
Aon AMI Partnership

Client FAQs

Q. What is changing?

A. Aon in New Zealand is evolving the way that we support clients with personal lines (private motor, home, contents and pleasurecraft) insurance. We have entered into an agreement with AMI for the provision of personal insurance services, which commenced 1 May 2025. We are excited about this opportunity to partner with AMI on personal lines, so that we can offer our clients the best of both worlds - exceptional commercial risk advice from Aon, and exceptional personal insurance from AMI - to ensure they have the best possible advice and protection for all their insurance needs.

Q. What personal lines insurance does this change cover?

A. The change covers most clients with existing personal lines policies covering private motor, home, contents and pleasurecraft, and most new clients with personal lines needs.

There are some exceptions where Aon will continue to provide personal lines support as we do today. These are our Agri, Stylecover* and private clients.

If you are an Agri or Stylecover* client, your relationship with and support from Aon remains the same as it does today. In cases where Agri clients also have insurance for other personal lines assets not located on-farm (e.g. holiday homes) these will transition to AMI. For our private clients, we have set up a dedicated Private Client team. If you are a private client, your broker will be in touch to discuss.

If you are unsure if you are a personal lines client or Agri, Stylecover or private client, contact the dedicated Aon transition team via email aon.ami@aon.com or phone 0800 266264 (AONAMI) to discuss with the team.

There is no impact to Aon's provision of commercial insurance advice and services, or to our Life and Health business. We will continue to meet our clients' commercial, life and health insurance needs as we do today.

Q. Why is Aon making this change now, and why with AMI?

A. Our world is becoming more volatile and as individuals face rapid change in their risks, and with more frequency, now is the right time to evolve the way we serve our clients. After a thorough assessment of the market, we have chosen to enter an agreement with AMI for the direct provision of personal lines insurance.

Aon and AMI share similar values about service excellence and putting the needs of New Zealanders first, so we are pleased to enter into this agreement to better address the changing needs of our clients. By partnering with AMI on personal lines, we can offer our clients the best of both worlds -

exceptional commercial risk advice from Aon, and exceptional personal insurance from AMI - to ensure they have the best possible advice and protection for all their insurance needs.

AMI, owned by IAG, is one of New Zealand's largest direct insurers, supporting over 700,000 customers with their personal insurance needs. AMI has been helping New Zealanders and their families for almost 100 years. AMI is proud to be recognised as one of New Zealand's most trusted brands and for its commitment to outstanding customer service. In 2024, AMI was recognised as the General Insurance Company of the Year in New Zealand by the Australian and New Zealand Institute of Insurance and Finance.

Q. When did the partnership commence?

A. The partnership commenced 1 May, but with some difference on timings for new business and renewing clients. New business referrals started on 1 May, which means if you would like to purchase a new car, boat, home or contents policy, the Aon team will refer you to AMI. If you are a renewing client, there is a 12-month transition period which starts from 1 August. This means personal lines clients will be offered policy terms by AMI directly when their policy is up for renewal. Aon will help support this new direct relationship with AMI.

Q. What will change now the partnership has commenced?

A. From 1 May, any new clients with personal lines needs will be referred directly to AMI.

From 1 August, clients with existing personal lines policies that are up for renewal will be offered new policy terms by AMI directly. When your renewal date is coming up, you'll hear from both Aon and AMI on the process to follow to explore continued cover with AMI.

Prior to renewal, personal lines clients will continue to be supported by Aon as they are today. This includes any claims, mid-term adjustments or other updates to your policy.

If an existing or new client has both commercial and personal lines needs, you'll be jointly supported by Aon and AMI, with Aon providing commercial insurance advice and services as we do today and AMI looking after your personal insurance needs.

For Agri, Stylecover* and private clients, there will be no change.

If you are unsure if you are a personal lines client or Agri, Stylecover or private client, contact the dedicated Aon transition team via email aon.ami@aon.com or phone 0800 266264 (AONAMI) to discuss with the team.

Q. Who do I contact about my existing policy?

A. Until 1 August, nothing changes in relation to your policy or your service until your policy expires. Until then you should continue to contact your current broker to discuss your existing policy as you do today. This includes claims, change of address or any other amendments to your policy.

Q. What will happen at my next renewal?

A. For policies that renew from 1 August, in the weeks leading up to your renewal date, you'll receive communications from Aon with all the relevant information about your policy or policies. This includes information about when your cover with Aon will end and the actions to take to explore

continued cover with AMI. You'll also receive detailed information from AMI with their policy documentation offer which you should thoroughly review including coverage, sums insured, premium, excesses, and optional benefits. You can find out more about AMI policies and read their FAQs at www.ami.co.nz/aon.

Q. What happens if I have personal line policies with different renewal dates? Will these all transition at the same time?

A. Policies will remain with Aon until their expiry. If you have a number of policies with different renewal dates, you will receive communication about exploring continued cover with AMI in the weeks leading up to your expiry date. If you wish to transition policies to AMI sooner, you'll need to speak to AMI directly to arrange this – noting AMI only have information about policies with upcoming renewal dates so you will need to provide AMI with all relevant information. It will also be your responsibility to cancel any policies with your broker if you move to AMI.

Q. How do I get in touch with the AMI team?

A. AMI have a specialist team who are based in New Zealand that will support Aon clients with their personal lines policies. This specialist AMI team will support referrals from Aon as well as renewals. They can be reached via their dedicated phone line 0800 801 202 or by visiting www.ami.co.nz/aon.

Q. What if AMI cannot offer cover for an existing personal insurance policy?

A. If AMI are unable to offer terms to cover an existing personal lines policy, Aon and AMI may provide alternatives for you to explore.

Q. Why does the policy offer from AMI differ from my current cost with Aon?

A. AMI assesses all risks based on their underwriting processes. This means there may be situations where the premium is either more or less than previous cost with Aon. This could be because of a range of factors including risk-based pricing or brokerage fees. If you are not happy with the offer from AMI, you are free to engage any provider directly in the market if you wish to do so.

Q. What if I have an open claim?

A. If you have an open claim on a personal lines policy, this will continue to be handled by Aon through to settlement in accordance with Aon's terms of business. You should reach out to your existing claims contact for any questions or support on open claims.

Q. I am an Agri client with policies for assets located off-farm, do these remain with Aon?

A. If you have any policies that cover personal lines assets that are not considered 'on-farm' e.g holiday homes, you will be supported to explore continued cover for these with AMI. Therefore, you'll be jointly supported by Aon and AMI, with Aon providing your Agri insurance advice and services as we do today and AMI looking after your personal insurance needs.

Q. How do I get in touch with the AMI team?

A. AMI have a specialist team who are based in New Zealand that will support Aon clients with their personal lines policies. This specialist AMI team will support referrals from Aon as well as renewals. They can be reached via their dedicated phone line 0800 801 202 or by visiting www.ami.co.nz/aon.

Q. How will AMI handle my personal data?

A. AMI have been provided data in accordance with the Privacy Act and will uphold the same data privacy standards as Aon, including robust technology and operating procedures to ensure data security.

Q. I have a contract works policy in place on my home, will it still transition to AMI?

A. Aon will continue to service contract works for the duration of the policy, including making any mid-term adjustments. The home policy can transition to AMI while an active contract works policy is in place. When your home policy is up for renewal, you'll be guided through the process to discuss continued cover with AMI.

Q. My Aon policy cover ends at 4pm and the AMI covers starts at 12am – am I covered during this cross-over period?

A. AMI will extend cover through to 11:59pm for clients who take up the offer to insure with AMI and will provide cover for any claims events that occur within the 8-hour period of 4pm and 12am between your Aon policy expiring and the AMI policy commencing. Any claims events that occur after 4pm when the Aon policy expires will be managed by AMI. This cover extension applies to all policies that are being renewed by AMI under the transition, under the terms of their new AMI policy.

Q. What if I do not want to transition my policy to AMI?

A. Aon has chosen to partner with AMI on personal lines because we believe that, in an increasingly volatile world, it enables us to offer our clients the best of both worlds - exceptional commercial risk advice from Aon, and exceptional personal insurance from AMI.

As outlined above, AMI is one of New Zealand's largest direct insurers, trusted by over 700,000 customers and recognised in 2024 as General Insurer of the Year. In addition to being a trusted insurer, the AMI offering also includes:

- AMI Roadside Rescue – 24/7 rescue and recovery
- AMI MotorHub – vehicle servicing and repairs
- AMI HomeHub – a one-stop shop for customers during their home repair claim.

Aon and AMI share similar values about service excellence and putting the needs of New Zealanders first, so we are pleased to enter into this agreement with them to better address the changing needs of our clients.

However, if you do not wish to discuss continued cover with AMI, you are free to engage any provider directly in the market if you wish to do so.

** Agri refers to clients who hold policies for farm packages, crop insurance or specialist rural cover, for example. Stylecover refers to clients who have policies through brands including Mike Pero, Insurance People and Honda insurance, for example.*