



CLIENT ADVISORY

July 2026

Fire and Emergency New Zealand (FENZ) Levy

Why you're seeing a FENZ levy on your insurance bill

The levy funds Fire and Emergency New Zealand (FENZ) and is collected via property and motor vehicle insurance. It shows as a separate line on your invoice. While we collect this levy on behalf of FENZ it is in addition to the premium charged by insurers.

What does this mean for your insurance?

If you have renewed your cover prior to 1 July 2026, there is no change to the FENZ levies during your current term of insurance. At your next renewal in 2026/2027, the new FENZ levy rates will apply.

What's changing and when

The new levy regime change took effect for insurance contracts issued or renewed on and after 1 July 2026. In addition to the change in levy rates, some types of property that were previously exempt are now subject to a levy such as forests, livestock and aircraft. For commercial property the levy rate applies to the sum insured compared to the former position where levies are usually based on the indemnity value of the property. Under the newly implemented regime, levies will no longer be able to be paid on the indemnity values of commercial property.

Insurance Type	Previous Levy	New Levy – 1 July 2026
Home	11.95 cents per \$100 sum insured up to a maximum of \$119.50	10.74 cents per \$100 sum insured up to a maximum of \$107.40
Personal Contents	11.95 cents per \$100 sum insured up to a maximum of \$23.90	10.74 cents per \$100 sum insured up to a maximum of \$21.48
Motor Vehicles	\$9.53 flat rate per vehicle for all vehicles <3.5 tonne 11.95 cents per \$100 sum insured for all vehicles >3.5 tonne	\$25.00 flat rate per vehicle for all vehicles regardless of size, including vehicles insured for Third Party Only
All other property (commercial)	11.95 cents per \$100 sum insured	7.76 cents per \$100 sum insured

Figures shown are excluding GST. GST is payable on all levies

How Gallagher can help

Our brokers are already working with clients to help them understand these changes and how they may influence future insurance costs and programme structures.

To understand the impact these levy changes could have on your FENZ levy obligations and insurance policies, contact your Gallagher broker today.

Connect with us

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