

## Updates to the AMP Home Plan Policy Document – effective from 1 July 2024

We've updated the AMP Home Plan Policy Document. 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 1 October 2022	Front	Effective <a href="#">1 July 2024</a>	Front
The documents that make up your insurance policy	<p><b>The documents that make up your insurance policy</b></p> <p>...</p> <p>2. The policy <i>schedule</i>. It gives details specific to you, including who and what is insured, when cover starts and ends, and the <i>premium</i> you've agreed to pay. The policy <i>schedule</i> also includes any special terms that might apply, which might also detail things that we do and don't cover.</p> <p>...</p>	3	<p><b>The documents that make up your insurance policy</b></p> <p>...</p> <p>2. Your policy <i>schedule</i>. It gives details specific to you, including who and what is insured, <a href="#">and when cover starts and ends</a>. The policy <i>schedule</i> also includes any special terms that might apply, which might also detail things that we do and don't cover.</p> <p>...</p>	3
Home insurance Cover Option – Maxi – Benefits we include in your cover	<p><b>Benefits we include in your cover</b></p> <p>...</p> <ul style="list-style-type: none"> <li>· Natural disaster</li> </ul> <p>...</p>	7	<p><b>Benefits we include in your cover</b></p> <p>...</p> <ul style="list-style-type: none"> <li>· Natural <a href="#">hazard</a></li> </ul> <p>...</p>	7
Home insurance Cover Option – Maxi Alternative accommodation – we'll pay for temporary accommodation if your home is uninhabitable	<p><b>Alternative accommodation — we'll pay for temporary accommodation if your home is uninhabitable</b></p> <p>If you own and live in your <i>home</i>, we'll cover your reasonably incurred extra costs for temporary accommodation if you can't live in your <i>home</i> because it is <i>uninhabitable</i> due to:</p> <p>...</p> <ul style="list-style-type: none"> <li>· <i>loss</i> to the <i>home</i> that happens during the <i>period of insurance</i> that is covered entirely by the Earthquake Commission</li> </ul> <p>...</p> <p>We'll cover up to 12 months of temporary accommodation. We may choose to remove the 12-month limit if there's a widespread <i>natural disaster</i>.</p> <p>For any one event, we'll pay up to 5% of your <i>home sum insured</i> on your <i>schedule</i> or \$50,000, whichever is greater.</p> <p>...</p> <p><b>Situations where this benefit won't apply</b></p> <p>This benefit will never apply if:</p> <p>...</p> <ul style="list-style-type: none"> <li>· the <i>loss</i> covered by the Earthquake Commission is only <i>loss</i> to land.</li> </ul>	8	<p><b>Alternative accommodation — we'll pay for temporary accommodation if your home is uninhabitable</b></p> <p>If you own and live in your <i>home</i>, we'll cover your reasonably incurred extra costs for temporary accommodation if you can't live in your <i>home</i> because it is <i>uninhabitable</i> due to:</p> <p>...</p> <ul style="list-style-type: none"> <li>· <i>loss</i> to the <i>home</i> that happens during the <i>period of insurance</i> that is covered entirely by <a href="#">Toka Tū Ake Natural Hazards Commission (NHC)</a></li> </ul> <p>...</p> <p>We'll cover up to 12 months of temporary accommodation. <a href="#">If a natural hazard causes a widespread event, we may choose to remove the 12-month limit.</a></p> <p>For any one event, we'll pay up to 5% of your <i>home sum insured</i> on your <i>schedule</i> or \$50,000, whichever is greater.</p> <p>...</p> <p><b>Situations where this benefit won't apply</b></p> <p>This benefit will never apply if:</p> <p>...</p> <ul style="list-style-type: none"> <li>· the <i>loss</i> covered by <a href="#">NHC</a> is only <i>loss</i> to land.</li> </ul>	8

	...		...	
Home insurance – Cover Option Maxi Environmental improvements – we’ll pay for home improvements that make your home more environmentally friendly	<p><b>Environmental improvements – we’ll pay for home improvements that make your home more environmentally friendly</b></p> <p>Environmental improvements are alterations or additions of equipment to your <i>home</i> to help protect or conserve the environment — such as rainwater tanks, solar systems, and compost equipment.</p> <p>...</p>	9	<p><b>Environmental improvements – we’ll pay for home improvements that make your home more environmentally friendly</b></p> <p>Environmental improvements are alterations or additions of equipment to your <i>home</i> to help protect or conserve the environment — such as rainwater tanks, solar <b>power</b> systems, and compost equipment.</p> <p>...</p>	9
Home insurance Cover Option - Maxi Natural disaster – we’ll cover natural disasters along with EQC	<p><b>Natural disaster —we’ll cover natural disasters along with EQC</b></p> <p>The Earthquake Commission (EQC) provides some <i>natural disaster</i> cover for homes under the Earthquake Commission Act 1993 (the EQC Act). If <i>loss</i> to your <i>home</i> is caused by <i>natural disaster</i>, any cover under this policy depends upon whether there is cover for your <i>home</i> under the EQC Act.</p> <p><b>Loss to parts of your home which EQC insures</b></p> <p>Where <i>loss</i> to your <i>home</i> is caused by <i>natural disaster</i>, we’ll pay up to a maximum of the difference between these two amounts:</p> <ul style="list-style-type: none"> <li>· the cost of repairing or rebuilding your <i>home</i></li> <li>· the amount payable under the EQC Act</li> </ul> <p>less any <i>excess</i> we usually charge.</p> <p>EQC must have done both of the following:</p> <ul style="list-style-type: none"> <li>· accepted liability for your claim</li> <li>· already paid the maximum under the EQC Act for the <i>loss</i>. <p>We don’t cover any <i>excess</i> charged by EQC.</p> <p><b>Loss or damage to parts of your home which EQC does not insure</b></p> <p>Under the EQC Act, EQC does not insure some parts of your <i>home</i>. We’ll pay for <i>loss</i> caused by <i>natural disaster</i> to the following permanently installed items which EQC does not cover:</p> </li></ul>	11 & 12	<p><b>Natural hazard —we’ll cover natural hazards along with NHC Toka Tū Ake Natural Hazards Commission (NHC)</b></p> <p>provides some <i>natural hazard</i> cover for homes under the <b>Natural Hazards Insurance Act 2023</b> (the <b>NHI Act</b>) If <i>loss</i> to your <i>home</i> is caused by <i>natural hazard</i>, any cover under this policy depends upon whether there is cover for your <i>home</i> under the <b>NHI Act</b>.</p> <p><b>Loss to parts of your home which NHC insures</b></p> <p>Where <i>loss</i> to your <i>home</i> is caused by <i>natural hazard</i>, we’ll pay up to a maximum of the difference between these two amounts:</p> <ul style="list-style-type: none"> <li>· the cost of repairing or rebuilding your <i>home</i></li> <li>· the amount payable under the <b>NHI Act</b></li> </ul> <p>less any <i>excess</i> we usually charge.</p> <p><b>NHC</b> must have done both of the following:</p> <ul style="list-style-type: none"> <li>· accepted liability for your claim</li> <li>· already paid the maximum under the <b>NHI Act</b> for the <i>loss</i>. <p>We <b>won’t</b> cover any:</p> <ul style="list-style-type: none"> <li>• <i>excess</i> charged by <b>NHC</b></li> <li>• <i>loss</i> that <b>NHC</b> has determined to be <i>imminent damage</i> under the <b>NHI Act</b>. <p><b>Loss or damage to parts of your home which NHC does not insure</b></p> <p>Under the <b>NHI Act</b>, <b>NHC</b> does not insure some parts of your <i>home</i>. We’ll pay for <i>loss</i> caused by <i>natural hazard</i> to the</p> </li></ul></li></ul>	11 & 12

	<ul style="list-style-type: none"> <li>· drains, pipes, and cables</li> <li>· driveways, paths, patios, fences, and walls (apart from retaining walls covered by the 'Retaining walls' benefit)</li> <li>· swimming or spa pools</li> <li>· tennis courts.</li> </ul> <p>An additional <i>excess</i> of \$5,000 applies to amounts we pay for these parts of your <i>home</i>.</p> <p><b><i>The total you receive for natural disaster is limited to your sum insured</i></b>  The most you will receive for <i>loss</i> caused by <i>natural disaster</i> from EQC and us combined is your <i>home sum insured</i>.</p> <p>All other policy terms and conditions apply to this benefit, along with the basis for settling claims.</p> <p>Any amount we pay under this benefit, we'll pay out of your <i>home sum insured</i>.</p>		<p>following permanently installed items which <b>NHC</b> does not cover:</p> <ul style="list-style-type: none"> <li>· drains, pipes, and cables</li> <li>· driveways, paths, patios, fences, and walls (apart from retaining walls covered by the 'Retaining walls' benefit)</li> <li>· <b>external</b> swimming or spa pools</li> <li>· tennis courts.</li> </ul> <p>An additional <i>excess</i> of \$5,000 applies to amounts we pay for these parts of your <i>home</i>.</p> <p><b><i>The total you receive for loss caused by natural hazard is limited to your sum insured</i></b>  The most you will receive for <i>loss</i> caused by <i>natural hazard</i> from <b>NHC</b> and us combined is your <i>home sum insured</i>.</p> <p>All other policy terms and conditions apply to this benefit, along with the basis for settling claims.</p> <p>Any amount we pay under this benefit, we'll pay out of your <i>home sum insured</i>.</p>	
Home insurance Cover Option - Maxi New building work – we'll cover structures and materials if you do new building work	<p><b>New building work — we'll cover structures and materials if you do new building work</b></p> <p>...</p> <p><b><i>The causes of loss that we cover</i></b>  We cover new building work for <i>accidental loss</i> caused by:</p> <p>...</p> <ul style="list-style-type: none"> <li>· impact from aircraft or other aerial or spatial device (like a <i>drone</i> or a satellite), or articles dropped or falling from them</li> <li>· <i>natural disaster</i></li> </ul> <p>...</p>	12	<p><b>New building work — we'll cover structures and materials if you do new building work</b></p> <p>...</p> <p><b><i>The causes of loss that we cover</i></b>  We cover new building work for <i>accidental loss</i> caused by:</p> <p>...</p> <ul style="list-style-type: none"> <li>· impact from aircraft or other aerial or spatial device (like a <b>drone</b> or a satellite), or articles dropped or falling from them</li> <li>· <i>natural hazard</i></li> </ul> <p>...</p>	12
Home insurance – Cover Option Maxi Power generation equipment — we'll cover wind- or fuel powered generation equipment	<p><b>Power generation equipment — we'll cover wind- or fuel powered generation equipment</b></p> <p>We'll pay up to \$10,000 during the <i>period of insurance</i> for <i>loss</i> to power generation equipment if it results from any of the following.</p> <p>...</p> <ul style="list-style-type: none"> <li>· Impact from aircraft or other aerial or spatial device (such as a <i>drone</i> or satellite), or articles dropped from them.</li> </ul>	13	<p><b>Power generation equipment — we'll cover wind- or fuel powered generation equipment</b></p> <p>We'll pay up to \$10,000 during the <i>period of insurance</i> for <i>loss</i> to power generation equipment if it results from any of the following.</p> <p>...</p> <ul style="list-style-type: none"> <li>· Impact from aircraft or other aerial or spatial device (such as a <b>drone</b> or satellite), or articles dropped from them.</li> </ul>	13

	<p>· <i>Natural disaster.</i></p> <p><b>How we define power generation equipment</b></p> <p>...</p> <p>Solar panels are not covered under this benefit — they're included in your cover as part of your <i>home</i>.</p>		<p>· <i>Natural hazard.</i></p> <p><b>How we define power generation equipment</b></p> <p>...</p> <p>Solar <b>power systems</b> are not covered under this benefit — they're included in your cover as part of your <i>home</i>.</p>	
Home insurance – Cover Option Maxi Property owner's liability — we'll cover your legal liability if you cause loss, damage, or injury	<p><b>Landlord's liability</b> As a landlord you have responsibilities under the Health and Safety at Work Act 2015. If you fail to comply with these and a judgment is made against you under the Act, we'll pay an <i>award</i> due to <i>accidental bodily injury</i>. We'll do this as long as you have met the cover requirements above and your <i>home</i> is <i>tenanted</i>.</p> <p>...</p> <p><b>What we won't pay under Property owner's liability</b> We won't pay for any punitive or exemplary <i>damages</i> awarded against you.</p> <p>We won't pay for legal liability:</p> <p>...</p> <p>· arising from:</p> <ul style="list-style-type: none"> <li>– any business, profession, or employment, except where cover is provided under 'Landlord's liability' above</li> <li>– the ownership, possession or use of any mechanically propelled vehicle, trailer, aircraft, or boat</li> <li>– the ownership and/or possession of any animals, other than <i>domestic pets</i>.</li> </ul> <p>...</p>	13 & 14	<p><b>Landlord's liability - we'll cover an award for bodily injury if you are liable as a landlord under the Health and Safety at Work Act 2015</b> If you're a landlord, you have responsibilities under the Health and Safety at Work Act 2015. If you fail to meet these responsibilities and a judgment due to <i>accidental bodily injury</i> is made against you under the Health and Safety at Work Act 2015, we'll cover the <i>award</i> you have to pay. We'll do this as long as you have met the cover requirements above and your <i>home</i> is <i>tenanted</i>.</p> <p>...</p> <p><b>What we won't pay under Property owner's liability and Landlord's liability</b> We won't pay for any punitive or exemplary <i>damages</i> awarded against you.</p> <p>We won't pay for legal liability:</p> <p>...</p> <p>· arising from:</p> <ul style="list-style-type: none"> <li>– any business, profession, <b>trade</b>, or employment, except where cover is provided under 'Landlord's liability' above</li> <li>– <b>any other activity for financial reward whether for profit or not</b></li> <li>– the ownership, possession or use of any mechanically propelled vehicle, trailer, aircraft, or boat</li> <li>– the ownership <b>or</b> possession of any animals, other than <i>domestic pets</i>.</li> </ul> <p>...</p>	13 & 14
Home insurance – Cover Option Maxi Property owner's liability — we'll cover your legal liability if you	<p><b>Limits on what we'll pay for Property owner's liability</b> For any one event, we'll pay:</p> <ul style="list-style-type: none"> <li>· for <i>loss</i> to someone else's property, up to \$2,000,000</li> <li>· for <i>bodily injury</i>, up to \$1,000,000.</li> </ul> <p>The most we'll pay for all legal liabilities for an <i>award</i>, <i>damages</i>, or <i>reparation</i> is a combined total of \$2,000,000 during any</p>	14	<p><b>Limits on what we'll pay for Property owner's liability and Landlord's liability</b> For any one event, we'll pay:</p> <ul style="list-style-type: none"> <li>· for <i>loss</i> to someone else's property, up to \$2,000,000</li> <li>· for <i>bodily injury</i>, up to \$1,000,000.</li> </ul>	14

<p>cause loss, damage, or injury</p>	<p><i>period of insurance.</i> If you have other insurance with us that may cover liability for the same event, we'll still only pay up to the limits above.</p> <p><b>We also pay legal defence costs if you are legally liable to pay damages or an award</b> Where you're legally liable to pay <i>damages</i> or an <i>award</i>, and we've given you our agreement in writing beforehand, we'll also pay your legal defence costs and expenses incurred. We won't pay legal defence costs and expenses in relation to an offence, or when you're legally liable to pay <i>reparation</i>.</p>		<p>The most we'll pay during any <i>period of insurance</i> is a combined total of \$2,000,000 for all legal liabilities for:</p> <ul style="list-style-type: none"> <li>· an <i>award</i> (relating to the Health and Safety at Work Act 2015)</li> <li>· <i>damages</i></li> <li>· <i>reparation</i>.</li> </ul> <p>If you have other insurance with us that may cover liability for the same event, we'll still only pay up to the limits above.</p> <p><b>We also pay legal defence costs if you are legally liable to pay damages</b> Where you're legally liable to pay <i>damages</i>, and we've given you our <i>written agreement beforehand</i>, we'll also pay your legal defence costs and expenses incurred. We won't pay legal defence costs and expenses in relation to an offence, or when you're legally liable to pay <i>reparation</i>.</p> <p><b>We also pay legal defence costs if you are legally liable to pay an award</b> Where you're legally liable to pay an <i>award</i> under the Health and Safety at Work Act 2015, and we've given you our <i>written agreement beforehand</i>, we'll also pay your legal defence costs and expenses incurred.</p>	
<p>Home insurance Cover Option – Maxi Retaining walls benefit</p>	<p><b>Retaining walls — we'll cover walls that retain land</b> We'll pay up to \$80,000 for <i>loss</i> to retaining walls for any one event. This includes your share in retaining walls that you jointly own with other property owners.</p> <p>To be covered, the retaining walls must meet all of the following criteria.</p> <ul style="list-style-type: none"> <li>· Be complete – we don't cover retaining walls if they were incomplete, or were not functioning or maintained when the <i>loss</i> occurred.</li> <li>· Have the sole purpose of retaining land (meaning their purpose doesn't include repelling water of any kind).</li> <li>· Have all necessary permits, consents, and certificates from local authorities.</li> <li>· Have been damaged in a single <i>accidental</i> event — we don't cover gradual damage to retaining walls.</li> </ul>	<p>15</p>	<p><b>Retaining walls — we'll cover walls that retain land</b> We'll <i>cover loss</i> to retaining <i>walls</i>. This includes your share in retaining walls that you jointly own with other property owners.</p> <p>To be covered, the retaining walls must meet all the following criteria.</p> <ul style="list-style-type: none"> <li>• Be complete — we don't cover retaining walls <i>unless</i> they were complete, <i>reasonably maintained</i>, and <i>functioning as intended immediately before the loss occurred</i>.</li> <li>• Have the sole purpose of retaining land (meaning their purpose doesn't include repelling water of any kind).</li> <li>• <i>Had</i> all necessary permits, consents, and certificates from local authorities <i>when they were built, and whenever they were altered</i>.</li> <li>• Have been damaged in a single <i>accidental</i> event — we don't cover gradual damage to retaining walls.</li> </ul>	<p>15</p>

	<p>We'll pay for the cost of repairing the wall to the condition it was in immediately before the <i>loss</i>. We'll also pay for the following things if they are directly necessary for the work to the retaining wall or part of the retaining wall that has suffered <i>loss</i>.</p> <ul style="list-style-type: none"> <li>· Gaining access to the wall.</li> <li>· Stabilising the soil.</li> <li>· Providing footings and drainage materials.</li> </ul> <p><b>We may pay more for retaining walls if they're valued over \$80,000</b></p> <p>We may pay more than \$80,000 to repair retaining walls, if:</p> <ul style="list-style-type: none"> <li>· when making a claim you give us a valuation for your property, issued by a qualified valuation or construction expert or professional, like a quantity surveyor, qualified valuer, or builder</li> <li>· the valuation was done before the <i>loss</i></li> <li>· the valuation separately identifies the <i>replacement value</i> for all retaining walls</li> <li>· your <i>home sum insured</i> reflects the total <i>replacement value</i> for your <i>home</i> as shown in the <i>valuation</i>.</li> </ul> <p>If all the above circumstances apply, we'll pay up to the value of the retaining walls identified in the valuation.</p> <p><b>How we define replacement value</b></p> <p>When we say <i>replacement value</i> in this benefit, we mean the amount that would be required to completely rebuild your <i>home</i> to the <i>replacement condition</i> if your <i>home</i> was totally destroyed.</p> <p>Any amount we pay under this benefit, we'll pay out of your <i>home sum insured</i>.</p>	<p>We'll pay for the following things if they are directly necessary for the work to the retaining wall or part of the retaining wall that has suffered <i>loss</i>:</p> <ul style="list-style-type: none"> <li>• gaining access to the wall</li> <li>• stabilising the soil</li> <li>• providing footings and drainage materials.</li> </ul> <p>We'll repair or rebuild the retaining wall to the <i>replacement condition</i>.</p> <p>We won't pay for any undamaged parts of the retaining wall.</p> <p>The most we'll pay for <i>loss</i> to retaining walls is \$80,000 for any one event.</p> <p><b>We may pay more for retaining walls if they're valued over \$80,000</b></p> <p>We may pay more than \$80,000 to repair or replace retaining walls, if:</p> <ul style="list-style-type: none"> <li>• when making a claim you give us a valuation for your property, issued by a qualified valuation or construction expert or professional, like a quantity surveyor, qualified valuer or builder</li> <li>• the valuation was done before the <i>loss</i></li> <li>• the valuation separately identifies the <i>replacement value</i> for all retaining walls</li> <li>• your <i>sum insured</i> reflects the total <i>replacement value</i> for your <i>home</i> as shown in the valuation.</li> </ul> <p>If all the above circumstances apply, we'll pay up to the value of the retaining walls identified in the valuation.</p> <p><b>How we define replacement value</b></p> <p>When we say <i>replacement value</i> in this benefit, we mean the amount that would be required to completely rebuild your <i>home</i> to the <i>replacement condition</i> if your <i>home</i> was totally destroyed.</p> <p><b>We'll top up the cover provided by NHC</b></p>	
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			<p>If <i>loss</i> to retaining walls arises from <i>natural hazard</i>, we'll 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> <ul style="list-style-type: none"> <li>• accepted liability for your claim for damage to the retaining wall</li> <li>• already paid the maximum entitlement under the NHI Act for the <i>loss</i>.</li> </ul> <p>Any amount we pay under this benefit, we'll pay out of home your <i>sum insured</i>.</p>	
Home insurance Cover Option - Maxi SumExtra – we pay more than your home sum insured	<p><b>SumExtra — we may pay more than your home sum insured</b> Under this benefit, if the <i>replacement cost</i> for your <i>home</i> is more than the <i>home sum insured</i>, we'll pay one of the following.</p> <ul style="list-style-type: none"> <li>· The part of the <i>replacement cost</i> that exceeds the <i>home sum insured</i>, if the <i>loss</i> arises from any cause we cover other than <i>natural disaster</i>.</li> <li>· Up to an extra 10% of the <i>home sum insured</i> towards the <i>replacement cost</i> if the <i>loss</i> arises from <i>natural disaster</i>.</li> </ul> <p><b>Conditions for qualifying for SumExtra</b> ... 6. You may have increased the size or improved the quality of your <i>home</i> since you obtained your written estimate of costs. In this case, you must have increased the <i>home sum insured</i> in line with the increase in the rebuilding cost of your <i>home</i>. If you haven't, we'll pay only up to an extra 10% of your <i>home sum insured</i>. That's regardless of whether the <i>loss</i> is caused by <i>natural disaster</i> or any other event we insure against. ...</p>	16	<p><b>SumExtra — we may pay more than your home sum insured</b> Under this benefit, if the <i>replacement cost</i> for your <i>home</i> is more than the <i>home sum insured</i>, we'll pay one of the following.</p> <ul style="list-style-type: none"> <li>· The part of the <i>replacement cost</i> that exceeds the <i>home sum insured</i>, if the <i>loss</i> arises from any cause we cover other than <i>natural hazard</i>.</li> <li>· Up to an extra 10% of the <i>home sum insured</i> towards the <i>replacement cost</i> if the <i>loss</i> arises from <i>natural hazard</i>.</li> </ul> <p><b>Conditions for qualifying for SumExtra</b> ... 6. You may have increased the size or improved the quality of your <i>home</i> since you obtained your written estimate of costs. In this case, you must have increased the <i>home sum insured</i> in line with the increase in the rebuilding cost of your <i>home</i>. If you haven't, we'll pay only up to an extra 10% of your <i>home sum insured</i>. That's regardless of whether the <i>loss</i> is caused by <i>natural hazard</i> or any other event we insure against. ...</p>	16
Home insurance Cover Option – Maxi Optional benefit – the additional cover you can choose - Landlord's extension — for tenanted properties	<p><b>Loss of rent due to loss covered under this policy</b> We'll pay or reimburse you for loss of <i>rent</i> if your <i>home</i> is <i>uninhabitable</i> for either of the following reasons.</p> <ul style="list-style-type: none"> <li>· <i>Loss</i> covered by this policy, or that would be covered by this policy but is instead covered by EQC because of the Earthquake Commission Act 1993.</li> </ul>	18	<p><b>Loss of rent due to loss covered under this policy</b> We'll pay or reimburse you for loss of <i>rent</i> if your <i>home</i> is <i>uninhabitable</i> for any of the following reasons.</p> <ul style="list-style-type: none"> <li>· <i>Loss</i> covered by this policy.</li> <li>· <i>Loss</i> that would be covered by this policy but is instead covered</li> </ul>	18

	<ul style="list-style-type: none"> <li>· Prevention of access to the <i>home</i> by government or local authorities which is initiated during the <i>period of insurance</i> because of possible or impending damage to an otherwise safe or sanitary <i>home</i>.</li> <li>...</li> </ul>		<ul style="list-style-type: none"> <li>by <a href="#">Toka Tū Ake Natural Hazards Commission</a> because of the <a href="#">Natural Hazards Insurance Act 2023</a>.</li> <li>· Prevention of access to the <i>home</i> by government or local authorities which is initiated during the <i>period of insurance</i> because of possible or impending damage to an otherwise safe or sanitary <i>home</i>.</li> <li>...</li> </ul>	
Home insurance Cover Option – Flexi - What your Home is covered for under Cover Option – Flexi	<p><b>What your Home is covered for under Cover Option – Flexi</b></p> <p>If your <i>schedule</i> shows you have Cover Option – Flexi, we’ll cover you for specific types of <i>loss</i> to your <i>home</i> at the address on your <i>schedule</i>. Any <i>loss</i> must happen during the <i>period of insurance</i> and arise only from the following events.</p> <ul style="list-style-type: none"> <li>· <i>Natural disaster</i>.</li> </ul>	20	<p><b>What your Home is covered for under Cover Option – Flexi</b></p> <p>If your <i>schedule</i> shows you have Cover Option – Flexi, we’ll cover you for specific types of <i>loss</i> to your <i>home</i> at the address on your <i>schedule</i>. Any <i>loss</i> must happen during the <i>period of insurance</i> and arise only from the following events.</p> <ul style="list-style-type: none"> <li>· <i>Natural hazard</i>.</li> </ul>	20
Home insurance Cover Option – Flexi - Benefits we include in your cover	<p><b>Benefits we include in your cover</b></p> <ul style="list-style-type: none"> <li>...</li> <li>· <i>Natural disaster</i></li> <li>...</li> </ul>	20	<p><b>Benefits we include in your cover</b></p> <ul style="list-style-type: none"> <li>...</li> <li>· <i>Natural hazard</i></li> <li>...</li> </ul>	20
Home insurance Cover Option – Flexi Alternative accommodation – we’ll pay for temporary accommodation if your home is uninhabitable	<p><b>Alternative accommodation — we’ll pay for temporary accommodation if your home is uninhabitable</b></p> <p>If you own and live in your <i>home</i>, we’ll cover your reasonably incurred extra costs for temporary accommodation if you can’t live in your <i>home</i> because it is <i>uninhabitable</i> due to:</p> <ul style="list-style-type: none"> <li>...</li> <li>· <i>loss</i> to the <i>home</i> that happens during the <i>period of insurance</i> that is covered entirely by the Earthquake Commission</li> <li>...</li> </ul> <p>We’ll cover up to 12 months of temporary accommodation. We may choose to remove the 12-month limit if there’s a widespread <i>natural disaster</i>.</p> <p>For any one event, we’ll pay up to 5% of your <i>home sum insured</i> on your <i>schedule</i> or \$30,000, whichever is greater.</p> <ul style="list-style-type: none"> <li>...</li> </ul> <p><b>Situations where this benefit won’t apply</b></p> <p>This benefit will never apply if:</p> <ul style="list-style-type: none"> <li>...</li> </ul>	21	<p><b>Alternative accommodation — we’ll pay for temporary accommodation if your home is uninhabitable</b></p> <p>If you own and live in your <i>home</i>, we’ll cover your reasonably incurred extra costs for temporary accommodation if you can’t live in your <i>home</i> because it is <i>uninhabitable</i> due to:</p> <ul style="list-style-type: none"> <li>...</li> <li>· <i>loss</i> to the <i>home</i> that happens during the <i>period of insurance</i> that is covered entirely by <a href="#">Toka Tū Ake Natural Hazards Commission (NHC)</a></li> <li>...</li> </ul> <p>We’ll cover up to 12 months of temporary accommodation. <a href="#">If a natural hazard causes a widespread event, we may choose to remove the 12-month limit.</a></p> <p>For any one event, we’ll pay up to 5% of your <i>home sum insured</i> on your <i>schedule</i> or \$30,000, whichever is greater.</p> <ul style="list-style-type: none"> <li>...</li> </ul> <p><b>Situations where this benefit won’t apply</b></p> <p>This benefit will never apply if:</p> <ul style="list-style-type: none"> <li>...</li> </ul>	21



	<p>· the <i>loss</i> covered by the Earthquake Commission is only <i>loss</i> to land.</p> <p>...</p>		<p>· the <i>loss</i> covered by <b>NHC</b> is only <i>loss</i> to land.</p> <p>...</p>	
<p>Home insurance Cover Option - Flexi Natural disaster – we’ll cover natural disasters along with EQC</p>	<p><b>Natural disaster —we’ll cover natural disasters along with EQC</b> The Earthquake Commission (EQC) provides some <i>natural disaster</i> cover for homes under the Earthquake Commission Act 1993 (the EQC Act). If <i>loss</i> to your <i>home</i> is caused by <i>natural disaster</i>, any cover under this policy depends upon whether there is cover for your <i>home</i> under the EQC Act.</p> <p><b>Loss to parts of your home which EQC insures</b> Where <i>loss</i> to your <i>home</i> is caused by <i>natural disaster</i>, we’ll pay up to a maximum of the difference between these two amounts:</p> <ul style="list-style-type: none"> <li>· the indemnity value of your <i>home</i></li> <li>· the amount payable under the EQC Act</li> </ul> <p>less any <i>excess</i> we usually charge.</p> <p>EQC must have done both of the following:</p> <ul style="list-style-type: none"> <li>· accepted liability for your claim</li> <li>· already paid the maximum under the EQC Act for the <i>loss</i>.</li> </ul> <p>We don’t cover any <i>excess</i> charged by EQC.</p> <p><b>Loss or damage to parts of your home which EQC does not insure</b> Under the EQC Act, EQC does not insure some parts of your <i>home</i>. We’ll pay for <i>loss</i> to the following permanently installed items which EQC does not cover:</p> <ul style="list-style-type: none"> <li>· drains, pipes, and cables</li> <li>· driveways, paths, patios, fences, and walls (apart from retaining walls covered by the ‘Retaining walls’ benefit)</li> <li>· swimming or spa pools</li> <li>· tennis courts.</li> </ul> <p>An additional <i>excess</i> of \$5,000 applies to amounts we pay for these parts of your <i>home</i>.</p> <p><i>The total you receive for natural disaster is limited to your sum insured</i></p>	<p>22</p>	<p><b>Natural hazard —we’ll cover natural hazards along with NHC</b> <b>Toka Tū Ake Natural Hazards Commission (NHC)</b> provides some <i>natural hazard</i> cover for homes under the <b>Natural Hazards Insurance Act 2023</b> (the <b>NHI Act</b>). If <i>loss</i> to your <i>home</i> is caused by <i>natural hazard</i>, any cover under this policy depends upon whether there is cover for your <i>home</i> under the <b>NHI Act</b>.</p> <p><b>Loss to parts of your home which NHC insures</b> Where <i>loss</i> to your <i>home</i> is caused by <i>natural hazard</i>, we’ll pay up to a maximum of the difference between these two amounts:</p> <ul style="list-style-type: none"> <li>· the indemnity value of your <i>home</i></li> <li>· the amount payable under the <b>NHI Act</b></li> </ul> <p>less any <i>excess</i> we usually charge.</p> <p><b>NHC</b> must have done both of the following:</p> <ul style="list-style-type: none"> <li>· accepted liability for your claim</li> <li>· already paid the maximum under the <b>NHI Act</b> for the <i>loss</i>.</li> </ul> <p>We <b>won’t cover any</b>:</p> <ul style="list-style-type: none"> <li>• <i>excess</i> charged by <b>NHC</b></li> <li>• <i>loss</i> that <b>NHC</b> has determined to be imminent damage under the <b>NHI Act</b>.</li> </ul> <p><b>Loss to parts of your home which NHC does not insure</b> Under the <b>NHI Act</b>, <b>NHC</b> does not insure some parts of your <i>home</i>. We’ll pay for <i>loss</i> caused by <i>natural hazard</i> to the following permanently installed items which <b>NHC</b> does not cover:</p> <ul style="list-style-type: none"> <li>· drains, pipes, and cables</li> <li>· driveways, paths, patios, fences, and walls (apart from retaining walls covered by the ‘Retaining walls’ benefit)</li> <li>· <b>external</b> swimming or spa pools</li> <li>· tennis courts.</li> </ul>	<p>22</p>

	<p><b>The most you will receive for loss caused by natural disaster from EQC and us combined is your home sum insured.</b></p> <p>All other policy terms and conditions, including the 'Land' exclusion apply to the <i>natural disaster</i> benefit, along with the basis for settling claims.</p> <p>Any amount we pay under this benefit, we'll pay out of your <i>home sum insured</i>.</p>		
<p>Home insurance Cover Option - Flexi Property owner's liability — we'll cover your legal liability if you cause loss, damage, or injury</p>	<p><b>Landlord's liability</b> As a landlord you have responsibilities under the Health and Safety at Work Act 2015. If you fail to comply with these and a judgment is made against you under the Act, we'll pay an <i>award</i> due to <i>accidental bodily injury</i>. We'll do this as long as you have met the cover requirements above and your <i>home</i> is <i>tenanted</i>.</p> <p>...</p> <p><b>What we won't pay under Property owner's liability</b></p> <p>...</p> <p>We won't pay for any punitive or exemplary <i>damages</i> awarded against you.</p> <p>· arising from: – any business, profession, or employment, except where cover is provided under 'Landlord's liability' above – the ownership, possession or use of any mechanically propelled vehicle, trailer, aircraft, or boat – the ownership and/or possession of any animals, other than <i>domestic pets</i>.</p> <p>...</p>	<p>23</p> <p><b>Landlord's liability - we'll cover an award for bodily injury if you are liable as a landlord under the Health and Safety at Work Act 2015</b> If you're a landlord, you have responsibilities under the Health and Safety at Work Act 2015. If you fail to meet these responsibilities and a judgment due to <i>accidental bodily injury</i> is made against you under the Health and Safety at Work Act 2015, we'll cover the <i>award</i> you have to pay. We'll do this as long as you have met the cover requirements above and your <i>home</i> is <i>tenanted</i>.</p> <p>...</p> <p><b>What we won't pay under Property owner's liability and Landlord's liability</b></p> <p>...</p> <p>We won't pay for any punitive or exemplary <i>damages</i> awarded against you.</p> <p>· arising from: – any business, profession, <i>trade</i>, or employment, except where cover is provided under 'Landlord's liability' above – any other activity for financial reward whether for profit or not – the ownership, possession or use of any mechanically propelled vehicle, trailer, aircraft, or boat – the ownership or possession of any animals, other than <i>domestic pets</i>.</p>	<p>23</p>

			...	
Home insurance Cover Option - Flexi Property owner's liability — we'll cover your legal liability if you cause loss, damage, or injury	<p><b>Limits on what we'll pay for Property owner's liability</b></p> <p>For any one event, we'll pay:</p> <ul style="list-style-type: none"> <li>· for <i>loss</i> to someone else's property, up to \$2,000,000</li> <li>· for <i>bodily injury</i>, up to \$1,000,000.</li> </ul> <p>The most we'll pay for all legal liabilities for an <i>award</i>, <i>damages</i>, or <i>reparation</i> is a combined total of \$2,000,000 during any <i>period of insurance</i>.</p> <p>If you have other insurance with us that may cover liability for the same event, we'll still only pay up to the limits above.</p> <p><b>We also pay legal defence costs if you are legally liable to pay damages or an award</b></p> <p>Where you're legally liable to pay <i>damages</i> or an <i>award</i>, and we've given you our agreement in writing beforehand, we'll also pay your legal defence costs and expenses incurred. We won't pay legal defence costs and expenses in relation to an offence, or when you're legally liable to pay <i>reparation</i>.</p>	23	<p><b>Limits on what we'll pay for Property owner's liability and Landlord's liability</b></p> <p>For any one event, we'll pay:</p> <ul style="list-style-type: none"> <li>· for <i>loss</i> to someone else's property, up to \$2,000,000</li> <li>· for <i>bodily injury</i>, up to \$1,000,000.</li> </ul> <p>The most we'll pay <i>during any period of insurance</i> is a combined total of \$2,000,000 for all legal liabilities for:</p> <ul style="list-style-type: none"> <li>· an <i>award</i> (relating to the Health and Safety at Work Act 2015)</li> <li>· <i>damages</i></li> <li>· <i>reparation</i>.</li> </ul> <p>If you have other insurance with us that may cover liability for the same event, we'll still only pay up to the limits above.</p> <p><b>We also pay legal defence costs if you are legally liable to pay damages</b></p> <p>Where you're legally liable to pay <i>damages</i>, and we've given you our <i>written agreement beforehand</i>, we'll also pay your legal defence costs and expenses incurred. We won't pay legal defence costs and expenses in relation to an offence, or when you're legally liable to pay <i>reparation</i>.</p> <p><b>We also pay legal defence costs if you are legally liable to pay an award</b></p> <p>Where you're legally liable to pay an <i>award</i> under the Health and Safety at Work Act 2015, and we've given you our <i>written agreement beforehand</i>, we'll also pay your legal defence costs and expenses incurred.</p>	23
Home insurance Cover Option – Flexi Optional benefit – the additional cover you can choose - Landlord's extension — for tenanted properties	<p><b>Loss of rent due to loss covered under this policy</b></p> <p>We'll pay or reimburse you for <i>rent</i> you lose if your <i>home</i> is <i>uninhabitable</i> for either of the following reasons.</p> <ul style="list-style-type: none"> <li>· <i>Loss</i> covered by this policy, or that would be covered by this policy but is instead covered by EQC because of the Earthquake Commission Act 1993.</li> <li>· Prevention of access to the <i>home</i> by government or local authorities which is initiated during the <i>period of insurance</i></li> </ul>	24	<p><b>Loss of rent due to loss covered under this policy</b></p> <p>We'll pay or reimburse you for <i>loss of rent</i> if your <i>home</i> is <i>uninhabitable</i> for <i>any</i> of the following reasons.</p> <ul style="list-style-type: none"> <li>· <i>Loss</i> covered by this policy</li> <li>· <i>Loss</i> that would be covered by this policy but is instead covered by Toka Tū Ake Natural Hazards Commission because of the Natural Hazards Insurance Act 2023.</li> </ul>	24

	<p>because of possible or impending damage to an otherwise safe or sanitary <i>home</i>.</p> <p>...</p>		<p>· Prevention of access to the <i>home</i> by government or local authorities which is initiated during the <i>period of insurance</i> because of possible or impending damage to an otherwise safe or sanitary <i>home</i>.</p> <p>...</p>	
<p>Home insurance What we don't cover under this policy — Home insurance exclusions</p>	<p><b>Damage during cleaning, repair, renovation, or restoration</b> We won't cover any <i>loss</i> caused by any cleaning process, renovation, repair, or restoration – but this only excludes the property that has undergone that process. This exclusion doesn't limit cover under the 'New building work' benefit.</p> <p>However, if there's resulting <i>loss</i> to other parts of the <i>home</i> caused by the excluded <i>loss</i>, we'll cover it (unless it's excluded under another part of this policy).</p>	25	<p><b>Damage during cleaning, repair, renovation, or restoration</b> We won't cover any <i>loss</i> caused by any cleaning process, renovation, repair, or restoration – but this only excludes:</p> <ul style="list-style-type: none"> <li>• the part of the <i>home</i> that has directly undergone that process</li> <li>• any other part of the <i>home</i> in any way physically connected to the part of the <i>home</i> that has undergone that process.</li> </ul> <p>This exclusion doesn't limit cover under the 'New building work' benefit.</p> <p>However, if there's resulting <i>loss</i> to other parts of the <i>home</i> caused by any cleaning process, renovation, repair, or restoration, we'll cover it (unless it's excluded under another part of this policy).</p>	25
<p>Home insurance What we don't cover under this policy — Home insurance exclusions</p>	<p><b>Illegal drug contamination</b> ... <b>We'll provide some cover if you have Cover Option — Maxi</b> ... We'll extend the 'Methamphetamine contamination' benefit to cover the <i>loss</i>, and this exclusion won't apply to that cover. The normal limit for what we pay for the 'Methamphetamine contamination' benefit won't apply. ...</p>	27	<p><b>Illegal drug contamination</b> ... <b>We'll provide some cover if you have Cover Option — Maxi</b> ... We'll extend the 'Methamphetamine contamination' benefit to cover the <i>loss</i>, and this exclusion won't apply to that cover. The limit for what we pay for the 'Methamphetamine contamination' benefit won't apply. ...</p>	27
<p>Home insurance What we don't cover under this policy — Home insurance exclusions</p>	<p><b>Land</b> We won't cover any of the following. ... · <i>Loss</i> that is in any way connected with subsidence, settling, ground heave, shrinkage, or erosion. · <i>Loss</i> in any way connected with the condition of the land if you,</p>	27	<p><b>Land</b> We won't cover any of the following. ... · <i>Loss</i> that is in any way connected with subsidence, settling, ground heave, shrinkage, or expansion.</p>	27

	<p>or a previous owner of the <i>home</i>, have received money from the Earthquake Commission to repair the land, but not done so.</p> <p>...</p>		<p>· <i>Loss</i> that is in any way connected with erosion arising from action of wind or water. Erosion includes but is not limited to:</p> <ul style="list-style-type: none"> <li>– erosion landslides</li> <li>– coastal erosion</li> <li>– bank erosion</li> <li>– sheet erosion.</li> </ul> <p>...</p> <p>· <i>Loss</i> in any way connected with the condition of the land if you, or a previous owner of the <i>home</i>, have received money from Toka Tū Ake Natural Hazards Commission (previously referred to as the Earthquake Commission) to repair the land, but not done so.</p> <p>...</p>	
Home insurance What we don't cover under this policy — Home insurance exclusions	<p><b>Lifting or moving your home</b> We won't cover <i>loss</i> that is in any way connected with lifting or moving your <i>home</i>.</p>	27	<p><b>Lifting, moving, or relocating your home</b> We won't cover <i>loss</i> that is in any way connected with lifting or moving your <i>home</i> (including while in transit or storage, and while placed on temporary blocks or supports before, during, or after relocation).</p> <p>We also won't cover any costs associated with relocating your <i>home</i>.</p>	28
Home insurance What we don't cover under this policy — Home insurance exclusions	<p><b>Mechanical or electrical breakdown</b> We won't cover <i>loss</i> caused by either:</p> <p>...</p> <p>This exclusion doesn't apply to <i>loss</i> caused by actual burning out as a direct result of an <i>accidental</i> external cause, or if the <i>loss</i> arises from:</p> <p>...</p> <ul style="list-style-type: none"> <li>· volcanic eruption</li> </ul> <p>...</p>	28	<p><b>Mechanical or electrical breakdown</b> We won't cover <i>loss</i> caused by either:</p> <p>...</p> <p>This exclusion doesn't apply to <i>loss</i> caused by actual burning out as a direct result of an <i>accidental</i> external cause, or if the <i>loss</i> arises from:</p> <p>...</p> <ul style="list-style-type: none"> <li>· volcanic activity</li> </ul> <p>...</p>	28
Home insurance What we don't cover under this policy — Home insurance exclusions	<p><b>Natural disaster</b> We won't cover <i>loss</i> in any way connected with any of these:</p> <ul style="list-style-type: none"> <li>· earthquakes or natural landslips</li> <li>· volcanic eruptions or hydrothermal activity</li> <li>· tsunami</li> <li>· fire resulting from any of the above.</li> </ul>	28	<p><b>Natural hazard</b> We won't cover <i>loss</i> in any way connected with any of these:</p> <ul style="list-style-type: none"> <li>· earthquakes or natural landslides</li> <li>· volcanic activity or hydrothermal activity</li> <li>· tsunami</li> <li>· fire resulting from any of the above.</li> </ul>	28

	This exclusion doesn't limit cover under the 'Natural disaster' benefit.		This exclusion doesn't limit cover under the 'Natural hazard' or 'Retaining walls' benefits.	
Home insurance What we don't cover under this policy — Home insurance exclusions	<p><b>Some events in the first 72 hours of this policy</b></p> <p>We won't cover any <i>loss</i> that happens during the first 72 hours of the policy, if the <i>loss</i> is caused by storm, <i>flood</i>, landslip, bush fire, or volcanic activity.</p> <p>This exclusion only applies when you first take out this policy. This exclusion doesn't apply if either:</p> <ul style="list-style-type: none"> <li>· this policy starts immediately after another policy that insures your <i>home</i> against storm, <i>flood</i>, landslip, bush fire, or volcanic activity</li> <li>· you took out this policy when you first bought your <i>home</i>.</li> </ul>	28	<p><b>Some events in the first 72 hours of this policy</b></p> <p>We won't cover any <i>loss</i> that happens during the first 72 hours of the policy, if the <i>loss</i> is caused by storm, <i>flood</i>, <i>landslide</i>, bush fire, or volcanic activity.</p> <p>This exclusion only applies when you first take out this policy. This exclusion doesn't apply if either:</p> <ul style="list-style-type: none"> <li>· this policy starts immediately after another policy that insures your <i>home</i> against storm, <i>flood</i>, <i>landslide</i>, bush fire, or volcanic activity</li> <li>· you took out this policy when you first bought your <i>home</i>.</li> </ul>	28
Home insurance How we settle your Home insurance claim under Cover Option – Maxi	<p><b>We'll pay up to \$50,000 for roads, lanes, and bridges</b></p> <p>We'll pay up to \$50,000 for your share of incurred costs during the <i>period of insurance</i>, for <i>loss</i> to any private:</p> <ul style="list-style-type: none"> <li>· road</li> <li>· lane</li> <li>· right-of-way</li> <li>· access way</li> <li>· bridge, including a bridge within the <i>residential boundaries</i> of the property your <i>home</i> is on</li> <li>· guttering, drains, piping, cables, and lighting associated with any of the above.</li> </ul> <p>We'll pay if the structures listed above provide access to a driveway that you own or share with other homeowners and you are responsible for.</p>	31	<p><b>We'll pay up to \$50,000 for roads, lanes, and bridges</b></p> <p>We'll pay up to \$50,000 for your share of incurred costs during the <i>period of insurance</i>, for <i>loss</i> to any private:</p> <ul style="list-style-type: none"> <li>· road</li> <li>· lane</li> <li>· right-of-way</li> <li>· access way</li> <li>· bridge, including a bridge within the <i>residential boundaries</i> of the property your <i>home</i> is on</li> <li>· guttering, drains, piping, cables, and lighting associated with any of the above.</li> </ul> <p>We'll pay if the structures listed above provide access to a driveway that you own or share with other homeowners and you are responsible for.</p> <p><b>We'll top up the cover for bridges provided by NHC</b></p> <p>If <i>loss</i> to a bridge arises from <i>natural hazard</i>, we'll pay up to the \$50,000 limit above, in addition to the 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> <ul style="list-style-type: none"> <li>• <a href="#">accepted liability for your claim for damage to the bridge</a></li> </ul>	31

			<ul style="list-style-type: none"> <li>• already paid the maximum entitlement under the NHI Act for the <i>loss</i>.</li> </ul>	
<p>Home insurance How we settle your Home insurance claim under Cover Option – Flexi</p>	<p><b>We'll pay up to \$50,000 for roads, lanes, and bridges</b> We'll pay up to \$50,000 for your share of incurred costs during the <i>period of insurance</i>, for <i>loss</i> to any private:</p> <ul style="list-style-type: none"> <li>· road</li> <li>· lane</li> <li>· right-of-way</li> <li>· access way</li> <li>· bridge, including a bridge within the <i>residential boundaries</i> of the property your <i>home</i> is on</li> <li>· guttering, drains, piping, cables, and lighting associated with any of the above.</li> </ul> <p>We'll pay if the structures listed above provide access to a driveway that you own or share with other homeowners and you are responsible for.</p>	36	<p><b>We'll pay up to \$50,000 for roads, lanes, and bridges</b> We'll pay up to \$50,000 for your share of incurred costs during the <i>period of insurance</i>, for <i>loss</i> to any private:</p> <ul style="list-style-type: none"> <li>· road</li> <li>· lane</li> <li>· right-of-way</li> <li>· access way</li> <li>· bridge, including a bridge within the <i>residential boundaries</i> of the property your <i>home</i> is on</li> <li>· guttering, drains, piping, cables, and lighting associated with any of the above.</li> </ul> <p>We'll pay if the structures listed above provide access to a driveway that you own or share with other homeowners and you are responsible for.</p> <p><b>We'll top up the cover for bridges provided by NHC</b> If <i>loss</i> to a bridge arises from <i>natural hazard</i>, we'll pay up to the \$50,000 limit above, in addition to the 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> <ul style="list-style-type: none"> <li>• accepted liability for your claim for damage to the bridge</li> <li>• already paid the maximum entitlement under the NHI Act for the <i>loss</i>.</li> </ul>	36
<p>Contents insurance – Cover option – Maxi Alternative accommodation — we'll pay for temporary accommodation if your home is uninhabitable</p>	<p><b>Alternative accommodation — we'll pay for temporary accommodation if your home is uninhabitable</b> We'll cover your reasonably incurred extra costs for temporary accommodation if you can't live in your <i>home</i> because it is <i>uninhabitable</i> due to:</p> <p>...</p> <ul style="list-style-type: none"> <li>· <i>loss</i> to the <i>home</i> that happens during the <i>period of insurance</i> that is covered entirely by the Earthquake Commission</li> </ul> <p>...</p>	42	<p><b>Alternative accommodation — we'll pay for temporary accommodation if your home is uninhabitable</b> We'll cover your reasonably incurred extra costs for temporary accommodation if you can't live in your <i>home</i> because it is <i>uninhabitable</i> due to:</p> <p>...</p> <ul style="list-style-type: none"> <li>· <i>loss</i> to the <i>home</i> that happens during the <i>period of insurance</i> that is covered entirely by Toka Tū Ake Natural Hazards Commission (NHC)</li> </ul> <p>...</p>	42

	<p><b><i>If you own and live in the home</i></b>          If you own and live in the <i>home</i> where your <i>contents</i> are insured, we'll pay up to 12 months of temporary accommodation or \$40,000, whichever is less.</p> <p>If there has been a widespread <i>natural disaster</i>, we can choose to pay beyond the 12-month period.</p> <p>...</p> <p><b>Situations where this benefit won't apply</b></p> <p>This benefit will never apply if:</p> <p>...</p> <ul style="list-style-type: none"> <li>· the <i>loss</i> covered by the Earthquake Commission is only <i>loss</i> to land.</li> </ul>		<p><b><i>If you own and live in the home</i></b>          If you own and live in the <i>home</i> where your <i>contents</i> are insured, we'll pay up to 12 months of temporary accommodation or \$40,000, whichever is less.</p> <p><i>If a natural hazard causes a widespread event, we may choose to remove the 12-month limit.</i></p> <p>...</p> <p><b>Situations where this benefit won't apply</b></p> <p>This benefit will never apply if:</p> <p>...</p> <ul style="list-style-type: none"> <li>· the <i>loss</i> covered by NHC is only <i>loss</i> to land.</li> </ul>	
<p>Contents insurance          Cover option – Maxi          Occupier's and personal liabilities — we'll cover your legal liability if you cause loss, damage, or injury</p>	<p><b><i>Extended liability</i></b></p> <p>...</p> <ul style="list-style-type: none"> <li>· using ride-on mowers, other domestic garden appliances, children's motorcycles under 50cc, electric wheelchairs, and electric mobility aids</li> <li>· using any canoe, kayak, surfboard, surf ski, kite surfer, paddle board, windsurfer, or boat. We won't cover liability arising from the use of any boat that has a <i>market value</i> of more than \$3,000</li> <li>· non-competitively using any of the following radio-controlled scale-models.             <ul style="list-style-type: none"> <li>– Aircraft</li> <li>– Watercraft</li> <li>– Motor vehicle.</li> </ul> </li> </ul>	<p>46</p>	<p><b><i>Extended liability</i></b></p> <p>...</p> <ul style="list-style-type: none"> <li>· using ride-on mowers, other domestic garden appliances, children's <i>battery-powered or mechanically propelled motor toys up to 50cc</i>, electric wheelchairs, and electric mobility aids</li> <li>· using any canoe, kayak, surfboard, surf ski, kite surfer, paddle board, windsurfer, <i>or other similar watercraft</i></li> <li>· <i>any boat that has a market value of less than \$3,000</i></li> <li>· <i>non-competitively using remote-controlled watercraft or motor vehicle scale-models</i></li> <li>· <i>non-competitively using remote-controlled aircraft, including drones.</i></li> </ul>	<p>46</p>
<p>Contents insurance          Cover option – Maxi          Occupier's and personal liabilities — we'll cover your legal liability if you cause loss, damage, or injury</p>	<p><b><i>What we won't pay under Occupier's and personal liabilities</i></b></p> <p>...</p> <p>We won't pay for legal liability:</p> <p>...</p> <ul style="list-style-type: none"> <li>· arising from:             <ul style="list-style-type: none"> <li>...</li> <li>– any business, profession, or employment</li> <li>– your ownership, possession or use of any mechanically propelled vehicle, trailer, aircraft (including <i>drones</i>), or any boat where the <i>market value</i> of the boat is more than \$3,000</li> </ul> </li> </ul> <p>...</p>	<p>46</p>	<p><b><i>What we won't pay under Occupier's and personal liabilities</i></b></p> <p>...</p> <p>We won't pay for legal liability:</p> <p>...</p> <ul style="list-style-type: none"> <li>· arising from:             <ul style="list-style-type: none"> <li>...</li> <li>– any business, profession, <i>trade</i> or employment</li> <li>– <i>any other activity for financial reward whether for profit or not</i></li> <li>– your ownership, possession or use of any mechanically propelled vehicle, trailer, aircraft, <i>or any</i> boat where the <i>market</i></li> </ul> </li> </ul>	<p>46</p>



			value of the boat is more than \$3,000 ...	
Contents insurance – Cover option Maxi Specified items — we’ll extend cover for certain items in your schedule	<b>Specified items — we’ll extend cover for certain items in your schedule</b> ... Any amount we pay under this benefit, we’ll pay out of your total <i>contents sum insured</i> .	47	<b>Specified items — we’ll extend cover for certain items in your schedule</b> ... Any amount we pay under this benefit, we’ll pay out of <i>your contents sum insured</i> .	47
Contents insurance Cover Option – Flexi What your Contents are covered for under Cover Option – Flexi	<b>What your Contents are covered for under Cover Option – Flexi</b> If your <i>schedule</i> shows you have Cover Option – Flexi, we’ll cover you for some types of <i>loss</i> to your <i>contents</i> while they’re at your <i>home</i> . Any <i>loss</i> must happen during the <i>period of insurance</i> and arise only from the following events. · <i>Natural disaster</i> .	50	<b>What your Contents are covered for under Cover Option – Flexi</b> If your <i>schedule</i> shows you have Cover Option – Flexi, we’ll cover you for some types of <i>loss</i> to your <i>contents</i> while they’re at your <i>home</i> . Any <i>loss</i> must happen during the <i>period of insurance</i> and arise only from the following events. · <i>Natural hazard</i> .	50
Contents insurance Cover Option – Flexi What your Contents are covered for under Cover Option – Flexi	<b>Alternative accommodation — we’ll pay for temporary accommodation if your home is uninhabitable</b> We’ll cover your reasonably incurred extra costs for temporary accommodation if you can’t live in your <i>home</i> because it is <i>uninhabitable</i> due to: ... · <i>loss</i> to the <i>home</i> that happens during the <i>period of insurance</i> that is covered entirely by the Earthquake Commission ... <b>If you own and live in the home</b> If you own and live in the <i>home</i> where your <i>contents</i> are insured, we’ll pay up to 12 months of temporary accommodation or \$30,000, whichever is less.  If there has been a widespread <i>natural disaster</i> , we can choose to pay beyond the 12-month period. ... <b>Situations where this benefit won’t apply</b>  This benefit will never apply if: ... · the <i>loss</i> covered by the Earthquake Commission is only <i>loss</i> to land.	51	<b>Alternative accommodation — we’ll pay for temporary accommodation if your home is uninhabitable</b> We’ll cover your reasonably incurred extra costs for temporary accommodation if you can’t live in your <i>home</i> because it is <i>uninhabitable</i> due to: ... · <i>loss</i> to the <i>home</i> that happens during the <i>period of insurance</i> that is covered entirely by Toka Tū Ake Natural Hazards Commission (NHC) ... <b>If you own and live in the home</b> If you own and live in the <i>home</i> where your <i>contents</i> are insured, we’ll pay up to 12 months of temporary accommodation or \$30,000, whichever is less.  If a <i>natural hazard</i> causes a widespread <i>event</i> , we may choose to remove the 12-month limit. ... <b>Situations where this benefit won’t apply</b>  This benefit will never apply if: ... · the <i>loss</i> covered by NHC is only <i>loss</i> to land.	51

<p>Contents insurance – Cover option – Flexi Occupier’s and personal liabilities — we’ll cover your legal liability if you cause loss, damage, or injury</p>	<p><b>Extended liability</b>          ...          · using ride-on mowers, other domestic garden appliances, children’s motorcycles under 50cc, electric wheelchairs, and electric mobility aids          · using any canoe, kayak, surfboard, surf ski, kite surfer, paddle board, windsurfer, or boat. We won’t cover liability arising from the use of any boat that has a <i>market value</i> of more than \$3,000          · non-competitively using any of the following radio-controlled scale-models.          – Aircraft          – Watercraft          – Motor vehicle.</p>	<p>53</p>	<p><b>Extended liability</b>          ...          · using ride-on mowers, other domestic garden appliances, children’s <b>battery-powered or mechanically propelled motor toys up to 50cc</b>, electric wheelchairs, and electric mobility aids          · using any canoe, kayak, surfboard, surf ski, kite surfer, paddle board, windsurfer, <b>or other similar watercraft</b>          · <b>any boat that has a <i>market value</i> of less than \$3,000</b>          · <b>non-competitively using remote-controlled watercraft or motor vehicle scale-models</b>          · <b>non-competitively using remote-controlled aircraft, including <i>drones</i>.</b></p>	<p>53</p>
<p>Contents insurance – Cover option – Flexi Occupier’s and personal liabilities — we’ll cover your legal liability if you cause loss, damage, or injury</p>	<p><b>What we won’t pay under Occupier’s and personal liabilities</b>          ...          We won’t pay for legal liability:          ...          · arising from:          ...          – any business, profession, or employment          – your ownership, possession or use of any mechanically propelled vehicle, trailer, aircraft (including <i>drones</i>), or any boat where the <i>market value</i> of the boat is more than \$3,000          ...</p>	<p>53</p>	<p><b>What we won’t pay under Occupier’s and personal liabilities</b>          ...          We won’t pay for legal liability:          ...          · arising from:          ...          – any business, profession, <b>trade</b> or employment          – <b>any other activity for financial reward whether for profit or not</b>          – your ownership, possession or use of any mechanically propelled vehicle, trailer, aircraft, <b>or any</b> boat where the <i>market value</i> of the boat is more than \$3,000          ...</p>	<p>53</p>
<p>Contents insurance – Cover Option Flexi Benefits we include in your cover – Specified items</p>	<p><b>Specified items — we’ll extend cover for certain items in your schedule</b>          ...          Any amount we pay under this benefit, we’ll pay out of your total <i>contents sum insured</i>.</p>	<p>54</p>	<p><b>Specified items — we’ll extend cover for certain items in your schedule</b>          ...          Any amount we pay under this benefit, we’ll pay out of <b>your <i>contents sum insured</i></b>.</p>	<p>54</p>
<p>Contents insurance What we don’t cover under this policy — Contents insurance exclusions</p>	<p><b>Damage during cleaning, repair, renovation, or restoration</b>          We won’t cover any <i>loss</i> caused by any cleaning process, renovation, repair, or restoration – but this only excludes the property that has undergone that process.           However, if there’s resulting <i>loss</i> to other items of <i>contents</i> caused by the excluded <i>loss</i>, we’ll cover it (unless it’s excluded under another part of this policy).</p>	<p>56</p>	<p><b>Damage during cleaning, repair, renovation, or restoration</b>          We won’t cover any <i>loss</i> caused by any cleaning process, renovation, repair, or restoration – but this only excludes:</p> <ul style="list-style-type: none"> <li>• the <b>part of the</b> property that has <b>directly</b> undergone that process</li> </ul>	<p>56</p>

			<ul style="list-style-type: none"> <li>any other part of the property in any way physically connected to the part of the property that has undergone that process.</li> </ul> <p>However, if there's resulting <i>loss</i> to other items of <i>contents</i> caused by <i>any cleaning process, renovation, repair, or restoration</i>, we'll cover it (unless it's excluded under another part of this policy).</p>	
Contents insurance What we don't cover under this policy — Contents insurance exclusions	<p><b>Land</b> We won't cover any of the following.</p> <p>...</p> <ul style="list-style-type: none"> <li><i>Loss</i> that is in any way connected with subsidence, settling, ground heave, shrinkage, or erosion.</li> </ul>	57	<p><b>Land</b> We won't cover any of the following.</p> <ul style="list-style-type: none"> <li><i>Loss</i> that is in any way connected with subsidence, settling, ground heave, shrinkage, or <i>expansion</i>.</li> <li><i>Loss</i> that is in any way connected with erosion arising from action of wind or water. Erosion includes but is not limited to: <ul style="list-style-type: none"> <li>erosion landslides</li> <li>coastal erosion</li> <li>bank erosion</li> <li>sheet erosion.</li> </ul> </li> </ul>	57
Contents insurance What we don't cover under this policy — Contents insurance exclusions	<p><b>Lifting or moving your home</b> We won't cover any <i>loss</i> that is in any way connected with lifting or moving your <i>home</i>.</p>	57	<p><b>Lifting, moving, or relocating your home</b> We won't <i>cover loss</i> that is in any way connected with lifting or moving your <i>home</i> (including while in transit or storage, and while placed on temporary blocks or supports before, during, or after relocation).</p>	57
Contents insurance What we don't cover under this policy — Contents insurance exclusions	<p><b>Mechanical or electrical breakdown</b> We won't cover <i>loss</i> caused by either:</p> <ul style="list-style-type: none"> <li>mechanical or electrical breakdown</li> <li>inability to operate any mechanical or electrical device this policy covers.</li> </ul> <p>This exclusion doesn't apply to <i>loss</i> caused by actual burning out as a direct result of an <i>accidental</i> external cause, or if the <i>loss</i> arises from:</p> <p>...</p> <ul style="list-style-type: none"> <li>volcanic eruption</li> </ul>	58	<p><b>Mechanical or electrical breakdown</b> We won't cover <i>loss</i> caused by either:</p> <ul style="list-style-type: none"> <li>mechanical or electrical breakdown</li> <li>inability to operate any mechanical or electrical device this policy covers.</li> </ul> <p>This exclusion doesn't apply to <i>loss</i> caused by actual burning out as a direct result of an <i>accidental</i> external cause, or if the <i>loss</i> arises from:</p> <p>...</p>	58

	...		· volcanic activity ...													
Contents insurance  What we don't cover under this policy — Contents insurance exclusions	<p><b>Some events in the first 72 hours of this policy</b> We won't cover any <i>loss</i> that happens during the first 72 hours of the policy, if the <i>loss</i> is caused by storm, <i>flood</i>, landslip, bush fire, or volcanic activity.</p> <p>This exclusion only applies when you first take out this policy. This exclusion doesn't apply if this policy starts immediately after another policy that insured your <i>contents</i> against storm, <i>flood</i>, landslip, bush fire, or volcanic activity.</p>	58	<p><b>Some events in the first 72 hours of this policy</b> We won't cover any <i>loss</i> that happens during the first 72 hours of the policy, if the <i>loss</i> is caused by storm, <i>flood</i>, <b>landslide</b>, bush fire, or volcanic activity.</p> <p>This exclusion only applies when you first take out this policy. This exclusion doesn't apply if this policy starts immediately after another policy that insured your <i>contents</i> against storm, <i>flood</i>, <b>landslide</b>, bush fire, or volcanic activity.</p>	58												
Contents insurance How we settle your Contents insurance claim under Cover Option – Maxi	<p><b>We'll pay indemnity value for the following items</b> We'll pay <i>indemnity value</i> for:</p> <p>...</p> <p>· laptops, tablets, mobile or smart phones, or any other similar handheld electronic devices that are more than 3 years old and can do any of the following.</p> <p>...</p>	61	<p><b>We'll pay indemnity value for the following items</b> We'll pay <i>indemnity value</i> for:</p> <p>...</p> <p>· laptops, tablets, mobile or smart phones, or any other similar handheld electronic devices that are more than <b>5 years old</b> and can do any of the following.</p> <p>...</p>	61												
Contents insurance How we settle your Contents insurance claim under Cover Option – Maxi	<p><b>The most we'll pay for some items</b> This table shows the most we'll pay for the listed items, unless they are specified on your <i>schedule</i> for another amount as per cover under the 'Specified items' benefit (page 47).</p> <p>The limits include the item and its accessories.</p> <table border="1" data-bbox="405 1007 1122 1433"> <thead> <tr> <th>Item</th> <th>Limit on what we'll pay</th> </tr> </thead> <tbody> <tr> <td>Each unspecified item, pair, or set of jewellery or watches</td> <td>           \$5,000             For any one event, we'll pay up to a maximum of 15% of the <i>sum insured</i> on your <i>schedule</i> (excluding specified items of jewellery and watches) or \$15,000 — whichever is greater         </td> </tr> <tr> <td>Each item of photographic, digital, and video camera equipment</td> <td>\$3,000, unless specified otherwise on your <i>schedule</i></td> </tr> </tbody> </table>	Item	Limit on what we'll pay	Each unspecified item, pair, or set of jewellery or watches	\$5,000  For any one event, we'll pay up to a maximum of 15% of the <i>sum insured</i> on your <i>schedule</i> (excluding specified items of jewellery and watches) or \$15,000 — whichever is greater	Each item of photographic, digital, and video camera equipment	\$3,000, unless specified otherwise on your <i>schedule</i>	62	<p><b>The most we'll pay for some items</b> This table shows the most we'll pay for the listed items, unless they are specified on your <i>schedule</i> for another amount as per cover under the 'Specified items' benefit (page 47).</p> <p>The limits include the item and its accessories.</p> <table border="1" data-bbox="1249 1007 1955 1433"> <thead> <tr> <th>Item</th> <th>Limit on what we'll pay</th> </tr> </thead> <tbody> <tr> <td>Each unspecified item, pair, or set of jewellery or watches</td> <td>           \$5,000             For any one event, we'll pay up to a maximum of 15% of the <i>sum insured</i> on your <i>schedule</i> (excluding specified items of jewellery and watches) or \$15,000 — whichever is greater         </td> </tr> <tr> <td>Each item of photographic, digital, and video camera equipment</td> <td><b>\$3,000</b></td> </tr> </tbody> </table>	Item	Limit on what we'll pay	Each unspecified item, pair, or set of jewellery or watches	\$5,000  For any one event, we'll pay up to a maximum of 15% of the <i>sum insured</i> on your <i>schedule</i> (excluding specified items of jewellery and watches) or \$15,000 — whichever is greater	Each item of photographic, digital, and video camera equipment	<b>\$3,000</b>	62
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Each item of photographic, digital, and video camera equipment	<b>\$3,000</b>															

	<p>We count a camera body and a standard lens as one item, unless separately specified on the <i>schedule</i>. Any extra lens not permanently attached to a camera body, or one that's designed to be interchangeable, we count as its own item.</p>			<p>We count a camera body and a standard lens as one item, unless separately specified on the <i>schedule</i>. Any extra lens not permanently attached to a camera body, or one that's designed to be interchangeable, we count as its own item.</p>							
	<p>Any bicycle (including any e-bike)</p>	<p>\$5,000, unless specified otherwise on your <i>schedule</i></p>		<p>Any bicycle (including any e-bike)</p>	<p>\$5,000</p>						
	<p>Any <i>drone</i></p>	<p>\$3,000, unless specified otherwise on your <i>schedule</i></p>		<p>Any <i>drone</i></p>	<p>\$3,000</p>						
	<p>Any canoe, kayak, surfboard, surf ski, kite surfer, paddle board, or windsurfer</p>	<p>\$3,000, unless specified otherwise on your <i>schedule</i></p>		<p>Any canoe, kayak, surfboard, surf ski, kite surfer, paddle board, windsurfer, or other similar watercraft</p>	<p>\$3,000</p>						
	<p>Any boat (other than canoes, kayaks, surfboards, surf skis, kite surfers, paddle boards, or windsurfers)</p>	<p>\$3,000 Under this policy we won't cover any boat that has a <i>market value</i> of more than \$3,000</p>		<p>Each coin, card, or stamp in a collection</p>	<p>\$1,000  \$3,000 in total for any collection of coins, cards, or stamps</p>						
	<p>Motor and marine parts and accessories, including children's car seats, while they're out of any vehicle or boat</p>	<p>\$2,000 in total</p>		<p>Unset precious stones or minerals, gold or silver bullion or ingots, and precious metal</p>	<p>\$1,000 in total</p>						
	<p>Remote-controlled scale models</p>	<p>\$2,000 in total</p>		<p>This table shows the most we'll pay for the listed items. We will never increase the limits for these items.</p>							
	<p>Each coin, card, or stamp in a collection</p>	<p>\$1,000 \$3,000 in total for any collection of coins, cards, or stamps, unless specified otherwise on your <i>schedule</i></p>		<p>The limits include the item and its accessories.</p>							
	<p>Unset precious stones or minerals, gold or silver bullion or ingots, and precious metals</p>	<p>\$1,000 in total, unless specified otherwise on your <i>schedule</i></p>		<table border="1"> <thead> <tr> <th data-bbox="1240 1311 1608 1353">Item</th> <th data-bbox="1608 1311 1955 1353">Limit on what we'll pay</th> </tr> </thead> <tbody> <tr> <td data-bbox="1240 1353 1608 1471"> <p>Any boat (other than canoes, kayaks, surfboards, surf skis, kite surfers, paddle boards, or windsurfers, or other similar watercraft)</p> </td> <td data-bbox="1608 1353 1955 1471"> <p>\$3,000  Under this policy we won't cover any boat that has a <i>market value</i> of more than \$3,000</p> </td> </tr> </tbody> </table>			Item	Limit on what we'll pay	<p>Any boat (other than canoes, kayaks, surfboards, surf skis, kite surfers, paddle boards, or windsurfers, or other similar watercraft)</p>	<p>\$3,000  Under this policy we won't cover any boat that has a <i>market value</i> of more than \$3,000</p>	
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<p>Contents insurance Cover option – Maxi We'll settle some claims in specific ways</p>	<p><b>Repairs to furniture</b> We'll only repair or pay for items that actually suffer <i>loss</i>. If the items that suffer <i>loss</i> are part of a group of <i>similar items</i>, we'll pay up to the value of or cost to replace those items only.</p>	63	<p><b>Repairs to furniture</b> We'll only repair or pay for items that actually suffer <i>loss</i>. If the items that suffer <i>loss</i> are part of a group of <i>similar items</i>, we'll pay up to the value of, or cost to replace <b>the damaged</b> items only.</p>	63								
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<p>Contents insurance Cover option – Flexi How we settle your Contents insurance claim under Cover Option – Flexi</p>	<p><b>The most we'll pay for some items</b> This table shows the most we'll pay for the listed items, unless they are specified on your <i>schedule</i> for another amount as per cover under the 'Specified items' benefit (page 57).</p> <p>The limits include the item and its accessories.</p> <table border="1" data-bbox="405 743 1126 1399"> <thead> <tr> <th>Item</th> <th>Limit on what we'll pay</th> </tr> </thead> <tbody> <tr> <td>Each unspecified item, pair, or set of jewellery or watches</td> <td>\$3,000  For any one event, we'll pay up to a maximum of 15% of the <i>sum insured</i> on your <i>schedule</i> (excluding specified items of jewellery and watches) or \$15,000 — whichever is greater</td> </tr> <tr> <td>Each item of photographic, digital, and video camera equipment  We count a camera body and a standard lens as one item, unless separately specified on the <i>schedule</i>. Any extra lens not permanently attached to a camera body, or one that's</td> <td>\$3,000, unless specified otherwise on your <i>schedule</i></td> </tr> </tbody> </table>	Item	Limit on what we'll pay	Each unspecified item, pair, or set of jewellery or watches	\$3,000  For any one event, we'll pay up to a maximum of 15% of the <i>sum insured</i> on your <i>schedule</i> (excluding specified items of jewellery and watches) or \$15,000 — whichever is greater	Each item of photographic, digital, and video camera equipment  We count a camera body and a standard lens as one item, unless separately specified on the <i>schedule</i> . Any extra lens not permanently attached to a camera body, or one that's	\$3,000, unless specified otherwise on your <i>schedule</i>	65	<p><b>The most we'll pay for some items</b> This table shows the most we'll pay for the listed items, unless they are specified on your <i>schedule</i> for another amount as per cover under the 'Specified items' benefit (page 54).</p> <p>The limits include the item and its accessories.</p> <table border="1" data-bbox="1252 743 1957 1399"> <thead> <tr> <th>Item</th> <th>Limit on what we'll pay</th> </tr> </thead> <tbody> <tr> <td>Each unspecified item, pair, or set of jewellery or watches</td> <td>\$3,000  For any one event, we'll pay up to a maximum of 15% of the <i>sum insured</i> on your <i>schedule</i> (excluding specified items of jewellery and watches) or \$15,000 — whichever is greater</td> </tr> <tr> <td>Each item of photographic, digital, and video camera equipment  We count a camera body and a standard lens as one item, unless separately specified on the <i>schedule</i>. Any extra lens not permanently attached to a camera body, or one that's</td> <td><b>\$3,000</b></td> </tr> </tbody> </table>	Item	Limit on what we'll pay	Each unspecified item, pair, or set of jewellery or watches	\$3,000  For any one event, we'll pay up to a maximum of 15% of the <i>sum insured</i> on your <i>schedule</i> (excluding specified items of jewellery and watches) or \$15,000 — whichever is greater	Each item of photographic, digital, and video camera equipment  We count a camera body and a standard lens as one item, unless separately specified on the <i>schedule</i> . Any extra lens not permanently attached to a camera body, or one that's	<b>\$3,000</b>	65
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	Any bicycle (including any e-bike)	\$3,000, unless specified otherwise on your <i>schedule</i>		Any bicycle (including any e-bike)	\$3,000							
	Any <i>drone</i>	\$3,000, unless specified otherwise on your <i>schedule</i>		Any <i>drone</i>	\$3,000							
	Any canoe, kayak, surfboard, surf ski, kite surfer, paddle board, or windsurfer	\$3,000, unless specified otherwise on your <i>schedule</i>		Any canoe, kayak, surfboard, surf ski, kite surfer, paddle board, windsurfer, or other similar watercraft	\$3,000							
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	<ul style="list-style-type: none"> <li>· securely anchored to the floor or wall, following the manufacturer's installation instructions.</li> </ul> <p>If you don't follow these requirements, we won't cover the items for burglary, theft, or unexplained <i>loss</i>.</p>			
<p>Motor vehicle insurance</p> <p>- The types of vehicle use we do and don't cover</p>	<p><b>Private use: what we cover</b></p> <p>If your <i>schedule</i> shows private use, we'll cover your <i>vehicle</i> for:</p> <ul style="list-style-type: none"> <li>· social, domestic, recreational, or farming purposes</li> <li>· religious, social welfare, or youth organisation work</li> <li>· use by you to get to or from work or to carry out occasional work-related use (provided your <i>vehicle</i> is not owned or insured under a company name).</li> </ul> <p><b>Business use: what we cover</b></p> <p>If your <i>schedule</i> shows business use, we'll cover your <i>vehicle</i> for private use, and business use relating to any of the following:</p> <ul style="list-style-type: none"> <li>· any form of sales, service, and maintenance callouts for your business (unless your business is motor trade, which we never cover under this policy)</li> <li>· insurance assessing</li> <li>· carrying goods or samples for your trade or business</li> <li>· work as a stock or station agent or real estate agent</li> <li>...</li> </ul>	68	<p><b>Private use: what we cover</b></p> <p>If your <i>schedule</i> shows private use, we'll cover your <i>vehicle</i> when used:</p> <ul style="list-style-type: none"> <li>· for social, domestic, recreational, or farming purposes</li> <li>· for religious, social welfare, or youth organisation work</li> <li>· for infrequent use of any sales or service related duties for your or your employers business</li> <li>· by you in person for any insurance related duties (other than in-person insurance assessing referenced below), or as a commission agent or commercial traveller</li> <li>· by you in person for any other business purposes other than those listed under the following: <ul style="list-style-type: none"> <li>- the 'Business use: what we cover' section below (other than infrequent use of any sales or service related duties referenced above)</li> <li>- the 'Vehicle use: what we never cover' section below</li> <li>- the 'Certain uses of your vehicle' exclusion on page 86.</li> </ul> </li> </ul> <p><b>Business use: what we cover</b></p> <p>If your <i>schedule</i> shows business use, we'll cover your <i>vehicle</i> for private use, and business use relating to any of the following:</p> <ul style="list-style-type: none"> <li>· daily sales or service duties</li> <li>· in-person insurance assessing</li> <li>· building, construction, and civil works</li> <li>· carrying materials, goods or samples for your trade or wholesale or retail business</li> <li>· work as a stock or station agent or real estate agent</li> <li>· maintenance callouts for your business (unless your business is motor trade, which we never cover under this policy).</li> <li>...</li> </ul>	68 & 69
<p>Motor vehicle insurance</p> <p>What your vehicle is covered for if you have</p>	-	72	<p><b>Electric vehicles – we'll cover your charging equipment</b></p> <p>If your <i>vehicle</i> is an electric <i>vehicle</i> (EV) or a plug in hybrid electric <i>vehicle</i> (PHEV), we'll cover <i>accidental loss</i> or damage to</p>	72

Comprehensive cover			your <i>vehicle's</i> charging cables, adaptors, and wall boxes that you own, if they aren't insured elsewhere.	
Motor vehicle insurance Hire car after theft — we can arrange a hire vehicle, or reimburse you	<b>We limit how long we pay this benefit for</b> ... We'll stop paying hire costs before 14 days, if any of the following happens. · Your <i>vehicle</i> is returned undamaged. ...	73	<b>We limit how long we pay this benefit for</b> ... We'll stop paying hire costs before 14 days, if any of the following happens. · Your <i>vehicle</i> is returned in a legally driveable condition. ...	73
Motor vehicle insurance Keys and Locks — we'll pay to replace keys and change their locks	<b>Keys and locks — we'll pay to replace keys and change their locks</b> If your <i>vehicle</i> key is stolen or duplicated without your agreement, we'll pay the reasonable costs of replacing or changing the locks or replacing the keys. We'll pay up to \$1,000 for each event.	73	<b>Keys and locks — we'll pay to replace keys and change their locks</b> If your <i>vehicle</i> key is stolen or duplicated without your agreement, we'll pay the reasonable costs of replacing the keys and replacing or changing the locks. We'll pay up to \$1,000 for each event.	73
Motor vehicle insurance — Comprehensive cover Legal liability — we'll cover your legal liability if you cause loss, damage, or injury	<b>Extended liability</b> As long as the above requirements for cover are met, we'll also provide cover for liability for <i>damages</i> and liability for <i>reparation</i> in any of these three circumstances. · Your liability arises from an <i>accident</i> caused by a trailer or caravan that is attached to your <i>vehicle</i> . ...	74	<b>Extended liability</b> As long as the above requirements for cover are met, we'll also provide cover for liability for <i>damages</i> and liability for <i>reparation</i> in any of these three circumstances. · Your liability arises from an <i>accident</i> caused by a trailer or caravan which you are responsible for (whether or not it is attached to your <i>vehicle</i> ). ...	74
Motor vehicle insurance — Comprehensive cover Legal liability — we'll cover your legal liability if you cause loss, damage, or injury	<b>What we won't pay under Legal liability</b> ... We won't pay if you, anyone else, or any organisation covered under this policy, is covered under any other policy, or fails to meet the policy's terms and conditions.  We won't pay for any exemplary or punitive damages. ...	74	<b>What we won't pay under Legal liability</b> ... We won't pay if you, anyone else, or any organisation covered under this policy, is covered under any other policy, or fails to meet the policy's terms and conditions.  We won't pay for any exemplary or punitive damages.  We won't cover any liability that you have taken on by agreement (except in situations where you would be liable without the agreement ). ...	74

Motor vehicle insurance – Comprehensive cover Trailers — we'll pay up to \$1,000 for trailers	<b>Trailers — we'll pay up to \$1,000 for trailers</b> <b>This benefit and its limits below do not apply if your vehicle (as shown on your schedule) is a trailer.</b> ...	76	<b>Trailers — we'll pay up to \$1,000 for trailers</b> <b>This benefit and its limits below do not apply if your vehicle (as shown on your <i>schedule</i>) is a trailer.</b> ...	76
Motor vehicle insurance – Comprehensive cover Windscreen and window glass	<b>Windscreen and window glass — excess-free windscreen and window glass repairs</b> We will pay for <i>accidental</i> damage to your <i>vehicle's</i> windscreen or window glass. ... · If your windscreen or window glass needs to be replaced, you'll need to pay your policy <i>excess</i> . ...	77	<b>Windscreen and window glass — excess-free windscreen and window glass repairs</b> We will pay for <i>accidental</i> damage to your <i>vehicle's</i> windscreen or window glass. ... · If your windscreen or window glass needs to be replaced, you'll need to pay <i>the windscreen excess as shown on your schedule</i> . ...	77
Motor vehicle insurance – Comprehensive cover Hire car after theft — we can arrange a hire vehicle, or reimburse you	<b>We limit how long we pay this benefit for</b> We'll stop paying hire costs before 14 days, if any of the following happens. · Your <i>vehicle</i> is returned undamaged. ...	79	<b>We limit how long we pay this benefit for</b> We'll stop paying hire costs before 14 days, if any of the following happens. · Your <i>vehicle</i> is returned <i>in a legally driveable condition</i> ...	79
Motor vehicle insurance – Third Party, Fire and Theft cover What your vehicle is covered for if you have Third Party, Fire and Theft cover	-	80	<b>Electric vehicles — we'll cover your charging equipment</b> If your <i>vehicle</i> is an electric <i>vehicle</i> (EV), or a plug in hybrid electric <i>vehicle</i> (PHEV), we'll cover <i>accidental loss or damage</i> caused by fire or theft to your <i>vehicle's</i> charging cables, adaptors, and wall boxes that you own, if they aren't insured elsewhere.	80
Motor vehicle insurance – Third Party, Fire and Theft cover Legal liability — we'll cover your legal liability if you cause loss, damage, or injury	<b>Extended liability</b> As long as the above requirements for cover are met, we'll also provide cover for liability for <i>damages</i> and liability for <i>reparation</i> in any of these three circumstances. · Your liability arises from an <i>accident</i> caused by a trailer or caravan that is attached to your <i>vehicle</i> . ...	81	<b>Extended liability</b> As long as the above requirements for cover are met, we'll also provide cover for liability for <i>damages</i> and liability for <i>reparation</i> in any of these three circumstances. · Your liability arises from an <i>accident</i> caused by a trailer or caravan <i>which you are responsible for (whether or not it is attached to your vehicle)</i> . ...	81
Motor vehicle insurance – Third Party, Fire and Theft cover Legal liability — we'll cover your legal liability	<b>What we won't pay under Legal liability</b> ... We won't pay if you, anyone else, or any organisation covered under this policy, is covered under any other policy, or fails to	81	<b>What we won't pay under Legal liability</b> ... We won't pay if you, anyone else, or any organisation covered under this policy, is covered under any other policy, or fails to	81

<p>if you cause loss, damage, or injury</p>	<p>meet the policy's terms and conditions.</p> <p>We won't pay for any exemplary or punitive damages.</p> <p>...</p>		<p>meet the policy's terms and conditions.</p> <p>We won't pay for any exemplary or punitive damages.</p> <p>We won't cover any liability that you have taken on by agreement (except in situations where you would be liable without the agreement).</p> <p>...</p>	
<p>Motor vehicle insurance – Third Party cover</p> <p>Legal liability — we'll cover your legal liability if you cause loss, damage, or injury</p>	<p><b>Extended liability</b></p> <p>As long as the above requirements for cover are met, we'll also provide cover for liability for <i>damages</i> and liability for <i>reparation</i> in any of these three circumstances.</p> <ul style="list-style-type: none"> <li>Your liability arises from an <i>accident</i> caused by any trailer or caravan that is attached to your <i>vehicle</i>.</li> </ul> <p>...</p>	84	<p><b>Extended liability</b></p> <p>As long as the above requirements for cover are met, we'll also provide cover for liability for <i>damages</i> and liability for <i>reparation</i> in any of these three circumstances.</p> <ul style="list-style-type: none"> <li>Your liability arises from an <i>accident</i> caused by a trailer or caravan which you are responsible for (whether or not it is attached to your <i>vehicle</i>).</li> </ul> <p>...</p>	84
<p>Motor vehicle insurance – Third Party cover</p> <p>Legal liability — we'll cover your legal liability if you cause loss, damage, or injury</p>	<p><b>What we won't pay under Legal liability</b></p> <p>...We won't pay if you, anyone else, or any organisation covered under this policy, is covered under any other policy, or fails to meet the policy's terms and conditions.</p> <p>We won't pay for any exemplary or punitive damages.</p> <p>...</p>	84	<p><b>What we won't pay under Legal liability</b></p> <p>...</p> <p>We won't pay if you, anyone else, or any organisation covered under this policy, is covered under any other policy, or fails to meet the policy's terms and conditions.</p> <p>We won't pay for any exemplary or punitive damages.</p> <p>We won't cover any liability that you have taken on by agreement (except in situations where you would be liable without the agreement).</p> <p>...</p>	84
<p>Motor vehicle insurance</p> <p>What we don't cover under this policy — Motor Vehicle exclusions - Incorrect fuel</p>	<p><b>Incorrect fuel</b></p> <p>We won't cover <i>loss</i> or damage to your <i>vehicle</i>, including damage to its engine or fuel system, caused by using the wrong type of fuel</p>	87	<p>*Exclusion deleted*</p>	N/A
<p>Motor vehicle insurance</p> <p>How we settle your Motor vehicle insurance claim</p>	<p><b>Some limits on what we pay</b></p> <p>...</p>	N/A	<p><b>Some limits on what we pay</b></p> <p>...</p>	90

			<p><b>We may ask you to pay towards the cost of your electric vehicle battery</b></p> <p>If your <i>vehicle</i> is an electric <i>vehicle</i> (EV), plug in hybrid electric <i>vehicle</i> (PHEV) or a hybrid electric <i>vehicle</i> (HEV) and your <i>vehicle</i> battery needs to be replaced as a result of an <i>accident</i>, we may ask you to contribute to the replacement cost.</p> <p>We'll pay either of the following:</p> <ul style="list-style-type: none"> <li>• the value of the damaged battery immediately before the damage</li> <li>• the cost to restore it to a condition no better than when it was new — less an amount for depreciation, wear, and tear.</li> </ul>	
Motor vehicle insurance How we settle your Motor vehicle insurance claim	<p><b>Your policy ends once we've paid your total loss claim</b></p> <p>Once we've paid your <i>total loss</i> claim, your policy comes to an end. We keep the damaged <i>vehicle</i>, including all insured <i>accessories</i>.</p> <p>...</p>	90	<p><b>Your policy ends once we've paid your total loss claim</b></p> <p>Once we've paid your <i>total loss</i> claim, your policy comes to an end. We keep the damaged <i>vehicle</i>, including all insured <i>accessories</i> and the value of whatever is left of your <i>vehicle</i> registration.</p> <p>...</p>	90
Boat insurance What we don't cover under this policy — Boat insurance exclusions	<p><b>Mechanical or electrical breakdown</b></p> <p>We won't cover breakdown, breakage, or failure of:</p> <p>...</p> <p>This exclusion won't apply if the breakdown, breakage or failure of the above was caused by any of the following:</p> <p>...</p> <ul style="list-style-type: none"> <li>• Volcanic eruption.</li> </ul>	96	<p><b>Mechanical or electrical breakdown</b></p> <p>We won't cover breakdown, breakage, or failure of:</p> <p>...</p> <p>This exclusion won't apply if the breakdown, breakage or failure of the above was caused by any of the following:</p> <p>...</p> <ul style="list-style-type: none"> <li>• Volcanic activity.</li> </ul>	96
What we don't cover under this policy — overall exclusions	-	99	<p><b>Asbestos</b></p> <p>We won't cover any <i>loss</i> caused by, arising from, or in any way connected to asbestos.</p> <p>We also won't cover legal liability resulting from any direct, indirect, or potential exposure to asbestos.</p> <p>However, we'll pay the cost to remove asbestos from the <i>home</i> during repairs or rebuilding if we have accepted a claim for <i>loss</i> or damage to your <i>home</i>.</p>	99

			<p>We'll also pay the cost to remove asbestos from your <i>contents</i> if we have accepted a claim for <i>loss</i> or damage to your <i>contents</i>.</p> <p>We'll only cover the removal of asbestos from the immediate area of the <i>home</i> or item of <i>contents</i> that has suffered the <i>loss</i> or damage.</p>	
What we don't cover under this policy – overall exclusions	<p><b>Fire and Emergency Act 2017</b> We won't cover you where your liability arising directly or indirectly from any fire you intentionally lit that didn't comply with either: ...</p>	100	<p><b>Fire and Emergency Act 2017</b> We won't cover you where your liability <i>arises</i> directly or indirectly from any fire you intentionally lit that didn't comply with either: ...</p>	100
What we don't cover under this policy – overall exclusions	-	-	<p><b>Sanctions</b> We won't provide any cover, service, or benefit, or pay anything in connection with your policy, including any <i>premium</i> refund, if doing so may breach or risk exposure to any of the following:</p> <ol style="list-style-type: none"> <li>1. Penalties, sanctions, prohibitions, proscriptions, preventions, or restrictions under United Nations resolutions.</li> <li>2. Sanctions, proscriptions, preventions, laws or regulations of New Zealand, Australia, the United Kingdom, the United States of America, or the European Union.</li> </ol>	101
Making a claim Additional excesses can apply to Home or Contents insurance	<p><b>Home additional excesses</b> The following additional <i>excesses</i> apply, unless the <i>loss</i> arises from fire, <i>flood</i>, or <i>natural disaster</i>. ...</p> <p><b>Contents additional excesses</b> The following additional <i>excesses</i> apply, unless the <i>loss</i> arises from fire, <i>flood</i>, or <i>natural disaster</i>.</p>	104	<p><b>Home additional excesses</b> The following additional <i>excesses</i> apply, unless the <i>loss</i> arises from fire, <i>flood</i>, or <i>natural hazard</i>. ...</p> <p><b>Contents additional excesses</b> The following additional <i>excesses</i> apply, unless the <i>loss</i> arises from fire, <i>flood</i>, or <i>natural hazard</i>.</p>	104
What your responsibilities are	<p><b>Tell us if anything changes</b> Tell us straight away if there's a change that could affect your cover, our decision to insure you, or the <i>premium</i> we charge. Here are some examples of situations you need to tell us about.</p> <ul style="list-style-type: none"> <li>· Your <i>home</i> is going to be <i>unoccupied</i>.</li> <li>· You, someone living with you at your <i>home</i>, or anyone driving your insured <i>vehicle</i>, is convicted of a criminal offence.</li> <li>· You make structural changes or additions to your <i>home</i>.</li> <li>· You change the address where your <i>vehicle</i> or <i>boat</i> is kept overnight.</li> </ul>	106	<p><b>Tell us if anything changes</b> Tell us straight away if there's a change that could affect your cover, our decision to insure you, or the <i>premium</i> we charge. Here are some examples of situations you need to tell us about:</p> <ul style="list-style-type: none"> <li>· Your <i>home</i> is going to be <i>unoccupied</i>.</li> <li>· You, someone living with you at your <i>home</i>, or anyone driving your insured <i>vehicle</i>, is convicted of a criminal offence.</li> <li>· You make structural changes or additions to your <i>home</i>.</li> <li>· You sell your <i>home</i>, <i>vehicle</i>, or <i>boat</i>, or buy a new one.</li> <li>· Toka Tū Ake Natural Hazards Commission (NHC) has provided:</li> </ul>	106

	<ul style="list-style-type: none"> <li>· You modify your <i>vehicle</i> or <i>boat</i> from the manufacturer's standard specifications.</li> <li>...</li> </ul>		<ul style="list-style-type: none"> <li>• you with written notice of cancellation of cover for your <i>home</i></li> <li>• you with written notice of limitation of liability for future damage to your <i>home</i></li> <li>• 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 your <i>home</i>.</li> </ul> <ul style="list-style-type: none"> <li>· You change the address where your <i>vehicle</i> or <i>boat</i> is kept overnight.</li> <li>· You modify your <i>vehicle</i> or <i>boat</i> from the manufacturer's standard specifications.</li> <li>...</li> </ul>	
<p>What your responsibilities are</p>	<p>-</p>	<p>107</p>	<p><b>You must take all reasonable steps to prevent loss</b></p> <p>..</p> <p><b>Your responsibilities for specified jewellery items</b></p> <p><b>Obtain pre-loss valuations for any specified jewellery</b> If you have any specified items of jewellery on your <i>schedule</i>, you must support any claim for burglary, theft, or unexplained <i>loss</i> with a pre-<i>loss</i> valuation for each item you're claiming for.</p> <p>If you don't have a pre-<i>loss</i> valuation for the specified item being claimed for, it can affect the claim settlement for that item.</p> <p>Any pre-<i>loss</i> valuation must be from a suitably qualified jewellery valuer who is a member of a New Zealand jewellery valuers or appraisers society.</p> <p><b>Keep higher valued specified jewellery and watches in a locked safe when not in use</b> You must keep the following items in a locked safe in certain circumstances:</p> <ul style="list-style-type: none"> <li>· any individual specified item of jewellery or watch worth over \$50,000</li> </ul>	<p>107</p>



			<ul style="list-style-type: none"> <li>· all specified items of jewellery or watches, if their total value is over \$100,000.</li> </ul> <p>You must keep these specified items in a locked safe when you're either:</p> <ul style="list-style-type: none"> <li>· not wearing or carrying the items</li> <li>· absent from the building you leave the items in.</li> </ul> <p>The safe must be all of the following:</p> <ul style="list-style-type: none"> <li>· manufactured by a reputable safe manufacturer</li> <li>· of a standard sufficient to protect the specified items from burglary</li> <li>· securely anchored to the floor or wall, following the manufacturer's installation instructions.</li> </ul> <p>If you don't follow these requirements, we won't cover the items for burglary, theft, or unexplained <i>loss</i>.</p>	
Policy conditions and other important information	<p><b>Your premium</b> Your <i>premium</i> is the payment you make in exchange for your insurance cover. Your <i>premium</i> is detailed on your policy <i>schedule</i>.</p>	109	<p><b>Your premium</b> Your <i>premium</i> is the payment you make in exchange for your insurance cover. Your <i>premium</i> is detailed on your policy <i>document</i>.</p>	109
Policy conditions and other important information	<p><b>We may change the terms of the policy</b> If we can no longer obtain or retain full reinsurance protection from any <i>natural disaster</i> this policy covers, we may change the terms of this policy including the <i>excess</i>.</p>	112	<p><b>We may change the terms of the policy</b> If we can no longer obtain or retain full reinsurance protection from any <i>natural hazard</i> this policy covers, we may change the terms of this policy including the <i>excess</i>.</p>	112
Policy conditions and other important information	<p><b>How GST applies when we pay a claim</b> Dollar figures for benefits, <i>excesses</i>, and limits to items in this policy include GST. However, we'll pay GST that is paid or payable on top of the <i>sum insured</i>.</p>	112	<p><b>How GST applies when we pay a claim</b> <i>In this policy, GST is included in</i> dollar figures for:</p> <ul style="list-style-type: none"> <li>· benefits</li> <li>· <i>excesses</i></li> <li>· limits to items (<i>including specified items covered by contents insurance</i>).</li> </ul> <p>However, we'll pay GST that is paid or payable on top of the <i>relevant sum insured</i>.</p>	112
Policy conditions and other important information	-	112	<p><b>Benefit limits that are based on a percentage of the sum insured</b></p> <p>Where a benefit limit refers to a percentage of your <i>sum insured</i>, this is based on your <i>sum insured</i> excluding GST.</p>	112

<p>Policy conditions and other important information</p>	<p><b>How Government EQC cover works when you insure more than one site</b>          If your policy covers property at more than one named location, each location is considered a separate insurance policy for the purposes of the Earthquake Commission Act 1993.</p>	<p>113</p>	<p><b>How Government <a href="#">Natural Hazards</a> cover works when you insure more than one site</b>          If your policy covers property at more than one named location, each location is considered a separate insurance policy for the purposes of the <a href="#">Natural Hazards Insurance Act 2023</a>.</p>	<p>113</p>
<p>Definitions</p>	<p><b>Award (in respect of the Health and Safety at Work Act)</b>          Any of the following imposed by a New Zealand Court in relation to prosecution against you under the Health and Safety at Work Act 2015:</p> <ul style="list-style-type: none"> <li>· <i>damages</i></li> <li>· restitution</li> <li>· compensation</li> <li>· reparation order.</li> </ul> <p>Award does not include:</p> <ul style="list-style-type: none"> <li>· any payment that is unlawful to insure against</li> <li>· fines, penalties, or infringement fees under the Health and Safety at Work Act 2015.</li> </ul>	<p>115</p>	<p><b>Award (relating to the Health and Safety at Work Act)</b>          Any of the following imposed by a New Zealand Court in relation to prosecution against you under the Health and Safety at Work Act 2015:</p> <ul style="list-style-type: none"> <li>· <i>damages</i></li> <li>· restitution</li> <li>· compensation</li> <li>· reparation order.</li> </ul> <p>Award does not include:</p> <ul style="list-style-type: none"> <li>· any payment that is unlawful to insure against</li> <li>· fines, penalties, or infringement fees under the Health and Safety at Work Act 2015.</li> </ul>	<p>115</p>
<p>Definitions</p>	<p><b>Contents</b>          Anything in your:</p> <ul style="list-style-type: none"> <li>· possession or located at the <i>home</i>, belonging to you, or hired by you</li> <li>· custody or control for which you are responsible, that is not insured elsewhere.</li> </ul> <p><i>Contents</i> doesn't include any of the following.</p> <ul style="list-style-type: none"> <li>· Mechanically propelled vehicles, trailers, caravans, or aircraft (except ride-on mowers and other domestic garden appliances, children's motorcycles under 50cc, electric wheelchairs and electric mobility aids, <i>drones</i> while they are not in use, and remote-controlled scale models).</li> <li>· Vehicle <i>accessories</i> in or on a vehicle, except for the cover provided by the 'Vehicle accessories within an employer's motor vehicle' benefit.</li> <li>· Vehicle keys or vehicle remote controls.</li> <li>· Entertainment and communications systems that are in or on a vehicle, including any parts that attach to these systems.</li> <li>· Navigation systems or radar detectors in or on a <i>vehicle</i>. Including any parts that attach to them.</li> </ul> <p>...</p> <ul style="list-style-type: none"> <li>· Any animal.</li> </ul>	<p>116</p>	<p><b>Contents</b>          Anything in your:</p> <ul style="list-style-type: none"> <li>· possession or located at the <i>home</i>, belonging to you, or hired by you</li> <li>· custody or control for which you are responsible, that is not insured elsewhere.</li> </ul> <p><i>Contents</i> doesn't include any of the following.</p> <ul style="list-style-type: none"> <li>· Mechanically propelled vehicles, trailers, caravans, or aircraft (except ride-on mowers and other domestic garden appliances, children's <a href="#">battery-powered or mechanically propelled motor toys up to 50cc</a>, electric wheelchairs and electric mobility aids, <i>drones</i>, and remote-controlled scale models).</li> <li>· Vehicle <i>accessories</i> in or on a vehicle, except for the cover provided by the 'Vehicle accessories within an employer's motor vehicle' benefit.</li> <li>· Vehicle keys or vehicle remote controls.</li> <li>· Entertainment, <a href="#">navigation</a>, communications systems and <a href="#">radar detectors</a> that are in or on a vehicle, including any parts that attach to these systems, <a href="#">except for the cover provided by the 'Vehicle accessories in an employer's motor vehicle' benefit</a>.</li> </ul> <p>...</p>	<p>116</p>

	<ul style="list-style-type: none"> <li>· The <i>home</i>.</li> <li>· <i>Drones</i> while they are in use.</li> </ul>		<ul style="list-style-type: none"> <li>· Any animal.</li> <li>· The <i>home</i>.</li> </ul>	
Definitions	<p><b>Cyber act</b> 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.</p>	116	<p><b>Cyber act</b> 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.</p>	116
Definitions	<p><b>Drone(s)</b> Any unmanned, unpiloted, or remotely operated aerial device.</p>	117	<p><b>Drone(s)</b> Any <i>aerial device</i> that's unmanned, unpiloted, and remotely operated that is compliant with, and used in accordance with, the Civil Aviation Rules.</p>	117
Definitions	<p><b>Home</b> ... Home includes the following items which are owned by you, used for <i>residential purposes</i>, and located within the <i>residential boundaries</i> of the address.</p> <ul style="list-style-type: none"> <li>• Each additional self-contained dwelling unit that's capable of being lived in and is intended by you to be, or actually is the <i>home</i> of one or more persons (if your <i>schedule</i> specifically indicates that the <i>home</i> includes additional dwelling units).</li> </ul> <p>...</p> <ul style="list-style-type: none"> <li>· Solar panels.</li> </ul> <p>...</p> <ul style="list-style-type: none"> <li>· Any driveways, paths, patios, bridges, paving, and tennis courts.</li> </ul> <p>...</p>	118	<p><b>Home</b> ... Home includes the following items which are owned by you, used for <i>residential purposes</i>, and located within the <i>residential boundaries</i> of the address.</p> <ul style="list-style-type: none"> <li>· Each additional self-contained dwelling unit capable of being lived in, and that you intend to be lived in, or that is being lived in by one or more persons (if your <i>schedule</i> specifically shows these additional dwelling units as part of your home).</li> </ul> <p>...</p> <ul style="list-style-type: none"> <li>· Solar power systems.</li> </ul> <p>...</p> <ul style="list-style-type: none"> <li>· Any driveways, paths, patios, bridges, paving, tennis courts, and permanently installed artificial grass or turf.</li> </ul> <p>...</p>	118
Definitions	<p><b>Natural disaster(s)</b> An earthquake, natural landslip, volcanic eruption, tsunami, or hydrothermal activity — or fire resulting from any of these. It does not include a gradual or slow-moving natural landslip.</p>	120	<p><b>Natural hazard(s)</b> An earthquake, natural <i>landslide</i>, volcanic activity, tsunami, or hydrothermal activity — or fire resulting from any of these. It does not include a gradual or slow-moving natural <i>landslide</i>.</p>	120
Definitions	<p><b>Residential boundaries</b> The part of the land the <i>home</i> dwelling sits on, which you, members of your family, or your <i>tenants</i> mainly use for <i>residential purposes</i>.</p> <p>Residential boundaries doesn't include any part of the land:</p> <ul style="list-style-type: none"> <li>· which is used for commercial or farming purposes</li> <li>· that's more than 150 metres away from a dwelling or garage used for <i>residential purposes</i>, if the <i>home</i> is on a property</li> </ul>	121	<p><b>Residential boundaries</b> The part of the land the <i>home</i> dwelling sits on, which you, members of your family, or your <i>tenants</i> mainly use for <i>residential purposes</i>.</p> <p>Residential boundaries doesn't include any part of the land:</p> <ul style="list-style-type: none"> <li>· which is used for commercial or farming purposes</li> <li>· that's more than 150 metres away from a dwelling or garage used for <i>residential purposes</i>, if the <i>home</i> is both:</li> </ul>	121

	larger than 10,000 square metres and isn't serviced by a dedicated town mains water supply.		<ul style="list-style-type: none"> <li>- on a property larger than 10,000 square metres</li> <li>- <b>not</b> serviced by a dedicated town mains water supply.</li> </ul>	
Definitions	<p><b>Similar items</b></p> <p>Items in the <i>home</i> or of <i>contents</i> with a similar nature, use, colour, texture, material, or design and includes items which form part of a set.</p>	121	<p><b>Similar items</b></p> <p>Items in the <i>home</i> or of <i>contents</i> with a similar nature, use, colour, texture, material, or design. <b>This includes</b> items which form part of a set.</p>	121
Definitions	<p><b>Total contents sum insured</b></p> <p>The amount your <i>schedule</i> shows your <i>contents</i> are insured for, including the GST-exclusive value of any specified items.</p>	122	*Definition removed*	N/A
Back cover	VR375 10/22	Back	VR375 07/24	Back