



## SumExtra

Get extra home insurance cover at no extra cost.

**AMP Home Plan Policy** includes a benefit called **SumExtra**. If your home is damaged or destroyed **SumExtra** can give you additional cover at no extra cost.

### SumExtra gives you:

#### Full repair or replacement

If the loss to your home is caused by a fire or other non-natural disaster event, with the SumExtra benefit you're covered for the full cost of repair or replacement of your home, even if the cost exceeds your Sum Insured.

**OR**

#### Up to 10% extra cover for natural disasters

If your home is damaged or destroyed in a natural disaster or fire caused by natural disaster and your Sum Insured isn't enough to pay for the repair or rebuild, with SumExtra you'll receive up to 10% extra cover.

## So what do you need to do to get SumExtra?

To qualify for SumExtra, you need to make sure that the amount your home is insured for (also known as Sum Insured) is at least the value of your home's rebuild cost estimate. A written rebuild cost estimate needs to be obtained from either:

- the independent, free online Cordell Sum Sure Calculator at [amp.co.nz/sumextra](http://amp.co.nz/sumextra); or
- a suitably qualified professional, such as a registered quantity surveyor or registered valuer who you pay.

You'll need to also make sure your rebuild cost estimate is less than three years old at the time your Sum Insured was most recently agreed. Then you'll automatically qualify for SumExtra. You don't need to do anything other than keep a copy of the estimate.

But if your Sum Insured is less than your rebuild cost estimate, please contact your Adviser as you'll need to update your Sum Insured to get the benefits of SumExtra. And remember, if you extend or improve your home, you'll need to revise your Sum Insured.



If you have questions about SumExtra or Sum Insured, contact your Adviser or visit [amp.co.nz/sumextra](http://amp.co.nz/sumextra)

For SumExtra policy wording visit [amp.co.nz/amp/policy-documents](http://amp.co.nz/amp/policy-documents)

A disclosure statement from your Adviser is available, on request and free of charge.

This AMP branded general insurance product is underwritten by Vero Insurance New Zealand Limited.

**Disclaimer:** The information in this brochure is a general summary only. For advice on product suitability, please contact your financial adviser.

Full details of the policy terms and conditions are available from Vero Insurance New Zealand Limited, your financial adviser or by visiting [amp.co.nz/amp/policy-documents](http://amp.co.nz/amp/policy-documents). Terms, conditions and limits apply. A number of terms in this brochure carry a specific definition set out in the policy document. If there are differences between the information in this brochure and the policy document, then the policy document will prevail.

Availability of insurance cover is subject to Vero Insurance New Zealand Limited acceptance and approval of a complete application. Any payment is subject to policy terms, conditions and limits.