



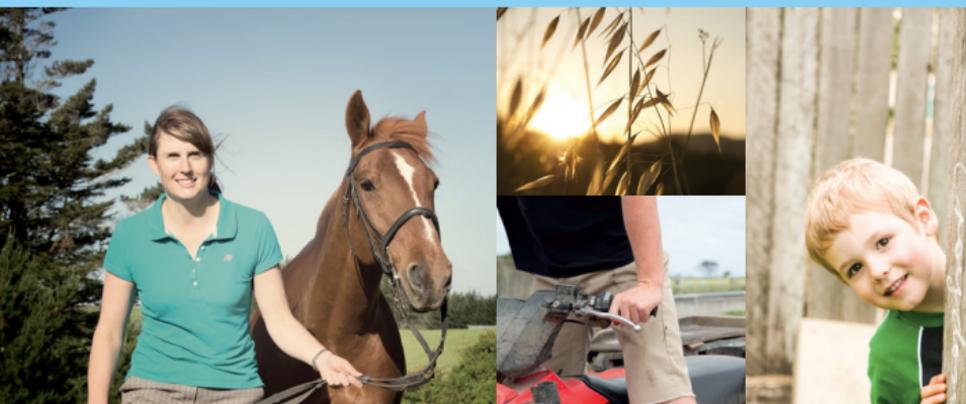
# AMP Lifestyle Block Insurance

Essential protection for your lifestyle block



This brochure summarises the insurance protection provided under the AMP Farm Plan policy. Terms, conditions and exclusions apply to the features and benefits outlined, so please refer to the policy wording for full details of cover.

This AMP branded general insurance product is underwritten by Vero Insurance New Zealand Limited, 48 Shortland Street, Auckland. A disclosure statement is available on request and free of charge.



## Protect what you love about your lifestyle block

With acres of space and all the comforts of home, a lifestyle block can offer a world of choices. You can run it like a small farm, with all the equipment that goes with it, or simply enjoy the peace and quiet of your comfortable country retreat.

Because your lifestyle block is unique, your current insurance cover may not be adequately protecting it. But now, there's an AMP policy that means you only pay for the cover you need, all with a single premium.

With the AMP Farm Plan and our new Lifestyle Block insurance you simply select the cover you need. From home, contents and vehicle insurance, to cover for farm equipment, livestock and liability.

Each type of cover offers a wide range of automatic benefits and you can always add additional benefits if you need to cover something specific to your property. Please talk to your Adviser or Broker for further details and information on the benefits available, as well as the conditions that apply.

## Home insurance

AMP's Maxi cover provides a comprehensive level of protection for your home.

If your home is damaged or destroyed by an accidental event that's covered by your policy, we will pay costs required to fully repair or rebuild your home up to the sum insured that you specify. What's more, if you're eligible for SumExtra and have paid the additional premium, your home insurance goes further.

Below are some of the benefits you will receive.

Benefits	Cover limit
Damage to your house	Up to the sum insured and even more if you have SumExtra
Damage to your landscaping	Up to \$5,000
Retaining Walls	Up to \$80,000
Certain types of gradual damage	Up to \$3,000
Contents in your property occupied by your employee	Up to \$5,000
Stress Payment (if your home is a total loss)	Up to \$5,000
Clearing accidental blockage to water or sewerage pipes	Up to \$1,500
Property owner's liability	Up to \$2,000,000
Optional benefit	Cover limit/information
If your home is rented to tenants, you can be covered for:	
Loss of rental income	\$40,000
Damage to furnishings	\$20,000
Malicious damage by tenants	\$30,000
Loss of rent due to non payment by tenants for the following circumstances:	
Prevention of access	Up to a maximum of 8 weeks rent
Vacating without notice	Up to a maximum of 8 weeks rent
Eviction of tenants	Up to a maximum of 12 weeks rent
Tenancy tribunal order	Up to a maximum of 12 weeks rent

We also offer a more basic level of cover called Home insurance Flexi, if Maxi is more than you need.

## Do you want SumExtra?

With SumExtra you get:

- **Full repair or replacement, even if the cost exceeds your sum insured.** If the loss of your home is caused by a fire or other insured non-natural disaster event, you're covered for the full cost of repair or replacement of your home, even if that cost is higher than your sum insured.
- **Up to 10% extra cover for natural disasters.** If your home is damaged or destroyed in a natural disaster, or a fire caused by natural disaster, and your sum insured isn't enough to pay for the repair or rebuild, you will receive up to 10% extra cover.

Certain criteria need to be met to qualify for SumExtra. Enquire with your Adviser or Broker for more detail on how you can qualify for this benefit.

## Home contents

AMP's Maxi contents insurance provides cover for your personal belongings. Below are some of the benefits you will receive.

Benefits	Cover limit
Loss or damage to your personal belongings	Up to the sum insured
Children's contents while at boarding school	Up to the sum insured
Children's contents while in tertiary accommodation	Up to \$5,000 per child
Laptops & Phones	Replacement value if under 3 years old
Alternative accommodation costs	Cover for 12 months or up to \$30,000 (whichever comes first)
Certain types of gradual damage	Up to \$3,000
Home office contents	Up to \$15,000
Unauthorised use of credit cards	Up to \$1,000
Personal liability	Up to \$2,000,000

We also offer a more basic level of cover called Home contents Flexi, if Maxi is more than you need.

### *Do you have the right amount of cover?*

To establish the correct amount of home cover, we recommend you get a written rebuild cost estimate from either the free independent online Cordell Calculator at [amp.co.nz/sumextra](http://amp.co.nz/sumextra), or a suitably qualified professional (a registered valuer, quantity surveyor or licensed building contractor). For your contents, ask your Adviser or Broker for our handy contents checklist.

## Motor vehicle insurance

We can provide effective insurance cover for both your farm and private vehicles. You can insure your vehicles comprehensively or you may choose third party or third party fire and theft cover.

<b>Benefits for comprehensively insured private vehicles</b>	<b>Cover limit/information</b>
Accidental loss or damage to your vehicle anywhere in New Zealand.	The cost to repair or replace your vehicle, up to the market value.
Broken glass and windscreens (where this is the only damage).	Full replacement with no excess or loss of no claim discount.
Option for new vehicle replacement	If the cost of repairs is more than 60% of its market value, or it was stolen and not recovered (if the vehicle is less than one year old and has travelled less than 15,000kms).

<b>Benefits for farm vehicles and machinery</b>	<b>Cover limit/information</b>
Accidental loss or damage to your machinery or vehicle anywhere in New Zealand.	Up to the market value but no more than the sum insured.
Vehicle hire to support normal farming operations while your vehicle is being repaired.	Up to \$250 per day for up to a maximum of 20 days. A five day excess applies.
Entanglement cover for agricultural implements or machines. Covers cost of repair if a foreign object becomes ingested or entangled in them.	Up to the sum insured
Changing the keys or locks if your keys are stolen or you have reason to believe one of your keys has been duplicated.	Up to \$1,000

## Third party cover

Our third party option provides cover for damage you cause to someone else's vehicle or property, as well as cover of up to \$3,000 for damage to your own vehicle (where this is caused by another identified person and that party is uninsured). Third party fire and theft also covers you for damage to your vehicle caused by accidental fire and theft, up to the market value of your vehicle.

## Boat insurance

Our boat cover looks after watercraft, from jet skis and runabouts right through to keelers and large motor launches.

Benefits	Cover limit/information
Loss or damage to your boat.	Market value up to the sum insured.
Reasonable salvage costs, wreck removal costs, and reasonable expenses to minimise further loss.	Up to the sum insured
Boat equipment and other property temporarily removed for repair or storage.	Up to the sum insured
Recharge of extinguishers, replacement of flares and emergency costs.	Up to \$1,500

## Farm assets insurance

Under the AMP Farm Plan, cover is available for your farm assets, including farm buildings, machinery, plant and tools, animal feed (excluding growing crops) and general stores, such as fertilisers, grain and produce, milk, refrigerated goods and wool.

Additional Lifestyle benefits are available where you pay an additional premium for Lifestyle Farm Assets cover.

Below are some of the benefits you will receive.

Benefits	Cover limit/information
Fences: insured against fire, lightning, explosion, flood, or impact by a vehicle.	Up to the sum insured or up to \$5,000 for flood
Livestock death resulting from fire, lightning, electrocution, panic from low flying aircraft, or smothering as a result of those events	Market value of the livestock, up to \$2,000 per animal
Farm buildings, silos, tanks, concrete paving, and cattle stops	Up to the sum insured
Tools, machinery, animal feed, harvested produce, and general stores	Up to the sum insured
Submersible pumps and surface pumps	Up to \$7,500 per pump

## Livestock, farm dog and horse insurance

We offer insurance protection for your livestock, farm dogs and farm horses.

Benefits	Cover limit
Full mortality	Market value up to the sum insured
Veterinary fees associated with any accepted claim will be paid.	Up to \$250
Theft, escape and loss of use if an animal becomes impotent.	Cover available if required

## Liability insurance

Liability insurance covers your legal liability to pay compensation for damage to property or personal injury events that link to your lifestyle block.

Additional Lifestyle benefits are available where you pay an additional premium for Lifestyle Farmers Liability cover.

Legal Liabilities	Cover limit
Farmers legal liability	Up to \$1,000,000
Product liability	Up to \$1,000,000
Liability cover for the costs of extinguishing rural fires under the Forest and Rural Fires Act	Up to \$500,000
Property in custody or control	Up to \$20,000
Poisoning of animals	Up to \$250,000
Statutory Liability	Up to \$500,000



### *Ways to save money*

There are several ways to trim your insurance premiums. For example, you can choose higher excesses and be rewarded with no claim discounts. And when you select three or more types of cover (one being liability insurance), you automatically qualify for a package discount.





## Contact us

For more information about AMP Lifestyle Block insurance, contact your Adviser or Broker.

**web**    [amp.co.nz/lifestyle-block](https://amp.co.nz/lifestyle-block)