

Welcome to NZI. Thank you for selecting us as your insurer. This is your Statutory Liability Policy document.

It will tell you what you are insured for and what you are not insured for, as well as any obligations that you or we must abide by to ensure an enforceable policy. This policy document is a legal contract so please read it thoroughly and keep it in a safe place. If you need help with understanding your policy document, please contact your insurance broker.

## INDEX

Introduction to this policy .....	pg2	Managing your claim .....	pg6
What you are insured for .....	pg2	General conditions.....	pg8
Exclusions.....	pg4	Definitions.....	pg11
Basis of settlement.....	pg6		

NZI, a business division of IAG New Zealand Limited, has relationships with brokers and other insurance intermediaries who issue our policies.

IAG New Zealand Limited pays remuneration to brokers and insurance intermediaries when they issue NZI policies, and when these policies are renewed or varied.



## INTRODUCTION TO THIS POLICY

### AGREEMENT

**You** agree to pay **us** the premium described in the **schedule** and comply with this policy. In exchange, **we** agree to insure **you** as set out in this policy.

### POLICY CONTRACT

This policy consists of the following parts:

1. **your** application for insurance, and any oral or written supporting statements or documents supplied by **you**, and
2. this policy wording (including any endorsements or warranties), and
3. the **schedule**.

### INTERPRETING THIS POLICY

Certain words in this policy have a specific meaning. These words appear in **bold** and **you** will find the meaning listed in the 'Definitions' section at the end of this policy. The definitions apply to the plural and any derivatives of the bolded words.

**You** will also find examples and comments to make parts of this policy easier to understand. These examples and comments, which appear in *italics*, do not affect or limit the meaning of the section they refer to.

The headings in this policy are for reference only and do not form part of it. They are not to be used when interpreting the policy.

## WHAT YOU ARE INSURED FOR

### A. STATUTORY FINES AND/OR REPARATION

**You** are insured for any **fine** and/or **reparation** that a New Zealand Court or Tribunal imposes on **you** arising out of an **event**, provided that:

1. the **fine** and/or **reparation** is for a **strict liability offence** under an **Act**, and
2. **you** first become aware of the **complaint** during the **period of insurance**, and
3. **you** have advised **us** of the **complaint** as soon as possible, but no later than 30 days after the **period of insurance** ends.

**We** will insure any **fine** and/or **reparation** arising from that **complaint**, both during and after the **period of insurance**, based on the policy terms that applied at the time **you** advised us of that **complaint**.

The excess shown in the **schedule** applies for each **event** under this Insuring Clause.

### B. STATUTORY FINES AND/OR REPARATION DEFENCE COSTS

**You** are insured for all legal costs and legal expenses necessarily and reasonably incurred by **you** to defend a **complaint** that if proven, would be insured under 'What You Are Insured For Part A'.

**We** will meet these costs even if the legal action seems groundless.

For avoidance of any doubt, if **you** are unsure whether **we** will pay **your** costs and/or expenses, please consult **us** before **you** start to incur any costs and/or expenses.



# STATUTORY LIABILITY POLICY

## CLAIMS MADE WORDING

WHAT YOU ARE INSURED FOR continued

### C. DEFENCE COSTS WHERE ACQUITTED

**You** are insured for all legal costs and legal expenses necessarily and reasonably incurred by **you** to defend a **complaint** arising out of an **event** that if proven, would be an offence (other than a **strict liability offence**) under an **Act**, provided that:

1. **you** first become aware of the **complaint** during the **period of insurance**, and
2. **you** have advised **us** of the **complaint** as soon as possible, but no later than 30 days after the **period of insurance** ends, and
3. **you** are acquitted.

**We** will insure **your** legal costs and legal expenses arising from that **complaint**, both during and after the **period of insurance**, based on the policy terms that applied at the time **you** advised us of that **complaint**.

The excess shown in the **schedule** applies for each **event** under this Insuring Clause.

For avoidance of any doubt, if **you** are unsure whether **we** will pay **your** costs and/or expenses, please consult **us** before **you** start to incur any costs and/or expenses.

### D. STATUTORY DAMAGES COVER (PRIVACY ACT AND HUMAN RIGHTS ACT)

**You** are insured for **statutory damages** that **you** become liable to pay arising out of an **event** provided that:

1. **you** first become aware of an **action** during the **period of insurance**, and
2. **you** have advised **us** of the **action** as soon as possible, but no later than 30 days after the **period of insurance** ends.

**We** will insure **statutory damages** arising from that **action**, both during and after the **period of insurance**, based on the policy terms that applied at the time **you** advised us of that **action**.

The excess shown in the **schedule** applies for each **event** under this Insuring Clause.

### E. STATUTORY DAMAGES DEFENCE COSTS

**You** are insured for all legal costs and legal expenses necessarily and reasonably incurred by **you** to defend the alleged liability for **statutory damages** that if proven, would be insured under 'What You Are Insured For Part D'.

**We** will meet these costs even if the legal action seems groundless.

For avoidance of any doubt, if **you** are unsure whether **we** will pay **your** costs and/or expenses, please consult **us** before **you** start to incur any costs and/or expenses.



### WHAT YOU ARE INSURED FOR continued

#### F. OFFICIAL INVESTIGATIONS COVER

**You** are insured for all legal costs and legal expenses necessarily and reasonably incurred by **you** in connection with an **official investigation** involving **you**, provided that:

1. the investigation arises out of an **event** that potentially is a **strict liability offence** under an **Act**, and
2. **you** first become aware of a **complaint** during the **period of insurance**, and
3. **you** have advised **us** of the **complaint** as soon as possible, but no later than 30 days after the **period of insurance** ends.

**We** will insure **your** legal costs and legal expenses arising from that **complaint**, both during and after the **period of insurance**, based on the policy terms that applied at the time **you** advised us of that **complaint**.

The excess shown in the **schedule** applies for each **event** under this Insuring Clause.

### EXCLUSIONS

#### A. BUILDING DEFECTS

**You** are not insured for loss, liability, prosecution or expense of any type in connection with a building or structure being affected by:

1. moisture or water build-up or the penetration of external moisture or water, or
2. the action or effects of mould, fungi, mildew, rot, decay, gradual deterioration, micro-organisms, bacteria, protozoa, or any similar or like forms,

provided that the **event** is caused directly or indirectly by:

- (a) non-compliance with the New Zealand Building Code, or
- (b) faulty design or faulty specification, including but not limited to faulty sequence, procedure or programme, or
- (c) faulty materials, or
- (d) faulty workmanship,

when the building or structure was constructed, manufactured, altered, repaired, renovated or maintained.

This exclusion does not apply to **your** liability for an **event** that is caused by, or directly arises from, the leakage of internal pipes, internal water systems or internal cisterns.

#### B. CONTINUING OFFENCES

If a **fine** and/or **reparation** is imposed for a continuing offence under an **Act**, **you** are not insured for the part of the **fine** and/or **reparation** relating to the period after **you**:

1. know an offence is being committed, or
2. ought to have known that an offence was being committed.

### EXCLUSIONS continued

#### C. DISHONESTY OR FRAUD

**You** are not insured for any **event** that involves an act or omission by **you** that is:

1. dishonest, or
2. fraudulent.

#### D. E-COMMERCE

**You** are not insured for loss, damage, liability, prosecution or expense of any type in connection with:

1. any alteration, corruption, erasure or other use of **computers**, or
2. any error in creating, amending, deleting or using **computers**, or
3. any inability to access or use **computers** for any time, or at all.

#### E. HEALTH AND SAFETY IN EMPLOYMENT ACT 1992

**You** are not insured under 'What You Are Insured For Part A' for any **fine** or infringement fee under the Health and Safety in Employment Act 1992.

#### F. INTENTIONAL OR RECKLESS BREACH

**You** are not insured if **you** intentionally or recklessly breach an **Act**.

#### G. NUCLEAR

**You** are not insured for loss, liability, prosecution or expense of any type in connection with any operations employing the process of nuclear fission or fusion, or handling of radioactive material. This includes, but is not limited to:

1. the use of nuclear reactors such as atomic piles, particle accelerators or generators or similar devices, and
2. the use, handling or transportation of any radioactive material, and
3. the use, handling or transportation of any weapon or explosive device employing nuclear fission or fusion.

#### H. POLLUTANTS

**You** are not insured for liability in connection with **pollutants** unless caused by a sudden, unintended and unexpected event that happens during the **period of insurance**.

#### I. TAXES

**You** are not insured for any **event** in connection with a requirement to pay taxes, rates, duties, levies, charges, fees or any other kind of revenue under an **Act**.

#### J. TERRORISM

**You** are not insured for loss, liability, prosecution or expense of any type in connection with an **act of terrorism**.

### EXCLUSIONS continued

#### K. WAR

**You** are not insured for loss, liability, prosecution or expense of any type in connection with:

1. war, invasion, acts of foreign enemies, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, military or usurped power, or
2. confiscation, nationalisation, requisition, destruction or damage to property by any government or public or local authority.

### BASIS OF SETTLEMENT

#### A. MAXIMUM AMOUNT PAYABLE

The most **we** will pay for all **events**, in the aggregate, during an **annual period** (including any Extended Reporting Period) is the sum insured specified in the **schedule**.

#### B. EXCESS

**We** will deduct only one excess for:

1. each **event**, or
2. a series of **events** arising from one source or cause.

For avoidance of any doubt, if **you** are entitled to cover under more than one Part under 'What You Are Insured For', then **we** only deduct one excess.

### MANAGING YOUR CLAIM

#### A. YOUR OBLIGATIONS

##### 1. Do Not Admit Liability

**You** must not:

- 1.1 admit **you** are liable, or
- 1.2 do or say anything that may prejudice **our** ability to defend the claim against **you** or take recovery action in **your** name.

##### 2. Advise us

If **you** become aware of any situation that is likely to give rise to a **complaint** or **action**, **you** must contact **us** immediately. This is regardless of whether the claim amount exceeds the excess.

##### 3. Minimise the Loss

**You** must take all reasonable steps to minimise the claim and avoid any further loss or liability arising.

##### 4. Notify the Police

**You** must immediately lay a complaint with the Police if **you** suspect burglary, theft, arson or intentional damage has occurred.

##### 5. Provide Full Information

When **you** make a claim **you** consent to **your** personal information in connection with the claim being:



# STATUTORY LIABILITY POLICY

## CLAIMS MADE WORDING

### MANAGING YOUR CLAIM continued

5.1 disclosed to **us**, and

5.2 transferred to the Insurance Claims Register Limited.

**You** must:

- (a) give **us** free access to examine and assess the claim, and
- (b) send any relevant correspondence or documents to **us**, and
- (c) complete a claim form or statutory declaration to confirm the claim if **we** request it, and
- (d) provide any other information, proof of ownership or assistance that **we** may require at any time.

### 6. Be Truthful

If **your** claim is dishonest or fraudulent in any way, **we** may:

- 6.1 decline **your** claim either in whole or in part, or
- 6.2 declare this policy or all policies **you** have with **us** to be unenforceable from the date of the dishonest or fraudulent act.

This is at **our** sole discretion.

### 7. Do Not Dispose of Property

**You** must not dispose of any property involved in **your** claim until **we** have given **you** permission to do this.

### 8. Incurring Costs

All costs claimed for under this policy must be necessarily and reasonably incurred.

**You** are not authorised to incur any legal fees or expenses unless this is necessary to prevent further loss or liability.

## B. MANAGING YOUR CLAIM

### 1. Subrogation

Once **we** have accepted any part of **your** claim under this policy, **we** may assume **your** legal right of recovery.

If **we** initiate a recovery **we** will include **your** excess, and any other uninsured losses suffered by **you**. Where **we** do this, **you** agree to pay **your** proportional share of the recovery costs, and subsequently the proceeds of the recovery will be shared on the same proportional basis, except that **we** will reimburse **your** excess first.

### 2. Defence of liability claims

After **you** have made a claim, **we** have the sole right to:

- 2.1 act in **your** name and on **your** behalf to defend, negotiate or settle the claim as **we** see fit (this will be done at **our** expense), and
- 2.2 publish a retraction or apology (in the case of defamation proceedings).

**We** may appoint **our** own lawyers to represent **you**. They will report directly to **us**.



### MANAGING YOUR CLAIM continued

#### 3. Discharge of liability claims

**We** may elect at any time to pay **you**:

- 3.1 the maximum amount payable under the policy, or
- 3.2 any lesser sum that the claim against **you** can be settled for.

Once **we** have paid this (plus any defence costs already incurred) **our** responsibility to **you** under the policy is met in full.

## GENERAL CONDITIONS

### A. HOW WE ADMINISTER THIS POLICY

#### 1. Cancellation and Modification

##### 1.1 By You

**You** may ask **us** to cancel or modify this policy at any time. **We** must agree in writing to any modification before it will take effect.

##### 1.2 By Us

**We** may cancel or modify this policy by advising **you** (or **your** Broker or Agent) by letter, fax or email. Cancellation or modification will take effect at 4.00pm, on the 30th day after the date of **our** advice.

**We** will refund the proportion of unused premium paid, calculated from the date of cancellation.

If **you** pay your premium by instalments, **you** must pay **us** any unpaid instalments that are due.

#### 2. Other Insurance

**You** must notify **us** as soon as **you** know of any other insurance policy that covers **you** for any of the risks covered under this policy.

If **you** or anyone else who can claim under this policy can claim under any other insurance, **we** will only pay over and above the limit payable by the other insurances.

#### 3. Currency

All sums in this policy wording (including any attachments) and in the **schedule** are specified in New Zealand dollars.

#### 4. Separate Insurance (Cross Liability)

If more than one person or entity is named as 'Insured' in the **schedule**, then all the parties are insured separately (as though a separate policy had been issued to each person/entity).

However, the maximum amount **we** will pay to all parties is the amount stated in the 'Basis of Settlement' or subsequent amending attachments.

#### 5. GST

Where GST is recoverable by **us** under the Goods and Services Tax Act 1985:

- 5.1 all sums insured exclude GST, and
- 5.2 all sub limits exclude GST, and
- 5.3 all excesses include GST, and
- 5.4 GST will be added, where applicable, to claim payments.

### GENERAL CONDITIONS continued

#### 6. Monthly/Quarterly Premiums

If **you** choose to pay the premium monthly or quarterly, then:

- 6.1 **you** must use the deduction authority **we** require, and
- 6.2 this policy is for the initial **period of insurance** starting on the 'From' date and ending on the 'To' date shown in the **schedule**.

The policy will be renewed for further monthly and quarterly periods of insurance (as indicated in the **schedule**) by payment of each monthly or quarterly premium due under the Deduction Authority.

#### 7. Premium Adjustments

If the premium for this policy has been calculated based on estimated figures, then the premium is only a provisional premium for the **annual period**.

Within 3 months of the expiry of the **annual period**, **you** must tell **us** what the actual figures are. **We** will re-calculate **your** actual premium based on the actual figures.

The difference between the actual and the provisional premiums will either be payable to **us** or refunded to **you** depending on the outcome of the adjustment, but any refund will be limited to a maximum of 50% of the provisional premium.

#### 8. Extended Reporting Period

If **we** cancel this policy or refuse to renew it, then **you** may pay an additional premium (being 50 per cent of the last premium), to extend **your** cover under the policy for another 12 months.

However, this will only cover **you** for **events** that happened before **we**:

- (a) cancelled the policy, or
- (b) refused to renew the policy.

**You** may not extend **your** cover if we cancelled the policy because **you** did not:

- (i) pay the premium, or
- (ii) comply with any part of the policy.

If **you** do wish to extend the policy as described above, then **you** must give **us** notice that **you** wish to do so within 30 days of **our** cancelling the policy or refusing to renew it.

### B. LAWS & ACTS THAT GOVERN THIS POLICY

#### 1. Acts of Parliament

Where this policy refers to any Act of Parliament, it also includes any sub-ordinate legislation made under it, and any subsequent Acts or Regulations.

#### 2. Disputes about this policy

The law of New Zealand applies to disputes about this policy, and the New Zealand Courts have exclusive jurisdiction.



# STATUTORY LIABILITY POLICY

## CLAIMS MADE WORDING

### GENERAL CONDITIONS continued

#### 3. Insurance Law Reform Acts

The exclusions and conditions in this policy are subject to **your** rights under the Insurance Law Reform Acts 1977 and 1985.

### C. YOUR OBLIGATIONS

#### 1. Comply with the policy

**You** (and any other person or entity **we** cover) must comply with the conditions of this policy at all times. If **you** fail to comply, **we** may not pay **your** claim.

#### 2. Provide Accurate Information

**You** must make sure all statements and representations that are made to **us**, at any time, either by **you** or anyone else, are truthful and complete.

#### 3. Reasonable Care

**You** must take reasonable care at all times to avoid circumstances that could result in a claim. **Your** claim will not be covered if **you** are reckless or grossly irresponsible.

#### 4. Change in Circumstances

**You** must tell **us** immediately if there is a material:

- 4.1 increase in the risk insured, or
- 4.2 alteration of the risk insured.

Once **you** have told us of the change, we may then cancel or alter the premium and/or terms of this policy.

If **you** fail to notify **us** about a change in the risk insured, **we** may:

- (a) declare this policy unenforceable, or
- (b) decline any subsequent claim either in whole or in part.

These actions will be taken from the date **you** knew, or ought to have known, of the increase or alteration in the risk insured.

*For avoidance of any doubt, information is 'material' where **we** would have made different decisions about either:*

- (i) accepting your insurance, or
- (ii) setting the terms of your insurance,

*if **we** had known that information. If in any doubt, notify **us** anyway.*

#### 5. Confidentiality

**You** must not:

- 5.1 reveal that **you** hold this policy, or
- 5.2 disclose the terms of this policy,

if **you** are asked to do so by any investigating or prosecuting body under an **Act** (or their lawyers).

**You** may only give them this information if:

- (a) **we** agree in writing, or
- (b) **you** are bound to give the information by law.



### GENERAL CONDITIONS *continued*

#### 6. Notices under Acts

**You** must comply with any lawful notice that **you** receive from an appropriate authority under any **Act**.

### DEFINITIONS

The definitions apply to the plural and any derivatives of the bolded words. *For example, the definition of 'accidental' also applies to the words 'accidentally', 'accident' and 'accidents'.*

#### **accidental**

Unexpected and unintended by **you**.

#### **act**

Any Act of the New Zealand Parliament that is in force at the start of each **period of insurance** and any Statutory Regulations that the Government makes under such Acts.

However, **you** are not insured under the following Acts:

- (a) the Arms Act 1983, and
- (b) the Aviation Crimes Act 1972, and
- (c) the Commerce Act 1986, and
- (d) the Crimes Act 1961, and
- (e) the Criminal Investigations (Blood Samples) Act 1995, and

- (f) the Land Transport Act 1998, and
- (g) the Misuse of Drugs Act 1975, and
- (h) the Proceeds of Crime Act 1991, and
- (i) the Summary Offences Act 1981, and
- (j) the Transport (Vehicle and Driver Registration and Licensing) Act 1986, and
- (k) any other Acts that are listed on the **schedule** as 'Additional Excluded Acts'.

**We do not insure **you** against committing serious or violent crimes.**

#### **action**

Whichever of the following that occurs first:

- (a) an official complaint of a breach (or potential breach) of either the Privacy Act 1993 or the Human Rights Act 1993 against **you**, or
- (b) a civil proceeding alleging a breach (or potential breach) of either the Privacy Act 1993 or the Human Rights Act 1993 brought against **you**, or
- (c) an event that **you** become aware of, that is likely to lead to either (a) or (b) above.

### DEFINITIONS continued

#### act of terrorism

Includes any unlawful act, or preparation in respect of action, or threat of action designed to influence or coerce the government de jure or de facto of any nation or any political division therefore, or in pursuit of political, religious, ideological, or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto, and that:

- (a) involves violence against one or more persons, or
- (b) involves damage to property, or
- (c) endangers life other than that of the person committing the action, or
- (d) creates a risk to health or safety of the public or a section of the public, or
- (e) is designed to interfere with or disrupt an electronic system.

#### annual period

The **period of insurance**. However, if:

- (a) **you** pay the premium monthly or quarterly, or
- (b) the **period of insurance** is for more than 12 months,

the annual period is any one 12 month period calculated from the date this policy first started, and consecutively thereafter.

#### complaint

Whichever of the following that occurs first:

- (a) an official complaint of a breach (or potential breach) of an **Act** against **you**, or
- (b) a prosecution (or notice of intended prosecution) under an **Act** brought against **you**, or
- (c) an event that **you** become aware of, that is likely to lead to either (a) or (b) above.

#### computers

Includes any data, computer hardware, operating system, computer network, equipment, websites, servers, extranet, software, applications, software, computer chip including, microprocessor chip and coded instructions as well as any new technology, product or service replacing existing computer equipment.

#### fine

The amount of money **you** are sentenced to pay as a fine or infringement fee (including court costs).

This does not include compliance or remedial costs.

#### event

An **accidental** event that:

- (a) occurs in New Zealand, and
- (b) occurs after the **retroactive date**, and

### DEFINITIONS continued

(c) is connected with **your** business as described in the **schedule**.

#### official investigation

An investigation:

- (a) by a body empowered under an **Act** to investigate, and
- (b) relating to a breach or potential breach of an **Act**.

#### period of insurance

The period **you** are insured for. This is shown in the **schedule**.

#### pollutants

Any solid, liquid, gaseous or thermal irritant or contaminant, including but not limited to smoke, vapour, soot, fumes, acid, alkalis, chemicals and waste. Waste includes material to be recycled, reconditioned or reclaimed.

#### reparation

The amount of money **you** are sentenced to pay as reparation under section 32 of the Sentencing Act 2002.

This does not include compliance or remedial costs.

#### retroactive date

A date that is six months before the original start date of this policy, unless a different date is shown in the **schedule**. However, if no previous policy has been held, the retroactive date will be the inception date of this policy.

#### schedule

The latest version of the Schedule **we** issued to **you** for this policy.

#### statutory damages

Damages recoverable under the Privacy Act 1993 or the Human Rights Act 1993.

#### strict liability offence

A type of offence at law, where a conviction can be obtained against **you** without the normal requirement of proof of **your** intention to commit the offence.

#### we

NZI, a business division of IAG New Zealand Limited.

***We** may also use the words 'us', 'our' or 'company' to describe NZI.*

#### you

Any person or entity named in the **schedule** as 'INSURED' including any director, executive officer, employee or partner while they are acting in that capacity.

***We** may also use the word 'insured' to describe **you**.*

# UNDERSTANDING AND USING eWORDINGS

We appreciate that navigating policy wording can be confusing and frustrating. We have listened to your feedback and therefore we are delighted to introduce eWordings. eWordings extend your experience by assisting you in navigating our policy documents. The following guide provides helpful hints to enable you to use eWordings to your best advantage.

eWordings can be viewed using any version of Adobe reader, however they are more compatible with Adobe Reader Version 7. Adobe Reader Version 7 is a free download from Adobe's website. For further information about using PDF documents, including free downloads and a user guide, visit [www.adobe.com](http://www.adobe.com) (Reader Section).

## NAVIGATOR BAR:

The 'Contents' button is an interactive index page. By clicking on the 'Contents' button, you will bring up an index of policy section and subsections. This is helpful when you are searching for a specific part of the wording e.g. Claims Conditions.

By clicking on the 'Print' button, you will bring up the normal print functions set for your system.

The 'Info' button appears on the first page of all eWordings. Clicking on the 'Info' button will bring you to this page 'Understanding and Using eWordings'. This page contains helpful hints that enable you to use eWordings effectively.

The 'Previous View' button navigates back to the page you were previously viewing. It is similar to the 'Back' button in Internet Explorer. This is helpful when you click on a defined word to view the definition (see below). By clicking 'Previous View' you will be navigated back to the page you were previously viewing.

The 'Exit' button ends the session. By Clicking on the 'Exit' button, you will close this eWording.

The left arrow navigates you *back* on page. The right arrow navigates you *forward* one page.

## DOCUMENT FUNCTIONALITY:

**You** must notify **us** as soon as **you** know that covers **you** for any of the risks covered

**property**, during the **period of insurance**. 'Exclusive Part H' does not apply to this extension.

[www.nzi.co.nz](http://www.nzi.co.nz)

Defined words appear in **blue-bold**. By clicking on a defined word you will be navigated to 'Definitions' section at the end of the document. Once you have read the definition click 'Previous View' to return you to the page you were previously viewing.

References to other parts of the wording, such as exclusions, appear in speech marks. By clicking this reference, you will be navigated to that particular section. Once you have read the section, click 'Previous View' to return you to the page you were previously viewing.

The NZI website appears on each page of the eWording. Clicking on this will navigate you to the NZI website. This is helpful when you have finished viewing this eWording and now need to refer to a different eWording.