

## Changes to our Pleasurecraft policies

Last year the Government made some changes to the Sentencing Act, resulting in the Sentencing Amendment Act 2014, which affects some of our policies.

The changes mean the courts can now order an offender to pay reparation to victims of crime that includes paying for loss of income or treatment costs not covered by ACC.

### **In practical terms it works like this:**

Before, if you caused an accident with your pleasurecraft, the courts could only order you to pay for any property damage and emotional harm you caused. Now, the courts can also order you to pay the injured victim's loss of income and treatment costs not covered by ACC. This doesn't replace ACC, but means that anyone injured can get a 'top up' if the court orders it.

To support this change, we've updated our Pleasurecraft policies to clarify what you are covered for.

Speak to your broker about what these changes will mean for you.