



# Star Prestige Policy Wording Change Summary.



All the stuff you need to know!

Over the past year we have gone through a brand evolution with our previous Prestigio policy wording morphing into Star Prestige, Star Enthusiast and Star Everyday to provide cover for a wide variety of niche motor vehicles.

Turn over for updates or download our new policy document [here](#)



**You'll notice that both the language and layout of our new policy wording document have been redesigned and re-written to make it easier to read and understand so that there is no room for ambiguity.**

## Here are the key update highlights:

- **Language & Layout;** The language and layout of the new policy wording document is intended for easier reading, clear understanding and to remove ambiguity for all parties
- **No disadvantages;** Everything that the old (Prestigio) policy did, our new policy wording does. We have not decreased any sub-limits or reduced any level of cover. In fact, we have added new additional benefits and increased some of the sub-limits
- **Cover Types;** The new policy wording allows for better clarity and intent of the different cover types to minimise confusion around what is/isn't covered and what benefits/restrictions are applied
- **Policy Matrix;** You will find a matrix table showing what policy benefits apply for each cover type at the rear of the policy wording document
- **Policy Schedules;** Changes have been made to make it easier to display the information of the insured vehicle(s) and what specialised extensions are applicable
- **GST Inclusive;** All values referenced in the new policy wording and policy schedules, including Sum Insured, are GST Inclusive
- **Basis of Settlement;** Definitions of each settlement basis has been included to remove ambiguity and clearly show how the total loss claim would be settled
- **Section 2 - Legal Liability;** We have updated the wording aligning with the updates within the Sentencing Amendment Act
- **Incorrect Fuel;** Policy extension limit has been increased
- **Incorrect Fluids;** Policy extension has been added
- **Keys & Locks;** There is no longer a sub-limit as keys/locks are part of the vehicle and therefore part of the sum insured value
- **Loss of Use;** The sub-limit has been increased however this is now subject to a daily allowance specific to each cover type
- **New Vehicle Replacement;** Vehicle replacements are available at 1 and 2-years, and even up to 3-years for Star Prestige – Elite vehicle category. Ex-demo vehicles will now qualify to meet this benefit condition
- **Personal Property Owned by You;** Unless property is insured elsewhere, a policy extension has been added to extend cover during a loss
- **Optional Policy Extensions;** Customers can now purchase optional policy extensions which will cover loss to sign writing/wraps, artwork, and Pairs & sets, etc

The above updates are a summary of the key changes. Please review this alongside our latest policy wording.

**View/download our new policy wording [here](#)**

### Our Auckland location

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- **Cover Types;** The new policy wording allows for better clarity and intent of the different cover types to minimise confusion around what is/isn't covered and what benefits/restrictions are applied
- **Policy Matrix;** You will find a matrix table showing what policy benefits apply for each cover type at the rear of the policy wording document
- **Schedules;** Changes have been made to make it easier to display the information of the insured vehicle(s) and what specialised extensions are applicable
- **GST Inclusive;** All values referenced in the new policy wording and schedules, including Sum Insured, are GST Inclusive
- **Basis of Settlement;** Definitions of each settlement basis has been included to remove ambiguity and clearly show how the total loss claim would be settled
- **Section 2 - Legal Liability;** We have updated the wording to be current with the Sentencing Amendment Act
- **Incorrect Fuel;** Additional benefit limit has been increased
- **Incorrect Fluids;** Additional benefit has been added
- **Keys & Locks;** There is no longer a sub-limit as keys/locks are part of the vehicle and therefore part of the sum insured. The extension reduces the excess to match the lesser of the standard excess of \$500
- **Loss of Use;** The sub-limit has been increased however this is now subject to a daily allowance specific to each cover type
- **New Vehicle Replacement;** Vehicle limits are available at 1 and 2-years and 3-years for Star Prestige – Elite vehicle category. Ex-demo vehicles will now qualify to meet this benefit condition
- **Personal Property Owned by You;** Unless property is insured elsewhere, an additional benefit has been added to extend cover during a loss
- **Optional Additional Benefits;** Customers can now purchase optional policy extensions which will cover loss to sign writing/wraps, artwork and Pairs and Sets, etc

The above updates are a summary of the key changes.