 366 466.

As you will be aware, the proposal you completed contains personal information relating to you and/or your business. We collect this information to enable us to fully evaluate your proposal and subsequently administer your Policies. We may require further information later on if you make a claim or wish to renew your Policies with us. The proposal you completed also authorised us to collect relevant information about you and/or your business from third parties, such as other insurers and insurance brokers.

However, we fully understand the importance of protecting your personal, commercial and financial information. We also respect your right to privacy and therefore will not share your information with anyone else unless authorised to do so under the Privacy Act 1993.

Your information will be held securely by us, within our organisations, and you are entitled to access and

correct the information you have provided, as set out in the Privacy Act 1993.

We are confident our Policies will be right for you. However, you may cancel your Policies within 30 days of the commencement date for any reason if you are not entirely happy. We will refund any premium you have paid if you do not make a claim.

**Your Feedback**

*Your feedback enables us to identify opportunities to make our products and services even better. If you have any feedback – good or bad – we would like to hear from you.*

If you have a concern about something that has happened, tell us and we will investigate the issue quickly and inform you of the outcome, either by phone, in writing or by visiting you at a convenient time.

Similarly, if you have received exceptional service, we need to know about it in order to congratulate our team – so please let us know.

**How you can contact us**

- Call us on **0800 378 467**
- Write to us at Quadrant, PO Box 5160, Springlands Blenheim 7241 New Zealand
- Visit our website [www.qig.co.nz](http://www.qig.co.nz)
- Email us at [mike@qig.co.nz](mailto:mike@qig.co.nz)
- Fax us on **0800 256 637**