



Keeping you ahead of the game

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Statutory Liability changes

There has been recent major changes to the Resource Management Act (RMA). Here's what you need to know:

Bigger fines and shorter jail terms

- Individuals: Maximum fine increased from \$300,000 to \$1 million
- Companies: Maximum fine increased from \$600,000 to \$10 million
- Jail terms for individuals reduced from 2 years to 18 months

Insurance cover changes

It is now illegal to insure against RMA fines or infringement fees. Any policy that previously covered these is no longer valid.

Your statutory liability insurance can still cover:

- Legal defence costs (lawyers and expert witnesses)
- Expert costs for investigations
- Court-ordered clean-up or remediation costs

These changes significantly increase financial exposure for businesses and individuals who work with the RMA.

Contact us today to review your statutory liability cover and ensure you remain protected under the new rules.

0800 474 825 or email info@rivalwealth.co.nz

Ready for the next weather event?

The recent nationwide winds were a stark reminder of how quickly things can change. If you've already made a claim or are in the process, we hope things are progressing smoothly.

If you need help following up, understanding your cover, or reviewing your policy for future protection, we're here to support you.

Now's a good time to check whether your current insurance still fits your needs. Whether it's rural, business cover, your home, contents or rental properties, we can help you make sure you're prepared for future weather events.

Financial tips for every generation

Good money habits start early and evolve through life.

Our very own Tim Fairbrother is writing a regular series for Stuff, sharing practical financial tips for every generation, from teaching your 9-year-old about pocket money to helping adults make confident financial decisions.

We've made it easy to follow along. Our Knowledge Hub now features a dedicated post where we'll add each new article as it's released.

Check out the first ones now and keep coming back for more!

[Read articles here](#)



Top cyber security threats for New Zealand businesses in 2025

Delta Insurance has published some helpful information about the ongoing challenges businesses face with cyber security. They also share 5 handy tips for protecting against cyber attacks.

[Read articles here](#)



Mindful spending

Here's a simple rule that can help you stay intentional with your purchases:

When something new comes into your home, something else should go. It's a great way to avoid clutter, both physically and financially, and encourages you to think about what truly adds value to your life.

And if you're thinking of buying something, wait three days. If the desire is still there after that pause, go ahead. But often, the impulse fades, and you'll realise it wasn't a need, just a moment of temptation.

Get in touch!



Our team is here to help - just call us on 0800 474 825 if you have any questions about your policies