

Updates to Everyday Home and Contents Insurance

We have updated our Home and Contents policies. In some instances, cover has been altered, other changes are focused on providing more clarity in the event of a claim and the Government has also made legislative changes. A full overview of these changes is below. For full details of your cover, please refer to your policy document.

Everyday Home and Contents Insurance

Section	Current wording	New wording
2. About your cover	Where you have purchased cover for your contents, and this is shown on <i>your policy schedule</i> , we cover <i>your household items</i> that you own or are responsible for and use primarily for domestic purposes. We will call these items <i>your contents</i> . Contents are items which are not permanently attached to <i>your home</i> or <i>insured address</i> such as, but not limited to, furniture, furnishings, clothing, home computers and printers, unfixed electrical goods, internal blinds, drapes and curtains, loosely laid carpets, plants in pots, and medical equipment and aids.	Where you have purchased cover for your contents, and this is shown on <i>your policy schedule</i> , we cover <i>your household items</i> that you own or are responsible for and use primarily for domestic purposes. We will call these items <i>your contents</i> . Contents are items which are not permanently attached to <i>your home</i> or <i>insured address</i> such as, but not limited to, furniture, furnishings, clothing, home computers and printers, unfixed electrical goods, internal blinds, drapes and curtains, loosely laid carpets, plants in pots, and medical equipment and aids.
What we cover as your contents	<p>The only vehicles, watercraft or aircraft that we deem to be contents are:</p> <ul style="list-style-type: none">› 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; and› remote controlled scale model or toy aircraft, but not <i>drones</i>. <p>The only swimming pools, saunas and spas that we deem to be contents are those that are designed to be easily relocatable.</p>	<p>The only vehicles, watercraft or aircraft that we deem to be contents are:</p> <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. <p>The only swimming pools, saunas and spas that we deem to be contents are those that are designed to be easily relocatable.</p>
2. About your cover	Contents do not include: <ul style="list-style-type: none">› anything defined as <i>home</i>, unless 'If contents are located at a property and you are a tenant' applies to <i>you</i>;› electrical or electronic items that are no longer able to be used for the purpose they were intended;› any pets or animals;› items that are or were stock or samples related to any <i>business activities</i>;› loose or compacted soil, lawn, artificial grass, gravel, pebbles, rocks, granular rubber or water;› plants, trees, shrubs or hedges in the ground;› used or applied chemicals, fertilisers and pesticides;› artificial body parts, surgical implants or attachments that are permanently fitted to <i>you</i> or to any animal;	Contents do not include: <ul style="list-style-type: none">› anything defined as <i>home</i>, unless 'If contents are located at a property and you are a tenant' applies to <i>you</i>;› electrical or electronic items that are no longer able to be used for the purpose they were intended;› any pets or animals;› items that are or were stock or samples related to any <i>business activities</i>;› loose or compacted soil, lawn, artificial grass, gravel, pebbles, rocks, granular rubber or water;› plants, trees, shrubs or hedges in the ground;› used or applied chemicals, fertilisers and pesticides;› artificial body parts, surgical implants or attachments that are permanently fitted to <i>you</i> or to any animal;

Section	Current wording	New wording
	<ul style="list-style-type: none"> > fixtures and fittings, sculptures or artwork permanently affixed to the home or land; > contents used for <i>business activities</i> except <i>home office equipment</i> (limits apply), laptops, phones and similar handheld devices; > items sold, gifted away, no longer in <i>your possession</i>, or any item you have taken ownership or responsibility for, but you have not yet taken possession of; > contents normally housed in an address not named on the <i>policy schedule</i> (except where the benefit 'Visitors' contents' applies); > any vehicle not specifically included in 'What we cover as your contents' above; > vehicle accessories in or on a vehicle; > vehicle keys or vehicle remote controls; > entertainment and communication systems that are in or on a vehicle, including any parts that attach to these systems; > navigation systems or radar detectors in or on a vehicle, including any parts that attach to them; > any firearms for which you do not hold a licence, if one is required; > sporting, recreational and leisure goods and equipment whilst in use, but we will cover bicycles whilst in use, but not whilst being used for practicing for, or engaging in, racing or pace making; > drones. 	<ul style="list-style-type: none"> > fixtures and fittings, sculptures or artwork permanently affixed to the home or land; > contents used for <i>business activities</i> except <i>home office equipment</i> (limits apply), laptops, phones and similar handheld devices; > items sold, gifted away, no longer in <i>your possession</i>, or any item you have taken ownership or responsibility for, but you have not yet taken possession of; > contents normally housed in an address not named on the <i>policy schedule</i> (except where the benefit 'Visitors' contents' applies); > any vehicle not specifically included in 'What we cover as your contents' above; > vehicle accessories in or on a vehicle; > vehicle keys or vehicle remote controls; > entertainment and communication systems that are in or on a vehicle, including any parts that attach to these systems; > navigation systems or radar detectors in or on a vehicle, including any parts that attach to them; > any firearms for which you do not hold a licence, if one is required; > sporting, recreational and leisure goods and equipment whilst in use, but we will cover bicycles (including e-bikes) whilst in use, but not whilst being used for practicing for, or engaging in, racing or pace making; > drones while they are in use.
2. About your cover	New limit	Drones including accessories and ancillary equipment Limited to \$3,000 in total
The most we will pay for contents claims	Contents with fixed limits	
2. About your cover	<ul style="list-style-type: none"> > loss or damage to your home caused by natural disaster where: <ul style="list-style-type: none"> • the loss or damage to your home is covered under the Earthquake Commission Act 1993 (the EQC Act); and • the Earthquake Commission has accepted liability and has paid the maximum amount that it is liable for under the EQC Act for your claim; and • all amounts paid to you by the Earthquake Commission have been used by you to carry out repairs, or to rebuild the home, and/or to mitigate further loss or damage; <ul style="list-style-type: none"> > loss or damage caused by natural disaster to the following items that are part of your home if they are covered by this policy but are not subject to insurance under the EQC Act: <ul style="list-style-type: none"> • permanently installed swimming or spa pools; or 	<ul style="list-style-type: none"> > loss or damage caused by natural disaster to items of your contents, less any excess payable under this policy; > loss or damage to your home caused by natural disaster where: <ul style="list-style-type: none"> • the loss or damage to your home is covered under the Earthquake Commission Act 1993 (the EQC Act); and • the Earthquake Commission has accepted liability and has paid the maximum amount that it is liable for under the EQC Act for your claim; and • all amounts paid to you by the Earthquake Commission have been used by you to carry out repairs, or to rebuild the home, and/or to mitigate further loss or damage; <ul style="list-style-type: none"> > loss or damage caused by natural disaster to the following items that are part of your home if they are
What you are covered for – Insured events		
Insured event natural disaster		
We cover		

Section	Current wording	New wording
	<ul style="list-style-type: none"> • drains, pipes, and cables; or • driveways, paths, patios, fences and walls (policy limits apply); or • tennis courts. <p>A <i>natural disaster</i> excess of \$5,000 will apply to claims for these non-EQC items.</p> <p>› <i>loss or damage to your contents caused by natural disaster</i> where:</p> <ul style="list-style-type: none"> • the <i>loss or damage to your contents</i> is covered under the EQC Act; and • the Earthquake Commission has accepted liability and has paid the maximum amount that it is liable for under the EQC Act for <i>your claim</i>; <p>› <i>loss or damage caused by natural disaster</i> to items of <i>your contents</i> if they are covered by this <i>policy</i> but are not subject to insurance under the EQC Act;</p> <p>Where the <i>loss or damage to your home or contents caused by natural disaster</i> is covered by this <i>policy</i>, we will only pay:</p> <ul style="list-style-type: none"> • the difference between the amount we would have paid under this <i>policy</i> if the cause of the <i>loss or damage</i> was an <i>insured event</i> other than <i>natural disaster</i> and the amount paid or payable by the Earthquake Commission (including EQC excesses); • less any excess payable under this <i>policy</i>. 	<p>covered by this <i>policy</i> but are not subject to insurance under the EQC Act:</p> <ul style="list-style-type: none"> • permanently installed swimming or spa pools; or • drains, pipes, and cables; or • driveways, paths, patios, fences and walls (policy limits apply); or • tennis courts. <p>A natural disaster excess of \$5,000 will apply to claims for these non-EQC Act items.</p> <p>Where the <i>loss or damage to your home caused by natural disaster</i> is covered by this <i>policy</i>, we will only pay:</p> <ul style="list-style-type: none"> • the difference between the amount we would have paid under this <i>policy</i> if the cause of the <i>loss or damage</i> was an <i>insured event</i> other than <i>natural disaster</i> and the amount paid or payable by the EQC Act (including excesses); • less any excess payable under this <i>policy</i>.
2. About your cover	We will cover <i>loss or damage</i> caused by an <i>insured event</i> to accessories and spare parts stored at the <i>insured address</i> for the following vehicles or craft:	We will cover <i>loss or damage</i> caused by an <i>insured event</i> to accessories and spare parts stored at the <i>insured address</i> for the following vehicles or craft:
Benefits that apply only to your contents cover	› motor vehicles or trailers; › motorcycles or mini-motorcycles; › motorised scooters or motorised bicycles; › watercraft (but not outboard motors).	› motor vehicles or trailers; › motorcycles or mini-motorcycles; › motorised scooters or motorised bicycles (not including e-bikes); › watercraft (but not outboard motors).
Accessories and spare parts	The most we will pay for any one <i>insured event</i> is \$500. This benefit is paid in addition to the <i>general contents sum insured</i> .	The most we will pay for any one <i>insured event</i> is \$500. This benefit is paid in addition to the <i>general contents sum insured</i> .
We cover		
2. About your cover	<i>Loss or damage to:</i> › keys for these vehicles or craft or replacement of their locks;	<i>Loss or damage to:</i>
Benefits that apply only to your contents cover	› spare parts or accessories that are in or on the vehicle or craft at the time of the <i>insured event</i> ; › outboard motors;	› spare parts or accessories that are in or on the vehicle or craft at the time of the <i>insured event</i> ; › outboard motors;
Accessories and spare parts	› motor vehicles, trailers, motorcycles, mini-motorcycles, motorised scooters, motorised bicycles, watercraft or aircraft.	› motor vehicles, trailers, motorcycles, mini-motorcycles, motorised scooters, motorised bicycles (not including e-bikes), watercraft or aircraft.
We do no cover		

Section	Current wording	New wording
2. About your cover	If we have accepted a claim for <i>loss or damage to your home</i> under this <i>policy</i> and we elect to settle <i>your claim</i> by repairing or rebuilding <i>your home</i> or by paying you the <i>replacement cost</i> to repair or rebuild <i>your home</i> (including where <i>you</i> will be building at a different location), and the <i>replacement cost</i> exceeds the <i>home sum insured</i> , we will pay:	If we have accepted a claim for <i>loss or damage to your home</i> under this <i>policy</i> and we elect to settle <i>your claim</i> by repairing or rebuilding <i>your home</i> or by paying you the <i>replacement cost</i> to repair or rebuild <i>your home</i> (including where <i>you</i> will be building at a different location), and the <i>replacement cost</i> exceeds the <i>home sum insured</i> , we will pay:
Optional benefit applicable to home cover		
SumExtra	› up to a further 10% of the <i>home sum insured</i> towards the <i>replacement cost</i> , where the <i>loss or damage</i> is caused by <i>natural disaster</i> ; or	› up to a further 10% of the <i>home sum insured</i> towards the <i>replacement cost</i> , where the <i>loss or damage</i> is caused by <i>natural disaster</i> ; or
We cover	› the full <i>replacement cost</i> where the <i>loss or damage</i> arises from any cause other than <i>natural disaster</i> .	› the full <i>replacement cost</i> where the <i>loss or damage</i> arises from any cause other than <i>natural disaster</i> .
	We will only provide this benefit where all of the following conditions are met:	We will only provide this benefit where all of the following conditions are met:
	› the <i>home sum insured</i> at the time of <i>loss or damage</i> is equal to or greater than the estimated <i>replacement cost</i> that we generated when <i>you</i> applied for this <i>policy</i> or when this <i>policy</i> was renewed;	› the <i>home sum insured</i> at the time of <i>loss or damage</i> is equal to or greater than the estimated <i>replacement cost</i> that we generated when you applied for this <i>policy</i> or when this <i>policy</i> was renewed, whichever is the latest; and
	› the information that <i>you supplied to us</i> about <i>your home</i> which we used to calculate the estimated <i>replacement cost</i> was complete and correct in all respects;	› the information that <i>you supplied to us</i> about <i>your home</i> which we used to calculate the estimated <i>replacement cost</i> was complete and correct in all respects; and
	› you inform <i>us</i> immediately of any changes to <i>your home</i> , including but not limited to the size or the quality of <i>your home</i> , so that we can calculate an updated estimated <i>replacement cost</i> ; and	› you inform us immediately of any changes to <i>your home</i> , including but not limited to the size or the quality of <i>your home</i> , so that we can calculate an updated estimated <i>replacement cost</i> ; and
	› where there are changes to <i>your home</i> which increases the estimated <i>replacement cost</i> , you increase <i>your home sum insured</i> to at least the amount of the updated estimated <i>replacement cost</i> .	› where there are changes to <i>your home</i> which increases the estimated <i>replacement cost</i> , you increase <i>your home sum insured</i> to at least the amount of the updated estimated <i>replacement cost</i> .
	The benefit is paid in addition to the <i>home sum insured</i> .	The benefit is paid in addition to the <i>home sum insured</i> .
2. About your cover	Portable valuables are <i>contents</i> that are normally carried with you away from the <i>insured address</i> such as:	Portable valuables are <i>contents</i> that are normally carried with you away from the <i>insured address</i> such as:
Optional benefits applicable to contents	› jewellery, watches, handbags and wallets; › mobile phones, laptops, electronic tablets; › personal electronic and electrical items and their accessories;	› jewellery, watches, handbags and wallets; › mobile phones, laptops, electronic tablets; › personal electronic and electrical items and their accessories;
What we cover – Portable valuables	› sporting, recreational and leisure goods and equipment, but not whilst they are being used. However, we will cover bicycles whilst in use, but not whilst being used for practicing for, or engaging in, racing or pacemaking; and › photographic and optical equipment. 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 <i>portable valuables</i> .	› sporting, recreational and leisure goods and equipment, but not whilst they are being used. However, we will cover bicycles (including e-bikes) whilst in use, but not whilst being used for practicing for, or engaging in, racing or pacemaking; and › photographic and optical equipment. 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 <i>portable valuables</i> .

Section	Current wording	New wording
2. About your cover	<p><i>Loss or damage to:</i></p> <ul style="list-style-type: none"> › sporting, recreational and leisure goods and equipment whilst in use, but we will cover bicycles whilst in use, but not whilst being used for practicing for, or engaging in, racing or pace-making; › portable valuables that are used for any business activity; › tools of trade; › any contents on exhibit or up for sale; › contents being packed, carried or transported from your current address to a new address on a permanent basis, although some incidents are covered by the benefit 'Contents in transit'; › cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, money orders or stamps (not in a set or collection); › portable valuables you have insured under 'Portable valuables – specified items'. 	<p><i>Loss or damage to:</i></p> <ul style="list-style-type: none"> › sporting, recreational and leisure goods and equipment whilst in use, but we will cover bicycles (including e-bikes) whilst in use, but not whilst being used for practicing for, or engaging in, racing or pace-making; › portable valuables that are used for any business activity; › tools of trade; › any contents on exhibit or up for sale; › contents being packed, carried or transported from your current address to a new address on a permanent basis, although some incidents are covered by the benefit 'Contents in transit'; › cash, smart cards, phone cards, documents able to be cashed or traded, vouchers, money orders or stamps (not in a set or collection); › portable valuables you have insured under 'Portable valuables – specified items'.
Optional benefits applicable to contents		
Portable valuables – unspecified items		
We do not cover		
2. About your cover	<p>The most we will pay for all claims from any one event for legal liability covered by this <i>policy</i> is \$2 million, including all associated legal costs we have agreed to pay following your claim.</p> <p>Home legal liability</p> <p>If you have <i>home</i> cover we cover your legal liability to pay compensation for <i>loss or damage</i> to property resulting from an event which happens during the period of insurance:</p> <ul style="list-style-type: none"> › in connection with you owning or living in <i>your home</i>; and › at the <i>insured address</i>. <p>Contents legal liability</p> <p>If you have <i>contents</i> cover we cover your legal liability to pay compensation for <i>loss or damage</i> to property resulting from an event which happens anywhere in New Zealand during the period of insurance:</p> <ul style="list-style-type: none"> › which is unrelated to your ownership of <i>your home</i> or land at the <i>insured address</i>; or › that results from <i>fixtures and fitting</i> attached to the <i>insured address</i> and that you are legally responsible for under a rental agreement; or › that arises in connection with you living in a unit, and/or owning a unit, and your legal liability is not covered under a <i>home/building policy</i> which covers that unit. 	<p>We cover <i>your</i> legal liability to pay <i>damages or reparation</i> for <i>loss or damage</i> to someone else's property or for <i>bodily injury</i> to other people, which happens:</p> <ul style="list-style-type: none"> › during the period of insurance resulting from an event in connection with you owning or living in <i>your home</i> or owning <i>your contents</i>; and › at the <i>insured address</i>, if you have <i>home</i> cover; or › anywhere in New Zealand, if you have <i>contents</i> cover. <p>You will only have cover under this benefit for <i>your</i> liability in connection with <i>your home</i> if <i>your policy schedule</i> states you have <i>home</i> cover, and for <i>your</i> liability in connection with <i>your contents</i> if <i>your policy schedule</i> states that you have <i>contents</i> cover.</p> <p>The most we will pay for liability for any one event is:</p> <ul style="list-style-type: none"> › \$2,000,000 for <i>loss or damage</i> to someone else's property; and › \$1,000,000 for <i>bodily injury</i>. <p>In addition, where <i>your</i> legal liability is to pay <i>damages</i> for <i>loss or damage</i> to property, we will pay <i>your</i> legal defence costs and expenses incurred with <i>our</i> prior written consent.</p> <p>However, we will not pay <i>your</i> legal defence costs and expenses, or any legal costs incurred by other parties which <i>you</i> are liable to pay, in relation to an offence or where <i>your</i> legal liability is to pay <i>reparation</i>.</p>

Section	Current wording	New wording
2. About your cover	New exclusion	Bodily injury <i>Bodily injury of:</i> › <i>you</i> ; › a child (born or unborn) under 18 years who is <i>your child</i> or the child of <i>your spouse</i> , de facto or partner; › <i>your pets</i> ; › anyone who usually lives at the <i>insured address</i> , unless the person is a <i>tenant</i> and not a person under 18 who is <i>your child</i> or the child of <i>your spouse</i> , de facto or partner.
Legal liability – what we do not cover	Bodily injury	
2. About your cover	Fines, penalties and other damages civil or criminal penalties or fines, reparation or aggravated, exemplary, punitive or multiple damages.	This exclusion has been removed
Legal liability – what we do not cover	Fines, penalties and other damages	
2. About your cover	New	The first 72 hours of your policy – excluded events <i>loss or damage to your home or contents</i> that occurs within 72 hours of <i>you taking out this policy</i> for the first time, caused by storm, flood, landslip, bush fire or volcanic activity. This exclusion doesn't apply: › where <i>this policy</i> started immediately following any other <i>policy</i> that insured the <i>home or contents</i> against storm, flood, landslip, bush fire or volcanic activity; or › where <i>you took this policy out</i> at the time you first purchased the <i>home</i> .
Legal liability – what we do not cover	Fines, penalties and other damages	
3. Claims	You must tell us about any event that has caused damage to property, or which may give rise to a claim.	You must tell us about any event that has caused damage to property, or which may give rise to a claim.
Making a claim	You must also immediately tell us about any written or verbal communications that <i>you receive</i> about any possible claim or any demands made on <i>you</i> to pay loss, cost, expense or compensation to others and any court actions or offers of settlement and send these to <i>us</i> . You must not incur any expense or negotiate, pay, settle, admit, repudiate or make any agreement in relation to any claim without <i>our written consent</i> .	You must also immediately tell us about any written or verbal communications that <i>you receive</i> about any possible claim or any demands made on <i>you</i> to pay loss, cost, expense or compensation to others and any court actions or offers of settlement and send these to <i>us</i> . You must not incur any expense or negotiate, pay, settle, admit, repudiate or make any agreement in relation to any claim without <i>our written consent</i> .
Legal liability claims	If you make a legal liability claim that is covered under this <i>policy</i> we can decide to defend <i>you</i> , settle any claim against <i>you</i> or represent <i>you</i> at an inquest, official inquiry or court proceedings, but we are not obliged to do so. If we decide to defend <i>you</i> , settle any claim against <i>you</i> or represent <i>you</i> , then <i>you</i> must give <i>us</i> all the help we need, including help after your claim is settled.	If you make a legal liability claim that is covered under this <i>policy</i> we can decide to defend <i>you</i> , settle any claim against <i>you</i> or represent <i>you</i> at an inquest, official inquiry or court proceedings, but we are not obliged to do so. If we decide to defend <i>you</i> , settle any claim against <i>you</i> or represent <i>you</i> , then <i>you</i> must give <i>us</i> all the help we need, including help after your claim is settled.
		You must tell us immediately if <i>you</i> or any other person entitled to cover under the <i>policy</i> is charged with any offence which resulted in <i>bodily injury</i> to another person or <i>loss or damage</i> to someone else's property.

Section	Current wording	New wording
4. Other important information	New definition	<p>You must obtain <i>our</i> written approval before any offer of <i>reparation</i> is made.</p>
Words with special meanings		
Act		<p>Act 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>
bodily injury		<p>bodily injury means bodily injury (including death), illness, disability, disease, shock, fright, mental anguish or mental injury to another person not intended or expected by <i>you</i>.</p>
damages		<p>damages means amounts payable in accordance with judgment against <i>you</i> and/or settlements negotiated by <i>us</i>, including the other party's costs and interest on any judgment where applicable. Damages do not include punitive or exemplary damages, fines, penalties, <i>reparation</i>, or any other form of criminal sanction, non-pecuniary relief, taxes, or any payment deemed to be unlawful to insure against.</p>
reparation		<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:</p> <ul style="list-style-type: none"> › 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.
4. Other important information	drone	<p>drone(s) means an unmanned, unpiloted or remotely operated aerial vehicle (including associated equipment required to operate it, and any recording equipment attached to it) capable of being controlled:</p> <ul style="list-style-type: none"> › autonomously by a computer; or › by a person, when it is outside of the person's visual line of sight.
Words with special meanings		
drone(s)		