

Updates to AMP Everyday Home and Contents Insurance – effective from 1 July 2024

We've updated the AMP Everyday Home and Contents Insurance policy wording. In some instances cover has been altered, other changes are focused on providing more clarity in the event of a claim.

Section	Previous cover	Page	New cover	Page
Front cover	Effective September 2022	Cover	Effective 1 July 2024	Cover
Important information at a glance	<p>Features and benefits</p> <p>Cover for fire, flood, storm, natural disaster and other major events</p>	1	<p>Features and benefits</p> <p>Cover for fire, flood, storm, natural hazards, and other major events</p>	1
When you need to contact us – You must contact us when:	<p>You must contact us when:</p> <p>...</p> <p>› <i>your</i> contact details change.</p>	6	<p>You must contact us when:</p> <p>...</p> <p>› <i>your</i> contact details change;</p> <p>› <i>you sell your home, or buy a new one</i>;</p> <p>› Toka Tū Ake Natural Hazards Commission (NHC) has provided:</p> <ul style="list-style-type: none"> • <i>you</i> with written notice of cancellation of cover for <i>your home</i> • <i>you</i> with written notice of limitation of liability for future damage to <i>your home</i> • the Registrar-General of Land with written notice of cancellation or limitation of liability and a certificate of cancellation or limitation of liability has been registered on the record of title for <i>your home</i>. 	6
Who we cover – You/Your	<p>You/your refers to the person or persons named as the insured on your <i>policy schedule</i> and members of your <i>family</i> who normally live with you at the <i>insured address</i> ('you').</p> <p>If the insured shown on your <i>policy schedule</i> is a company, trustee of a trust or body corporate, then you/your refers to:</p> <p>› that company, trustee or body corporate;</p> <p>› the following if they normally live at the <i>insured address</i>:</p> <ul style="list-style-type: none"> • any company director, company owner or trust beneficiary; and • their respective <i>family</i> members. <p>Family means:</p> <p>› your spouse, partner or de facto;</p>	7	<p>You/your refers to the person or persons named as the insured on your <i>policy schedule</i>, their partner, and members of their family who normally live with <i>you</i> at the <i>insured address</i> ('you').</p> <p>If the insured shown on your <i>policy schedule</i> is a company, trust, trustee of a trust or body corporate, then you/your refers to:</p> <p>› that company, trust, trustee of a trust, or body corporate;</p> <p>› the following if they normally live at the <i>insured address</i>:</p> <ul style="list-style-type: none"> • any company director, company owner, trustee or beneficiary of a trust; and • their respective <i>family</i> members. 	7

	<ul style="list-style-type: none"> › your parents, parents-in-law; › your children, brothers and sisters, including their respective spouse, partner or de facto; and › the children, parents, parents-in-law, brothers and sisters of your spouse, partner or de facto. 		<p>Partner means:</p> <ul style="list-style-type: none"> › a marriage partner, or de facto partner as defined in the Property (Relationships) Act 1976 or › civil union partner as defined in the Civil Union Act 2004. <p>Family means:</p> <ul style="list-style-type: none"> › your spouse, partner or de facto; › your parents, parents-in-law; › your children, brothers and sisters, including their respective spouse, partner or de facto; and › the children, parents, parents-in-law, brothers and sisters of your spouse, partner or de facto. 	
What we cover as your home	<ul style="list-style-type: none"> › decks, pergolas, pagodas, verandas and balconies, patios, fixed water tanks, fixed swimming pools and spas and their accessories, sheds, tennis courts; ... › any permanently fixed outdoor items, including solar panels, satellite dishes, play equipment, clothes lines, animal housing, letter boxes, exterior blinds and awnings, built in barbeques and outdoor lights; 	8	<ul style="list-style-type: none"> › decks, pergolas, pagodas, verandas and balconies, patios, fixed water tanks, fixed swimming pools and spas and their accessories, sheds, tennis courts, and permanently installed artificial grass or turf; ... › any permanently fixed outdoor items, including solar power systems, satellite dishes, play equipment, clothes lines, animal housing, letter boxes, exterior blinds and awnings, built in barbeques and outdoor lights; 	8
What we cover as your contents	<p>The only vehicles, watercraft or aircraft that we deem to be contents are:</p> <ul style="list-style-type: none"> ... › children’s motorcycles under 50cc; ... › <i>drones</i> while they are not in use; ... 	10	<p>The only vehicles, watercraft or aircraft that we deem to be contents are:</p> <ul style="list-style-type: none"> ... › children’s battery-powered or mechanically propelled motor toys up to 50cc; ... › drones ... 	10
What we do not cover as your contents	<ul style="list-style-type: none"> ... › sporting, recreational and leisure goods and equipment whilst in use, but we will cover bicycles (including e-bikes) whilst in use, but not whilst being used for practicing for, or engaging in, racing or pace making; › <i>drones</i>, while they are in use. 	10	<ul style="list-style-type: none"> ... › sporting, recreational and leisure goods and equipment whilst in use, but we will cover bicycles (including e-bikes) whilst in use, but not whilst being used for practicing for, or engaging in, racing or pace making. 	11

<p>Insured event natural disaster</p>	<p>Insured event natural disaster</p> <p>We cover</p> <p>› <i>loss or damage</i> caused by <i>natural disaster</i> to items of your contents, less any excess payable under this policy;</p> <p>› <i>loss or damage</i> to your home caused by <i>natural disaster</i> where:</p> <ul style="list-style-type: none"> • the <i>loss or damage</i> to your home is covered under the Earthquake Commission Act 1993 (the EQC Act); and • the Earthquake Commission has accepted liability and has paid the maximum amount that it is liable for under the EQC Act for your claim; and • all amounts paid to you by the Earthquake Commission have been used by you to carry out repairs, or to rebuild the home, and/or to mitigate further <i>loss or damage</i>; <p>› <i>loss or damage</i> caused by <i>natural disaster</i> to the following items that are part of your home if they are covered by this policy but are not subject to insurance under the EQC Act:</p> <ul style="list-style-type: none"> • permanently installed swimming or spa pools; or • drains, pipes, and cables; or • driveways, paths, patios, fences and walls (policy limits apply); <p>or</p> <ul style="list-style-type: none"> • tennis courts. <p>A <i>natural disaster</i> excess of \$5,000 will apply to claims for these non-EQC Act items.</p> <p>Where the <i>loss or damage</i> to your home caused by <i>natural disaster</i> is covered by this policy, we will only pay:</p> <ul style="list-style-type: none"> • the difference between the amount we would have paid under this policy if the cause of the <i>loss or damage</i> was an <i>insured event</i> other than <i>natural disaster</i> and the amount paid or payable by the EQC Act (including excesses); • less any excess payable under this policy. <p>We do not cover</p> <p>Only the ‘General exclusions’ apply to this insured event.</p>	<p>16</p>	<p>Insured event natural hazard</p> <p>We cover</p> <p>› <i>loss or damage</i> caused by <i>natural hazard</i> to items of your contents, less any excess payable under this policy;</p> <p>› <i>loss or damage</i> to your home caused by <i>natural hazard</i> where:</p> <ul style="list-style-type: none"> • the <i>loss or damage</i> to your home is covered under the Natural Hazards Insurance Act 2023 (the NHI Act); and • Toka Tū Ake Natural Hazards Commission (NHC) have accepted liability and have paid the maximum amount that it is liable for under the NHI Act for your claim; and • all amounts paid to you by NHC have been used by you to carry out repairs, or to rebuild the home, and/or to mitigate further <i>loss or damage</i>; <p>› <i>loss or damage</i> caused by <i>natural hazard</i> to the following items that are part of your home if they are covered by this policy but are not subject to insurance under the NHI Act:</p> <ul style="list-style-type: none"> • permanently installed external swimming or spa pools; or • drains, pipes, and cables; or • driveways, paths, patios, fences and walls (policy limits apply); <p>or</p> <ul style="list-style-type: none"> • tennis courts. <p>An additional natural hazard excess of \$5,000 applies to amounts we pay for these parts of your home.</p> <p>Where the <i>loss or damage</i> to your home caused by <i>natural hazard</i> is covered by this policy, we will only pay:</p> <ul style="list-style-type: none"> • the difference between the amount we would have paid under this policy if the cause of the <i>loss or damage</i> was an <i>insured event</i> other than <i>natural hazard</i> and the amount paid or payable by the NHI Act (including excesses); • less any excess payable under this policy. <p>We do not cover</p> <p>› any excess charged by NHC</p> <p>› loss or damage that has been determined by NHC as imminent damage under the NHI Act.</p>	<p>16</p>
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<p>Benefits that apply only to your home cover</p> <p>Temporary accommodation – We cover</p>	<p>Temporary accommodation</p> <p>When an <i>insured event</i> results in <i>damage to your home</i> which makes it <i>unliveable</i>, and we agree, we will pay for <i>your</i> reasonable temporary accommodation costs while it is <i>unliveable</i> and for the time it will take to repair or rebuild <i>your home</i> to a condition where it is no longer <i>unliveable</i>. We will also pay for temporary accommodation for your domestic pets in a commercial boarding establishment for the same period that we pay for <i>your</i> temporary accommodation.</p>	25	<p>Temporary accommodation</p> <p>When an <i>insured event</i> results in <i>damage to your home</i> which makes it <i>uninhabitable</i>, and we agree, we will pay for <i>your</i> reasonable temporary accommodation costs while it is <i>uninhabitable</i> and for the time it will take to repair or rebuild <i>your home</i> to a condition where it is no longer <i>uninhabitable</i>. We will also pay for temporary accommodation for <i>your</i> domestic pets in a commercial boarding establishment for the same period that we pay for <i>your</i> temporary accommodation.</p>	25
<p>Benefits that apply only to your home cover</p> <p>Temporary accommodation – We do not cover</p>	<ul style="list-style-type: none"> • where <i>you</i> decide that <i>you</i> do not wish to live in the <i>home</i> and it is not <i>unliveable</i>. 	25	<ul style="list-style-type: none"> • where <i>you</i> decide that <i>you</i> do not wish to live in the <i>home</i>, and it is not <i>uninhabitable</i>. 	25
<p>Benefits that apply only to your home cover</p> <p>Environmental improvements</p>	<p>Environmental improvements</p> <p>We provide cover for the costs associated with the purchase and installation of <i>environmental improvements</i> at the <i>insured address</i> such as a rainwater tank, solar systems or compost equipment when all of the following applies:</p> <p>...</p>	26	<p>Environmental improvements</p> <p>We provide cover for the costs associated with the purchase and installation of <i>environmental improvements</i> at the <i>insured address</i> such as a rainwater tank, solar <i>power system</i>, or compost equipment when all of the following applies:</p> <p>...</p>	26
<p>Benefits that apply only to your home cover</p> <p>Retaining walls</p>	<p>Retaining walls</p> <p>We cover</p> <p>Where we pay a claim for <i>loss or damage to your home</i>, we will also pay for:</p> <ul style="list-style-type: none"> › <i>loss or damage to retaining walls</i>, including <i>your</i> share in <i>retaining walls</i> that are jointly owned by <i>you</i> and other property owners; and › the cost of gaining access to the wall, stabilising the soil and providing footings and drainage materials directly necessary for the work to the <i>retaining wall</i> or part of the <i>retaining wall</i> that has suffered <i>loss or damage</i>. <p>The most we will pay for any one <i>insured event</i> is \$50,000, unless:</p> <ul style="list-style-type: none"> › <i>you</i> are able to provide us with a valuation for <i>your home</i> that: 	27	<p>Retaining walls</p> <p>We cover</p> <p>Where we pay a claim for <i>loss or damage to your home</i>, we will also pay for:</p> <ul style="list-style-type: none"> › <i>loss or damage to retaining walls</i>, including <i>your</i> share in <i>retaining walls</i> that are jointly owned by <i>you</i> and other property owners; and › the cost of gaining access to the wall, stabilising the soil and providing footings and drainage materials directly necessary for the work to the <i>retaining wall</i> or part of the <i>retaining wall</i> that has suffered <i>loss or damage</i>. <p>To be covered, the <i>retaining walls</i> must meet all the following criteria.</p>	27 & 28

	<ul style="list-style-type: none"> • was issued by a quantity surveyor, suitably qualified valuer or builder prior to the <i>loss or damage</i>; and • separately identifies the total amount that would be required to completely rebuild each <i>retaining wall</i> and all other improvements contained within the <i>residential boundaries</i>; and <p>> the <i>home sum insured</i> is at least the total amount that would be required to completely rebuild the <i>home</i> and all other improvements, including the <i>retaining wall</i>, as shown in the valuation;</p> <p>in which case we will pay up to the full value of the <i>retaining walls</i> as shown in the valuation.</p> <p>This benefit will be paid within the <i>home sum insured</i> for any one <i>insured event</i>.</p> <p>We do not cover</p> <ul style="list-style-type: none"> › <i>retaining walls</i> that are over 1.5 metres above ground level which do not have appropriate local authority permit, consent or certificate; › incomplete <i>retaining walls</i>; › <i>loss or damage to retaining walls</i> which are caused by earthworks excavations. 	<ul style="list-style-type: none"> • Be complete — we don't cover <i>retaining walls</i> unless they were complete, reasonably maintained, and functioning as intended immediately prior to the <i>loss or damage</i> occurring. • Have the sole purpose of retaining land (meaning their purpose doesn't include repelling water of any kind). • Had all necessary permits, consents, and certificates from local authorities when they were built, and whenever they were altered. • The <i>loss or damage</i> must be from a single event — we don't cover gradual damage to <i>retaining walls</i>. <p>We'll pay reasonable costs of repairing or rebuilding the damaged part of the <i>retaining wall</i> to the same condition as when it was new. We'll use equivalent materials and techniques that are available now.</p> <p>The most we will pay for any one <i>insured event</i> is \$50,000, unless:</p> <ul style="list-style-type: none"> › you are able to provide us with a valuation for your home that: <ul style="list-style-type: none"> • was issued by a quantity surveyor, suitably qualified valuer or builder prior to the <i>loss or damage</i>; and • separately identifies the total amount that would be required to completely rebuild each <i>retaining wall</i> and all other improvements contained within the <i>residential boundaries</i>; and › the <i>home sum insured</i> is at least the total amount that would be required to completely rebuild the <i>home</i> and all other improvements, including the <i>retaining wall</i>, as shown in the valuation; <p>in which case we will pay up to the full value of the <i>retaining walls</i> as shown in the valuation.</p> <p>We'll top up the cover provided by NHC</p> <p>If <i>loss to retaining walls</i> arises from <i>natural hazard</i>, we will pay this benefit in addition to cover provided under the Natural Hazards Insurance Act 2023 (the NHI Act).</p> <p>Toka Tū Ake Natural Hazards Commission (NHC) must have done both of the following:</p>	
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			<ul style="list-style-type: none"> • accepted liability for <i>your</i> claim for damage to the <i>retaining wall</i> • already paid the maximum entitlement under the NHI Act for the <i>loss</i>. <p>This benefit will be paid within the <i>home sum insured</i> for any one <i>insured event</i>.</p> <p>We do not cover</p> <ul style="list-style-type: none"> › any undamaged parts of the <i>retaining wall</i>. › <i>loss or damage</i> to <i>retaining walls</i> which are caused by earthworks or excavations. 	
Benefits that apply only to your contents cover Storage of undamaged contents	<p>Storage of undamaged contents</p> <p>If you make a claim for <i>loss or damage</i> to <i>your contents</i> due to an <i>insured event</i> (which we refer to in this benefit as the original claim) and we agree that <i>your</i> undamaged <i>contents</i> cannot be kept at the <i>insured address</i> because it is <i>unliveable</i>, we will also pay the reasonable cost to store the undamaged <i>contents</i> until the <i>contents</i> can be kept at the <i>insured address</i>.</p>	29	<p>Storage of undamaged contents</p> <p>If you make a claim for <i>loss or damage</i> to <i>your contents</i> due to an <i>insured event</i> (which we refer to in this benefit as the original claim) and we agree that <i>your</i> undamaged <i>contents</i> cannot be kept at the <i>insured address</i> because it is <i>uninhabitable</i>, we will also pay the reasonable cost to store the undamaged <i>contents</i> until the <i>contents</i> can be kept at the <i>insured address</i>.</p>	30
Optional benefit applicable to home cover	<p>SumExtra</p> <p>We cover</p> <p>If we have accepted a claim for <i>loss or damage</i> to <i>your home</i> under this <i>policy</i> and we elect to settle <i>your</i> claim by repairing or rebuilding <i>your home</i> or by paying you the <i>replacement cost</i> to repair or rebuild <i>your home</i> (including where you will be building at a different location), and the <i>replacement cost</i> exceeds the <i>home sum insured</i>, we will pay:</p> <ul style="list-style-type: none"> • up to a further 10% of the <i>home sum insured</i> towards the <i>replacement cost</i>, where the <i>loss or damage</i> is caused by <i>natural disaster</i>; or • the full <i>replacement cost</i> where the <i>loss or damage</i> arises from any cause other than <i>natural disaster</i>. 	42	<p>SumExtra</p> <p>We cover</p> <p>If we have accepted a claim for <i>loss or damage</i> to <i>your home</i> under this <i>policy</i> and we elect to settle <i>your</i> claim by repairing or rebuilding <i>your home</i> or by paying you the <i>replacement cost</i> to repair or rebuild <i>your home</i> (including where you will be building at a different location), and the <i>replacement cost</i> exceeds the <i>home sum insured</i>, we will pay:</p> <ul style="list-style-type: none"> • up to a further 10% of the <i>home sum insured</i> towards the <i>replacement cost</i>, where the <i>loss or damage</i> is caused by <i>natural hazard</i>; or • the full <i>replacement cost</i> where the <i>loss or damage</i> arises from any cause other than <i>natural hazard</i>. 	43
Legal liability – what we do not cover	<p>Legal liability – what we do not cover</p> <p>We do not cover legal liability directly or indirectly caused by, arising from, in connection with or involving:</p> <p>Aircraft</p>	47	<p>Legal liability – what we do not cover</p> <p>We do not cover legal liability directly or indirectly caused by, arising from, in connection with or involving:</p> <p>Aircraft</p>	47

	<p><i>you</i> using or owning any aircraft, <i>drone</i> or the facilities to land or store aircraft, but <i>we</i> will cover:</p> <ul style="list-style-type: none"> › a remote controlled scale model or toy aircraft (with the exception of <i>drones</i>, which are still excluded from liability cover); › a kite designed to be held by a person on land or attached to a non-motor powered watercraft (e.g. a surf kite). 		<p><i>you</i> using or owning any aircraft, or the facilities to land or store aircraft, but <i>we</i> will cover:</p> <ul style="list-style-type: none"> › a remote controlled scale model or toy aircraft, including drones; › a kite designed to be held by a person on land or attached to a non-motor powered watercraft (e.g. a surf kite). 	
Legal liability – what we do not cover	<p>Legal liability – what we do not cover <i>We</i> do not cover legal liability directly or indirectly caused by, arising from, in connection with or involving: Asbestos exposure to or potential exposure to asbestos in any form.</p>	47	<p>Legal liability – what we do not cover <i>We</i> do not cover legal liability directly or indirectly caused by, arising from, in connection with or involving: Asbestos exposure to or potential exposure to asbestos.</p>	47
General exclusions	<p>The first 72 hours of your policy - excluded events <i>loss or damage to your home or contents</i> that occurs within 72 hours of <i>you</i> taking out this <i>policy</i> for the first time, caused by <i>storm</i>, flood, landslip, bush fire or volcanic activity. This exclusion doesn't apply:</p> <ul style="list-style-type: none"> › where this <i>policy</i> started immediately following any other <i>policy</i> that insured the <i>home or contents</i> against <i>storm</i>, flood, landslip, bush fire or volcanic activity; or › where <i>you</i> took this <i>policy</i> out at the time you first purchased the <i>home</i>. 	48 & 49	<p>The first 72 hours of your policy – excluded events <i>loss or damage to your home or contents</i> that occurs within 72 hours of <i>you</i> taking out this <i>policy</i> for the first time, caused by <i>storm</i>, flood, landslide, bush fire or volcanic activity. This exclusion doesn't apply:</p> <ul style="list-style-type: none"> › where this <i>policy</i> started immediately following any other <i>policy</i> that insured the <i>home or contents</i> against <i>storm</i>, flood, landslide, bush fire or volcanic activity; or › where <i>you</i> took this <i>policy</i> out at the time <i>you</i> first purchased the <i>home</i>. 	49
General Exclusions		49	<p>Asbestos asbestos of any form or amount.</p> <p><i>We</i> also won't cover legal liability resulting from any direct, indirect, or potential exposure to asbestos.</p> <p>However, <i>we'll</i> pay the cost to remove asbestos from the <i>insured address</i> during repairs or rebuilding if <i>we</i> have accepted a claim for <i>loss or damage to your home</i>.</p> <p><i>We'll</i> also pay the cost to remove asbestos from <i>your contents</i> if <i>we</i> have accepted a claim for <i>loss or damage to your contents</i>.</p>	49

			<i>We'll only cover the removal of asbestos from the immediate area of the home or item of contents that has suffered the loss or damage.</i>	
General Exclusions	<p>Biological, chemical, other pollutant or contaminant</p> <p>...</p> <p>But we will cover:</p> <ul style="list-style-type: none"> › fire damage that is covered by 'Insured event fire'; › your legal liability under 'Legal liability' cover, to the extent your legal liability arises from your use of pesticides or herbicides at the insured address; › the cost to remove asbestos or its derivatives from the insured address during repairs or rebuilding if we have accepted a claim for loss or damage to your home or contents; › damage to the extent it is covered under additional cover 'Damage from physical injury or incident'. 	49	<p>Biological, chemical, other pollutant or contaminant</p> <p>...</p> <p>But we will cover:</p> <ul style="list-style-type: none"> › fire damage that is covered by 'Insured event fire'; › your legal liability under 'Legal liability' cover, to the extent your legal liability arises from your use of pesticides or herbicides at the insured address; › damage to the extent it is covered under additional cover 'Damage from physical injury or incident'. 	49 & 50
General exclusions	<p>Ground movement</p> <p>› erosion, vibration, weakening or removal of support, subsidence, landslip, shrinkage, expansion, settling, ground heave or any other earth movement, but we will cover landslip, landslide or subsidence that is proved to have occurred within 72 hours of, and directly because of the following insured events:</p> <ul style="list-style-type: none"> • › 'Insured event storm'; • › 'Insured event flood'; • › 'Insured event explosion'; <p>and not because of erosion over time, structural fault or design fault.</p> <p>This exclusion does not limit anything that would be covered under 'Insured event natural disaster'.</p>	51	<p>Ground movement</p> <p>› vibration, weakening or removal of support, subsidence, landslide, shrinkage, expansion, settling, ground heave or any other earth movement</p> <p>› erosion arising from action of wind or water. Erosion includes but is not limited to:</p> <ul style="list-style-type: none"> • erosion landslides • coastal erosion • bank erosion • sheet erosion <p>› but we will cover landslide or subsidence that is proved to have occurred within 72 hours of, and directly because of the following insured events:</p> <ul style="list-style-type: none"> • 'Insured event storm'; • 'Insured event flood'; • 'Insured event explosion'; <p>and not because of erosion over time, structural fault or design fault.</p>	51 & 52

			This exclusion does not limit anything that would be covered under 'Insured event natural hazard '.	
General exclusions	<p>Land damage</p> <p>...</p> <p>› erecting or upgrading improvements to land, which are required to avert or mitigate <i>loss or damage</i> to the <i>home</i>, even if such <i>loss or damage</i> or costs are covered by the Earthquake Commission</p> <p>...</p>	52	<p>Land damage</p> <p>...</p> <p>› erecting or upgrading improvements to land, which are required to avert or mitigate <i>loss or damage</i> to the <i>home</i>, even if such <i>loss or damage</i> or costs are covered by Toka Tū Ake Natural Hazards Commission</p> <p>...</p>	52
General exclusions	<p>Moving the home</p> <p>lifting or moving the <i>home</i>, or removal of structural support.</p>	52	<p>Lifting, moving, or relocating your home</p> <p>lifting or moving <i>your home</i> (including while in transit or storage, and while placed on temporary blocks or supports before, during, or after relocation), or removal of structural support.</p> <p><i>We also won't cover any costs associated with relocating your home.</i></p>	52
General exclusions		52	<p>Sanctions</p> <p>any cover, service, or benefit, or pay anything in connection with <i>your policy</i>, including any premium refund, if doing so may breach or risk exposure to any of the following.</p> <p>1. Penalties, sanctions, prohibitions, proscriptions, preventions, or restrictions under United Nations resolutions.</p> <p>2. Sanctions, proscriptions, preventions, laws or regulations of New Zealand, Australia, the United Kingdom, the United States of America, or the European Union.</p>	53
General exclusions	<p>Unrepaired land</p> <p>land where:</p> <p>› <i>you</i> are aware that the land requires repair or poses a threat to the <i>home</i>; or</p> <p>› <i>you</i> or a previous owner of the <i>home</i> has received payment from the Earthquake Commission to effect repairs to land, and those repairs have not been undertaken.</p>	54	<p>Unrepaired land</p> <p>land where:</p> <p>› <i>you</i> are aware that the land requires repair or poses a threat to the <i>home</i>; or</p> <p>› <i>you</i> or a previous owner of the <i>home</i> has received payment from Toka Tū Ake Natural Hazards Commission (previously referred to as the Earthquake Commission) to effect repairs to land, and those repairs have not been undertaken.</p>	54

Your excess Natural disaster excess	Natural disaster excess This excess applies in addition to any other excess if <i>you</i> make a claim as a result of <i>natural disaster for loss or damage</i> to items of <i>your</i> home that are not insured under the EQC Act.	57	Natural hazard excess This excess applies in addition to any other excess if <i>you</i> make a claim as a result of <i>natural hazard for loss or damage</i> to items of <i>your</i> home that are not insured under the Natural Hazards Insurance Act 2023 .	57
Other Claims Information	-	n/a	Information sharing <i>We will share and collect information about your claim. You allow us to share information with third parties about any claim you make under this policy. You also allow us to get information from third parties that's relevant to any claim you make under this policy.</i>	64
Other important information	Cancellation by you <i>You may cancel this policy at any time. If you cancel this policy, you will be refunded the unexpired portion of the premium, if the refund is more than \$10. The cancellation will take effect from the time that we receive your request to cancel.</i>	65	Cancellation by you <i>You may cancel this policy at any time. If you cancel this policy, you will be refunded the unexpired portion of the premium. The cancellation will take effect from the time that we receive your request to cancel.</i>	65
Other important information	Cancellation by us <i>We can cancel your cover by giving you notice of cancellation. This cancellation will take effect 7 days after we advise you of the cancellation. Where we cancel with notice, you will receive a refund of the unexpired portion of the premium if the refund is more than \$10.</i>	65	Cancellation by us <i>We can cancel your cover by giving you notice of cancellation. This cancellation will take effect 7 days after we advise you of the cancellation. Where we cancel with notice, you will receive a refund of the unexpired portion of the premium.</i>	65
Words with special meanings	cyber act means one or more unauthorized, malicious, or criminal acts involving accessing, processing, using, or operating any <i>computer system</i> . <i>Cyber act</i> also includes the threat or hoax of these acts.	66	cyber act means one or more unauthorized, malicious, or criminal acts involving accessing, processing, using, or operating any <i>computer system</i> . <i>Cyber act</i> also includes the threat or hoax of these acts.	66
Words with special meanings	drone(s) means an unmanned, unpiloted or remotely operated aerial device.	67	drone(s) means any aerial device that's unmanned, unpiloted, and remotely operated that is compliant with, and used in accordance with, the Civil Aviation Rules .	67
Words with special meanings	environmental improvements means an alteration or addition to your home which is intended to contribute to the protection or conservation of the	67	environmental improvements means an alteration or addition to <i>your home</i> which is intended to contribute to the protection or conservation of the environment.	67

	environment. These may include, but are not limited to, items such as solar panels, rainwater tanks or compost equipment.		These may include, but are not limited to, items such as solar power systems , rainwater tanks or compost equipment.	
Words with special meanings	natural disaster means earthquake, <i>natural landslip</i> , volcanic eruption or activity, hydrothermal activity, tsunami or fire resulting from any of these. It does not include any gradual or slow movement of land.	68	natural hazard(s) means earthquake, <i>natural landslide</i> , volcanic <i>activity</i> , hydrothermal activity, tsunami or fire resulting from any of these. It does not include any gradual or slow movement of land.	68
Words with special meanings	natural landslip means the sudden movement (whether by way of falling, sliding, or flowing, or by a combination of these) of ground-forming materials composed of natural rock, soil, artificial fill, or a combination of such materials, which, before movement, formed an integral part of the ground, but does not include any gradual or slow movement of these materials.	68	natural landslide means the sudden movement (whether by way of falling, sliding, or flowing, or by a combination of these) of ground-forming materials composed of natural rock, soil, artificial fill, or a combination of such materials, which, before movement, formed an integral part of the ground, but does not include any gradual or slow movement of these materials.	68
Words with special meanings	unliveable means the <i>home</i> is no longer a safe and sanitary place to live, as determined by government or local authorities, or by <i>us</i> , due to physical damage to the <i>home</i> , and where notice to this effect has been issued. It does not mean a disinclination by <i>you</i> to remain in occupancy of an otherwise safe or sanitary <i>home</i> .	69	uninhabitable means <i>we</i> , or government or local authorities, determine the <i>home</i> is no longer a safe or sanitary place to live <i>because of</i> physical damage to the <i>home</i> — and <i>we</i> or they have therefore given <i>you</i> notice of this. <i>Uninhabitable doesn't mean you or your tenants not wanting to live in an otherwise safe or sanitary home.</i>	69
Back pages	VCPHE 09/22	70 & 71	VCPHE 07/24	70 & 71