

Updates to AMP Everyday Home and Contents Insurance – 19 September 2022

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

Section	Page	Current wording	New wording
Front cover	Cover page	Effective 1 July 2019	Effective 19 September 2022
Important information at a glance	1	COVER MAJOR EVENTS LIKE EARTHQUAKE, FIRE AND FLOOD AND YOUR LIABILITY FOR DAMAGE TO PROPERTY.	COVER MAJOR EVENTS LIKE EARTHQUAKE, FIRE AND FLOOD. LIABILITY COVER FOR ACCIDENTAL DAMAGE TO PROPERTY OR BODILY INJURY TO SOMEONE ELSE.
Home What we cover as Home	8	Fixed floor coverings (glued, tacked or smooth-edged)	Fixed floor covering - (floating , glued, tacked or smooth edged);
Contents What we cover as Contents	10	The only vehicles, watercraft or aircraft that we deem to be contents are: <ul style="list-style-type: none"> › wheelchairs, mobility scooters, ride-on mowers, golf carts; › remote controlled scale model or toy motor vehicles; › surfboards, sailboards, kite surfing equipment, canoes, kayaks, non-motorised surf skis and motorised kontikis; › remote controlled scale model or toy watercraft; › remote controlled scale model or toy aircraft; › <i>drones</i>, while they are not in use. 	The only vehicles, watercraft or aircraft that we deem to be contents are: <ul style="list-style-type: none"> › golf carts, ride-on mowers and other domestic garden appliances; › children's motorcycles under 50cc; › electric wheelchairs and electric mobility aids; › surfboards, sailboards, kite surfing equipment, canoes, kayaks, non-motorised surf skis and motorised kontikis; › <i>drones</i> while they are not in use; › remote-controlled scale models.
Contents Optional benefits applicable to contents	43	Portable valuables <i>You can ask us to add either the 'Portable valuables – unspecified items' optional benefit or the 'Portables valuables – specified items' optional benefit, or both, to your contents policy. This optional benefit has its own excess shown on your policy schedule. The standard excess does not apply.</i>	Portable valuables <i>You can ask us to add either the 'Portable valuables – unspecified items' optional benefit or the 'Portable valuables – specified items' optional benefit, or both, to your contents policy. These optional benefits have their own excess shown on your policy schedule. The standard excess does not apply.</i>
Contents What we cover – Portable valuables	43	... In addition to the above, a motorised golf cart with 4 wheels, wheelchair, mobility scooter or similar medical aids designed to assist with physical disabilities are also portable valuables.	... In addition to the above, a motorised golf cart , wheelchair , mobility scooter or similar medical aids designed to assist with physical disabilities are also portable valuables.

Legal liability What we do not cover	48	-	<p>Fire and Emergency Act 2017</p> <p>any fire <i>you</i> intentionally lit that didn't comply with either:</p> <ul style="list-style-type: none"> the Fire and Emergency Act 2017; any other statutory or local body requirements governing the lighting of fires.
General Exclusions	52	-	<p>Loss that's covered by ACC</p> <p>any amount that anyone (including the victim of an offence) can claim under the Accident Compensation Act 2001. This includes if:</p> <ul style="list-style-type: none"> the victim hadn't made an ACC claim, or didn't make an ACC claim within the time required under the Act; ACC declined the claim or limited their liability for any reason.
General Exclusions	50	<p>Computer virus or computer hacking</p> <p>a computer virus, hacking, data destruction, denial of service or any other unauthorised access to computers, networks or other data storage devices.</p>	<p>Cyber acts and incidents</p> <p>any <i>loss</i>, damage, liability, cost, or expense in any way connected to a <i>cyber act</i> or <i>cyber incident</i>. This exclusion does not apply if a <i>loss</i> covered by this policy causes a <i>cyber incident</i>. However, if there's resulting <i>loss</i> to property insured under this policy caused by a <i>cyber act</i> or <i>cyber incident</i>, we'll cover it (unless it's excluded under another part of this policy).</p>
General Exclusions	51	<p>Photographs, electronic data and images</p> <p>repairing, replacing or fixing: electronic data or files that are corrupted, <i>damaged</i> or lost, including software, photographs, films, music or other visual images or audio files stored electronically or on any other medium, unless: the device that they are stored in was <i>lost or damaged</i> by an <i>insured event</i>; and the electronic data or files were legally purchased and <i>you</i> cannot restore them free of charge.</p> <p>hard copies of photographs, films or other visual images that are <i>lost or damaged</i>, but we will cover the cost of reproducing hard copy photographs <i>you</i> have purchased from, or had produced by, a professional photographic business or retail outlet.</p>	<p>Data</p> <p>any <i>loss</i>, damage, liability, cost, or expense of any kind in any way connected to:</p> <ul style="list-style-type: none"> <i>data</i> being totally or partially destroyed, distorted, erased, corrupted, altered, misinterpreted, or misappropriated; errors in creating, amending, entering, deleting, or using <i>data</i>; total or partial inability or failure to receive, send, access, or use <i>data</i> for any time; any loss of use of <i>data</i>, or <i>data</i> being reduced in functionality, repaired, replaced, restored, or reproduced; the value of any <i>data</i>. <p>This exclusion applies whether any other causes or events contribute at the same time, or in any order, to any of the above.</p>
Words with special meanings	66	<p>Act</p> <p>means any Act of the New Zealand Parliament in force at the commencement of the <i>period of insurance</i>, or which comes into force during the <i>period of insurance</i>, and any substitution of, amendment to, replacement of, or any statutory regulation made under such Act.</p>	<p>Act</p> <p>means any Act of the New Zealand Parliament in force at the commencement of the <i>period of insurance</i>, or which comes into force during the <i>period of insurance</i>, and any substitution of, amendment to, replacement of, or any statutory regulation made under such Act. If the Act has been repealed and there is no substitution or replacement, we mean any part of an Act with substantially the same purpose and function. It includes the regulations under the Act.</p>

Words with special meanings	66	-	<p>computer system means any of the following in any configuration:</p> <ul style="list-style-type: none"> • computers, hardware, and software • communications systems • electronic devices, including smart phones, laptops, tablets, and wearable devices • electronically controlled equipment, including data processing equipment • server, cloud, or microcontroller equipment • any similar system, input, output, data storage device, networking equipment or back up facility.
Words with special meanings	66	-	<p>cyber act means one or more unauthorized, malicious or criminal acts, involving accessing, processing, using, or operating any <i>computer system</i>. <i>Cyber act</i> also includes the threat or hoax of these acts.</p>
Words with special meanings	66	-	<p>cyber incident means either of the following.</p> <ul style="list-style-type: none"> • any error, omission or series of related errors or omissions involving accessing, processing, using, or operating any <i>computer system</i>; • any partial or total unavailability or failure, or recurring unavailability or failure of involving accessing, processing, using, or operating any <i>computer system</i>.
Words with special meanings	67	-	<p>data means any kind of information, including facts, concepts, or code. In this definition, <i>we</i> mean information that is converted, recorded, or transmitted in a form that a <i>computer system</i> can access, communicate, display, distribute, interpret, process, transmit, store or use.</p>
Words with special meanings	68	<p>reparation means an amount ordered by a New Zealand court under section 32 of the Sentencing Act 2002 to be paid to the victim of an offence. Reparation does not include: reparation arising from prosecution of an offence under the Health and Safety at Work Act 2015; or <i>damages</i>, court costs, fines, penalties, any other form of criminal sanction, non-pecuniary relief, taxes, any payment deemed to be unlawful to insure against; or <i>your</i> legal defence costs or expenses in relation to an offence.</p>	<p>reparation means an amount a New Zealand court <i>orders you to pay</i> to the victim of an offence under section 32 of the Sentencing Amendment Act 2014. Reparation does not include:</p> <ul style="list-style-type: none"> • reparation <i>resulting</i> from an offence under the Health and Safety at Work Act 2015; • <i>damages</i>, court cost, fines, <i>any other kind of penalty (financial or not)</i>, taxes, and any payment that is unlawful to insure against; • your legal defence costs or expenses in relation to an offence.
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