

## Updates to AMP Digital Everyday Plus Home and Contents Insurance – effective from 1 July 2024

We've updated the AMP Everyday Plus 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	Previous cover	Page	New cover	Page
Front cover	Effective 19 September 2022	1	Effective 1 July 2024	1
When you need to contact us	<p><b>WHEN YOU NEED TO CONTACT US</b></p> <p>You must contact us when:</p> <p>...</p> <p>› <i>your</i> contact details change.</p>	6	<p><b>WHEN YOU NEED TO CONTACT US</b></p> <p>You must contact us when:</p> <p>...</p> <p>› <i>your</i> contact details change;</p> <p>› <i>you</i> sell <i>your home</i>, or buy a new one;</p> <p>› Toka Tū Ake Natural Hazards Commission (NHC) has provided:</p> <ul style="list-style-type: none"> <li>• <i>you</i> with written notice of cancellation of cover for <i>your home</i></li> <li>• <i>you</i> with written notice of limitation of liability for future damage to <i>your 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 <i>your home</i>.</li> </ul>	6
Who we cover – You/Your	<p><b>WHO WE COVER – YOU/YOUR</b></p> <p>You/your refers to the person or persons named as the insured on your <i>policy schedule</i> and members of your family who normally live with you at the insured address ('you').</p> <p>If the insured shown on your policy schedule is a company, trustee of a trust or body corporate, then you/your refers to: that company, trustee or body corporate; the following if they normally live at the insured address: any company director, company owner or trust beneficiary; and their respective family members.</p> <p>Family means:</p> <p>› your spouse, partner or de facto;</p>	7	<p><b>WHO WE COVER – YOU/YOUR</b></p> <p><i>You/your</i> refers to the person or persons named as the insured on your <i>policy schedule</i>, <b>their partner</b>, and members of <i>your</i> family who normally live with <i>you</i> at the <i>insured address</i> ('you').</p> <p>If the insured shown on your <i>policy schedule</i> is a company, <b>trust</b>, trustee of a trust, or body corporate, then <i>you/your</i> refers to:</p> <p>› that company, <b>trust</b>, trustee of a trust, or body corporate;</p> <p>› the following if they normally live at the <i>insured address</i>:</p> <ul style="list-style-type: none"> <li>• any company director, company owner, <b>trustee or beneficiary of a trust</b>; and</li> <li>• their respective family members.</li> </ul> <p><b>Partner</b> means:</p>	7

	<ul style="list-style-type: none"> <li>› your parents, parents-in-law;</li> <li>› your children, brothers and sisters, including their respective spouse, partner or de facto; and</li> <li>› the children, parents, parents-in-law, brothers and sisters of your spouse, partner or de facto.</li> </ul>		<ul style="list-style-type: none"> <li>› a marriage partner, or de facto partner as defined in the Property (Relationships) Act 1976 or</li> <li>› civil union partner as defined in the Civil Union Act 2004.</li> </ul> <p>Family means:</p> <ul style="list-style-type: none"> <li>› your spouse, partner or de facto;</li> <li>› your parents, parents-in-law;</li> <li>› your children, brothers and sisters, including their respective spouse, partner or de facto; and</li> <li>› the children, parents, parents-in-law, brothers and sisters of your spouse, partner or de facto.</li> </ul>	
What we cover as your home	<p><b>WHAT WE COVER AS YOUR HOME</b></p> <p>...</p> <ul style="list-style-type: none"> <li>› decks, pergolas, pagodas, verandas and balconies, patios, fixed water tanks, fixed swimming pools and spas and their accessories, sheds, tennis courts and permanently installed artificial surfaces;</li> <li>...</li> <li>› any permanently fixed outdoor items, including solar panels, satellite dishes, play equipment, clothes lines, animal housing, letter boxes, exterior blinds and awnings, built in barbeques and outdoor lights;</li> <li>...</li> </ul>	7	<p><b>WHAT WE COVER AS YOUR HOME</b></p> <p>...</p> <ul style="list-style-type: none"> <li>› decks, pergolas, pagodas, verandas and balconies, patios, fixed water tanks, fixed swimming pools and spas and their accessories, sheds, tennis courts, and permanently installed artificial grass or turf;</li> <li>...</li> <li>› any permanently fixed outdoor items, including solar power systems, satellite dishes, play equipment, clothes lines, animal housing, letter boxes, exterior blinds and awnings, built in barbeques and outdoor lights;</li> <li>...</li> </ul>	8
What we cover as your contents	<p><b>WHAT WE COVER AS YOUR CONTENTS</b></p> <p>The only vehicles, watercraft or aircraft that we deem to be contents are:</p> <p>...</p> <ul style="list-style-type: none"> <li>› children’s motorcycles under 50cc;</li> <li>...</li> <li>› <i>drones</i> while they are not in use;</li> <li>...</li> </ul>	10	<p><b>WHAT WE COVER AS YOUR CONTENTS</b></p> <p>The only vehicles, watercraft or aircraft that we deem to be contents are:</p> <p>...</p> <ul style="list-style-type: none"> <li>› children battery-powered or mechanically propelled motor toys up to 50cc;</li> <li>...</li> <li>› <i>drones</i>;</li> <li>...</li> </ul>	10
What we do not cover as your contents	<p><b>WHAT WE DO NOT COVER AS YOUR CONTENTS</b></p> <p>...</p> <ul style="list-style-type: none"> <li>› sporting, recreational and leisure goods and equipment whilst in use, but we will cover bicycles (including e-bikes) whilst in use, but</li> </ul>	10	<p><b>WHAT WE DO NOT COVER AS YOUR CONTENTS</b></p> <p>...</p> <ul style="list-style-type: none"> <li>› sporting, recreational and leisure goods and equipment whilst in use, but we will cover bicycles (including e-bikes) whilst in use, but</li> </ul>	11

	not whilst being used for practicing for, or engaging in, racing or pace making; › <i>drones</i> , while they are in use.		not whilst being used for practicing for, or engaging in, racing or pace <i>making</i> .	
SumExtra – We cover	<p><b>SumExtra</b></p> <p>If we have accepted a claim for <i>loss or damage</i> to <i>your home</i> under this <i>policy</i> and we elect to settle <i>your</i> claim by repairing or rebuilding <i>your home</i> or by paying <i>you</i> 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:</p> <ul style="list-style-type: none"> <li>› 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</li> <li>› the full <i>replacement cost</i> where the <i>loss or damage</i> arises from any cause other than <i>natural disaster</i>.</li> </ul>	16	<p><b>SumExtra</b></p> <p>If we have accepted a claim for <i>loss or damage</i> to <i>your home</i> under this <i>policy</i> and we elect to settle <i>your</i> claim by repairing or rebuilding <i>your home</i> or by paying <i>you</i> 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:</p> <ul style="list-style-type: none"> <li>› 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 hazard</i>; or</li> <li>› the full <i>replacement cost</i> where the <i>loss or damage</i> arises from any cause other than <i>natural hazard</i>.</li> </ul>	16
Temporary accommodation – We cover	<p><b>Temporary accommodation – We cover</b></p> <p>When an <i>insured event</i> results in damage to <i>your home</i> which makes it <i>unliveable</i>, and we agree, we will pay for your reasonable temporary accommodation costs while it is <i>unliveable</i> and for the time it will take to repair or rebuild <i>your home</i> to a condition where it is no longer <i>unliveable</i>. We will also pay for temporary accommodation for <i>your</i> domestic pets in a commercial boarding establishment for the same period that we pay for <i>your</i> temporary accommodation.</p>	17	<p><b>Temporary accommodation – We cover</b></p> <p>When an <i>insured event</i> results in damage to <i>your home</i> which makes it <i>uninhabitable</i>, and we agree, we will pay for your reasonable temporary accommodation costs while it is <i>uninhabitable</i> and for the time it will take to repair or rebuild <i>your home</i> to a condition where it is no longer <i>uninhabitable</i>. We will also pay for temporary accommodation for <i>your</i> domestic pets in a commercial boarding establishment for the same period that we pay for <i>your</i> temporary accommodation.</p>	17
Temporary accommodation – We do not cover	<p><b>Temporary accommodation – We do not cover</b></p> <p>...</p> <ul style="list-style-type: none"> <li>• where <i>you</i> decide that <i>you</i> do not wish to live in the <i>home</i> and it is not <i>unliveable</i>.</li> </ul> <p>...</p>	17	<p><b>Temporary accommodation – We do not cover</b></p> <p>...</p> <ul style="list-style-type: none"> <li>• where <i>you</i> decide that <i>you</i> do not wish to live in the <i>home</i>, and it is not <i>uninhabitable</i>.</li> </ul> <p>...</p>	17
Supplementary living expenses – We cover	<p><b>Supplementary living expenses – We cover</b></p> <p>If we agree an <i>insured event</i> makes the <i>insured address</i> <i>unliveable</i>, we will cover the reasonable increase in <i>your</i> normal living expenses which are necessary to maintain <i>your</i> normal standard of living as at the date of <i>loss or damage</i>.</p> <p>We cover this increase:</p>	18	<p><b>Supplementary living expenses – We cover</b></p> <p>If we agree an <i>insured event</i> makes the <i>insured address</i> <i>uninhabitable</i>, we will cover the reasonable increase in <i>your</i> normal living expenses which are necessary to maintain <i>your</i> normal standard of living as at the date of <i>loss or damage</i>.</p> <p>We cover this increase:</p>	18

	› for the reasonable time it takes to make <i>your insured address</i> no longer <i>unliveable</i> ; or ...		› for the reasonable time it takes to make <i>your insured address</i> no longer <i>uninhabitable</i> ; or ...	
Environmental improvements – We cover	<b>Environmental improvements – We cover</b> We provide cover for the costs associated with the purchase and installation of <i>environmental improvements</i> at the <i>insured address</i> such as a rainwater tank, solar systems or compost equipment when all of the following applies: ...	18	<b>Environmental improvements – We cover</b> We provide cover for the costs associated with the purchase and installation of <i>environmental improvements</i> at the <i>insured address</i> such as a rainwater tank, solar <i>power system</i> , or compost equipment when all of the following applies: ...	18
Retaining walls – We cover & we do not cover	<b>Retaining walls - We cover</b> Where we pay a claim for <i>loss or damage to your home</i> , we will also pay for: ... The most we will pay for any one <i>insured event</i> is \$75,000, unless: › you are able to provide us with a valuation for <i>your home</i> that: <ul style="list-style-type: none"> <li>○ was issued by a quantity surveyor, suitably qualified valuer or builder prior to the <i>loss or damage</i>; and</li> <li>○ separately identifies the total amount that would be required to completely rebuild each <i>retaining wall</i> and all other improvements contained within the <i>residential boundaries</i>; and</li> </ul> › the <i>home sum insured</i> is at least the total amount that would be required to completely rebuild the <i>home</i> and all other improvements, including the <i>retaining wall</i> , as shown in the valuation; in which case we will pay up to the full value of the <i>retaining walls</i> as shown in the valuation. This benefit will be paid within the <i>home sum insured</i> for any one <i>insured event</i> .  <b>We do not cover</b> › <i>retaining walls</i> that are over 1.5 metres above ground level and which do not have appropriate local authority permit, consent or certificate;	20	<b>Retaining walls - We cover</b> Where we pay a claim for <i>loss or damage to your home</i> , we will also pay for: ... To be covered, the <i>retaining walls</i> must meet all the following criteria. <ul style="list-style-type: none"> <li>• Be complete — we don't cover <i>retaining walls</i> unless they were complete, reasonably maintained, and functioning as intended immediately prior to the <i>loss or damage</i> occurring.</li> <li>• Have the sole purpose of retaining land (meaning their purpose doesn't include repelling water of any kind).</li> <li>• Had all necessary permits, consents, and certificates from local authorities when they were built, and whenever they were altered.</li> <li>• The <i>loss or damage</i> must be from a <i>single event</i> — we don't cover gradual damage to <i>retaining walls</i>.</li> </ul> We'll pay reasonable costs of repairing or rebuilding the damaged part of the <i>retaining wall</i> to the same condition as when it was new. We'll use equivalent materials and techniques that are available now.  The most we will pay for any one <i>insured event</i> is \$75,000, unless: › you are able to provide us with a valuation for <i>your home</i> that: <ul style="list-style-type: none"> <li>• was issued by a quantity surveyor, suitably qualified valuer or builder prior to the <i>loss or damage</i>; and</li> </ul>	20 & 21

	<ul style="list-style-type: none"> <li>› incomplete <i>retaining walls</i>;</li> <li>› <i>loss or damage to retaining walls</i> which is caused by earthworks excavations.</li> </ul>		<ul style="list-style-type: none"> <li>• separately identifies the total amount that would be required to completely rebuild each <i>retaining wall</i> and all other improvements contained within the <i>residential boundaries</i>; and</li> <li>› the <i>home sum insured</i> is at least the total amount that would be required to completely rebuild the <i>home</i> and all other improvements, including the <i>retaining wall</i>, as shown in the valuation;</li> </ul> <p>in which case we will pay up to the full value of the <i>retaining walls</i> as shown in the valuation.</p> <p><b>We'll top up the cover provided by NHC</b>          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).          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 <i>retaining wall</i></li> <li>• already paid the maximum entitlement under the NHI Act for the <i>loss</i>.</li> </ul> <p>This benefit will be paid within the <i>home sum insured</i> for any one <i>insured event</i>.</p> <p><b>We do not cover</b></p> <ul style="list-style-type: none"> <li>› any undamaged parts of the <i>retaining wall</i>.</li> <li>› <i>loss or damage to retaining walls</i> which are caused by earthworks or excavations.</li> </ul>	
Storage of undamaged contents – We cover	<p><b>Storage of undamaged contents – We cover</b>          If you make a claim for <i>loss or damage to your contents</i> due to an <i>insured event</i> (which we refer to in this benefit as the original claim) and we agree that <i>your undamaged contents</i> cannot be kept at the <i>insured address</i> because it is <i>unliveable</i>, we will also pay the reasonable cost to store the undamaged <i>contents</i> until the <i>contents</i> can be kept at the <i>insured address</i>.</p> <p>...</p>	22	<p><b>Storage of undamaged contents – We cover</b>          If you make a claim for <i>loss or damage to your contents</i> due to an <i>insured event</i> (which we refer to in this benefit as the original claim) and we agree that <i>your undamaged contents</i> cannot be kept at the <i>insured address</i> because it is <i>uninhabitable</i>, we will also pay the reasonable cost to store the undamaged <i>contents</i> until the <i>contents</i> can be kept at the <i>insured address</i>.</p> <p>...</p>	23

<p>Legal liability – what we do not cover</p>	<p><b>Legal liability – what we do not cover</b>  <i>We do not cover legal liability directly or indirectly caused by, arising from, in connection with or involving:</i>  <b>Aircraft</b>  <i>you using or owning any aircraft, <b>drone</b> or the facilities to land or store aircraft, but we will cover:</i>          › a remote controlled scale model or toy aircraft (with the exception of <i>drones</i>, which are still excluded from liability cover);          › a kite designed to be held by a person on land or attached to a non-motor powered watercraft (e.g. a surf kite).</p>	<p>34</p>	<p><b>Legal liability – what we do not cover</b>  <i>We do not cover legal liability directly or indirectly caused by, arising from, in connection with or involving:</i>  <b>Aircraft</b>  <i>you using or owning any <b>aircraft</b> or the facilities to land or store aircraft, but we will cover:</i>          › a remote controlled scale model or toy aircraft, <i>including <b>drones</b></i>;          › a kite designed to be held by a person on land or attached to a non-motor powered watercraft (e.g. a surf kite).</p>	<p>35</p>
<p>Legal liability – what we do not cover</p>	<p><b>Legal liability – what we do not cover</b>  <i>We do not cover legal liability directly or indirectly caused by, arising from, in connection with or involving:</i>  <b>Asbestos</b>  <i>exposure to or potential exposure to asbestos in any form.</i></p>	<p>34</p>	<p><b>Legal liability – what we do not cover</b>  <i>We do not cover legal liability directly or indirectly caused by, arising from, in connection with or involving:</i>  <b>Asbestos</b>  <i>exposure to or potential exposure to <b>asbestos</b>.</i></p>	<p>35</p>
<p>General exclusions - The first 72 hours of your policy - excluded events</p>	<p><b>The first 72 hours of your policy - excluded events</b>  <i>loss or damage to your home or contents that occurs within 72 hours of you taking out this <b>policy</b> for the first time, caused by <b>storm</b>, flood, landslip, bush fire or volcanic activity.</i>  <i>This exclusion doesn't apply:</i>          › where this <b>policy</b> started immediately following any other <b>policy</b> that insured the <i>home or contents</i> against <b>storm</b>, flood, landslip, bush fire or volcanic activity; or          › where <i>you</i> took this <b>policy</b> out at the time you first purchased the <i>home</i>.</p>	<p>35</p>	<p><b>The first 72 hours of your policy - excluded events</b>  <i>loss or damage to your home or contents that occurs within 72 hours of you taking out this <b>policy</b> for the first time, caused by <b>storm</b>, flood, <b>landslide</b>, bush fire or volcanic activity.</i>  <i>This exclusion doesn't apply:</i>          › where this <b>policy</b> started immediately following any other <b>policy</b> that insured the <i>home or contents</i> against <b>storm</b>, flood, <b>landslide</b>, bush fire or volcanic activity; or          › where <i>you</i> took this <b>policy</b> out at the time you first purchased the <i>home</i>.</p>	<p>37</p>
<p>General Exclusions</p>		<p>36</p>	<p><b>Asbestos</b>  <i>asbestos of any form or amount.</i>  <i>We also won't cover legal liability resulting from any direct, indirect, or potential exposure to asbestos.</i>  <i>However, we'll pay the cost to remove asbestos from the <b>insured address</b> during repairs or rebuilding if we have accepted a claim for <i>loss or damage to your home</i>.</i>  <i>We'll also pay the cost to remove asbestos from <b>your contents</b> if we have accepted a claim for <i>loss or damage to your contents</i>.</i></p>	<p>37</p>

			<i>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 or damage</i>.</i>	
General exclusions	<p><b>Biological, chemical, other pollutant or contaminant</b></p> <p>...</p> <p>But <i>we</i> will cover:</p> <ul style="list-style-type: none"> <li>› fire damage that results from the above;</li> <li>› <i>your</i> legal liability under 'Legal liability' cover, to the extent <i>your</i> legal liability arises from <i>your</i> use of pesticides or herbicides at the <i>insured address</i>;</li> <li>› the cost to remove asbestos or its derivatives from the <i>insured address</i> during repairs or rebuilding if <i>we</i> have accepted a claim for <i>loss or damage</i> to <i>your home</i> or <i>contents</i>;</li> <li>› damage to the extent it is covered under the benefit 'Damage from physical injury or incident'.</li> </ul>	37	<p><b>Biological, chemical, other pollutant or contaminant</b></p> <p>...</p> <p>But <i>we</i> will cover:</p> <ul style="list-style-type: none"> <li>› fire damage that results from the above;</li> <li>› <i>your</i> legal liability under 'Legal liability' cover, to the extent <i>your</i> legal liability arises from <i>your</i> use of pesticides or herbicides at the <i>insured address</i>;</li> <li>› <i>damage</i> to the extent it is covered under the benefit 'Damage from physical injury or incident'.</li> </ul>	37
General exclusions	<p><b>Ground movement</b></p> <p>erosion, vibration, weakening or removal of support, subsidence, landslip (other than <i>natural landslip</i> as referred to under the <i>natural disaster</i> exclusion), shrinkage, expansion, settling, ground heave or any other earth movement.</p>	38	<p><b>Ground movement</b></p> <ul style="list-style-type: none"> <li>› vibration, weakening or removal of support, subsidence, <i>landslide</i> (other than <i>natural landslide</i> as referred to under the <i>natural hazard</i> exclusion), shrinkage, expansion, settling, ground heave or any other earth movement;</li> <li>› <i>erosion arising from action of wind or water. Erosion includes but is not limited to:</i> <ul style="list-style-type: none"> <li>○ <i>erosion landslides</i></li> <li>○ <i>coastal erosion</i></li> <li>○ <i>bank erosion</i></li> <li>○ <i>sheet erosion.</i></li> </ul> </li> </ul>	40
General exclusions	<p><b>Land damage</b></p> <ul style="list-style-type: none"> <li>› <i>loss or damage</i> to land;</li> <li>› costs associated with stabilising land in order to facilitate the repair or rebuild of the <i>home</i>;</li> <li>› treatment of the land required to make it suitable for repair or rebuilding of the <i>home</i>;</li> <li>› erecting or upgrading improvements to land, which are required to avert or mitigate <i>loss or damage</i> to the <i>home</i>, even if such <i>loss</i></li> </ul>	38	<p><b>Land damage</b></p> <ul style="list-style-type: none"> <li>› <i>loss or damage</i> to land;</li> <li>› costs associated with stabilising land in order to facilitate the repair or rebuild of the <i>home</i>;</li> <li>› treatment of the land required to make it suitable for repair or rebuilding of the <i>home</i>;</li> <li>› erecting or upgrading improvements to land, which are required to avert or mitigate <i>loss or damage</i> to the <i>home</i>, even if such <i>loss</i></li> </ul>	40

	<p><i>or damage</i> or costs are covered by the Earthquake Commission ...</p>		<p><i>or damage</i> or costs are covered by Toka Tū Ake Natural Hazards Commission ...</p>	
General exclusions	<p><b>Moving the home</b> lifting or moving the <i>home</i>, or removal of structural support.</p>	39	<p><b>Lifting, moving, or relocating your home</b>  lifting or moving <i>your home</i> (including while in transit or storage, and while placed on temporary blocks or supports before, during, or after relocation), or removal of structural support.  <i>We also won't cover any costs associated with relocating your home.</i></p>	40
General exclusions	<p><b>Natural disaster damage</b> <i>natural disaster</i>, but we will cover:          › <i>loss or damage</i> caused by <i>natural disaster</i> to items of <i>your contents</i>, less any excess payable under this <i>policy</i>; and          › <i>loss or damage</i> to <i>your home</i> caused by <i>natural disaster</i> where:          • the <i>loss or damage</i> to <i>your home</i> 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 <i>your claim</i>; and          • all amounts paid to <i>you</i> by the Earthquake Commission have been used by <i>you</i> to carry out repairs, or to rebuild the <i>home</i>, and/or to mitigate further <i>loss or damage</i>.          › <i>loss or damage</i> caused by <i>natural disaster</i> to the following items that are part of <i>your home</i> if they are covered by this <i>policy</i> but are not subject to insurance under the EQC Act:          • permanently installed swimming or spa pools; or          • drains, pipes, and cables; or          • driveways, paths, patios, fences and walls (policy limits apply); or tennis courts.           A natural disaster excess of \$5,000 will apply to claims for these items.</p>	39	<p><b>Natural hazard damage</b> <i>natural hazard</i>, but we will cover:          › <i>loss or damage</i> caused by <i>natural hazards</i> to items of <i>your contents</i>, less any excess payable under this <i>policy</i>; and          › <i>loss or damage</i> to <i>your home</i> caused by <i>natural hazard</i> where:          • the <i>loss or damage</i> to <i>your home</i> is covered under the Natural Hazards Insurance Act 2023 (the NHI Act); and          • Toka Tū Ake Natural Hazards Commission (NHC) has accepted liability and has paid the maximum amount that it is liable for under the NHI Act for <i>your claim</i>; and          • all amounts paid to <i>you</i> by NHC have been used by <i>you</i> to carry out repairs, or to rebuild the <i>home</i>, and/or to mitigate further <i>loss or damage</i>.          › <i>loss or damage</i> caused by <i>natural hazard</i> to the following items that are part of <i>your home</i> if they are covered by this <i>policy</i> but are not subject to insurance under the NHI Act:          • permanently installed <b>external</b> swimming or spa pools; or          • drains, pipes, and cables; or          • driveways, paths, patios, fences and walls (policy limits apply); or          • tennis courts.   <i>An additional natural hazard excess of \$5,000 applies to amounts we pay for these parts of your home.</i></p>	40 & 41



	<p>Where the <i>loss or damage to your home</i> caused by <i>natural disaster</i> is covered by this <i>policy</i>, we will only pay:</p> <ul style="list-style-type: none"> <li>› 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 other than <i>natural disaster</i>, and the amount paid or payable by the EQC Act (including excesses);</li> <li>› less any excess payable under this <i>policy</i>.</li> </ul> <p>All other benefits in this <i>policy</i> will apply.</p>		<p>Where the <i>loss or damage to your home</i> caused by <i>natural hazard</i> is covered by this <i>policy</i>, we will only pay:</p> <ul style="list-style-type: none"> <li>› 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 other than <i>natural hazard</i>, and the amount paid or payable by the NHI Act. (including excesses);</li> <li>› less any excess payable under this <i>policy</i>.</li> </ul> <p><i>We won't cover any:</i></p> <ul style="list-style-type: none"> <li>› any excess charged by NHC</li> <li>› <i>loss or damage</i> that has been determined by NHC as imminent damage under the NHI Act.</li> </ul> <p>All other benefits in this <i>policy</i> will apply.</p>	
General Exclusions		40	<p><b>Sanctions</b></p> <p>any cover, service, or benefit, or pay anything in connection with <i>your policy</i>, including any premium 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>	42
General Exclusions	<p><b>Unrepaired land</b></p> <p>land where:</p> <ul style="list-style-type: none"> <li>› you are aware that the land requires repair or poses a threat to the <i>home</i>, or</li> <li>› you or a previous owner of the <i>home</i> has received payment from the Earthquake Commission to effect repairs to land, and those repairs have not been undertaken.</li> </ul>	41	<p><b>Unrepaired land</b></p> <p>land where:</p> <ul style="list-style-type: none"> <li>› you are aware that the land requires repair or poses a threat to the <i>home</i>, or</li> <li>› you or a previous owner of the <i>home</i> has received payment from <a href="#">Toka Tū Ake Natural Hazards Commission (previously referred to as the Earthquake Commission)</a> to effect repairs to land, and those repairs have not been undertaken.</li> </ul>	43
The types of excess are:	<p><b>Natural disaster excess</b></p> <p>This excess applies in addition to any other excess if you make a claim as a result of <i>natural disaster</i> for <i>loss or damage</i> to items of <i>your home</i> that are not insured under the EQC Act.</p>	44	<p><b>Natural hazard excess</b></p> <p>This excess applies in addition to any other excess if you make a claim as a result of <i>natural hazard</i> for <i>loss or damage</i> to items of <i>your home</i> that are not insured under the <a href="#">Natural Hazards Insurance Act 2023</a>.</p>	46

Other Claims Information		51	<b>Information Sharing</b> <i>We will share and collect information about <b>your</b> claim. <b>You</b> allow <b>us</b> to share information with third parties about any claim <b>you</b> make under this <b>policy</b>. <b>You</b> also allow <b>us</b> to get information from third parties that's relevant to any claim <b>you</b> make under this <b>policy</b>.</i>	53
What happens with cancellations	<p><b>Cancellation by you</b>  <i>You may cancel this <b>policy</b> at any time. If <b>you</b> cancel this <b>policy</b>, <b>you</b> will be refunded the unexpired portion of the premium, if the refund is more than \$10. The cancellation will take effect from the time that <b>we</b> receive <b>your</b> request to cancel.</i></p> <p><b>Cancellation by us</b>  <i>We can cancel <b>your</b> cover by giving <b>you</b> notice of cancellation. This cancellation will take effect 7 days after <b>we</b> advise <b>you</b> of the cancellation. Where <b>we</b> cancel with notice, <b>you</b> will receive a refund of the unexpired portion of the premium if the refund is more than \$10.</i></p>	52	<p><b>Cancellation by you</b>  <i>You may cancel this <b>policy</b> at any time. If <b>you</b> cancel this <b>policy</b>, <b>you</b> will be refunded the unexpired portion of the <b>premium</b>. The cancellation will take effect from the time that <b>we</b> receive <b>your</b> request to cancel.</i></p> <p><b>Cancellation by us</b>  <i>We can cancel <b>your</b> cover by giving <b>you</b> notice of cancellation. This cancellation will take effect 7 days after <b>we</b> advise <b>you</b> of the cancellation. Where <b>we</b> cancel with notice, <b>you</b> will receive a refund of the unexpired portion of the <b>premium</b>.</i></p>	54
Words with special meanings	<p><b>cyber act</b>  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>	53	<p><b>cyber act</b>  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>	55
Words with special meanings	<p><b>drone(s)</b>  means an unmanned, unpiloted or remotely operated aerial device.</p>	54	<p><b>drone(s)</b>  <i>means any aerial device that's unmanned, unpiloted, and remotely operated that is compliant with, and used in accordance with, the Civil Aviation Rules.</i></p>	56
Words with special meanings	<p><b>environmental improvements</b>  means an alteration or addition to <i>your home</i> which is intended to contribute to the protection or conservation of the environment. These may include, but are not limited to, items such as solar panels, rainwater tanks or compost equipment.</p>	54	<p><b>environmental improvements</b>  means an alteration or addition to <i>your home</i> which is intended to contribute to the protection or conservation of the environment. These may include, but are not limited to, items such as <b>solar power systems</b>, rainwater tanks or compost equipment.</p>	56
Words with special meanings	<p><b>natural disaster</b>  means earthquake, <i>natural landslip</i>, volcanic eruption or activity, hydrothermal activity, tsunami or fire resulting from any of these. It does not include any gradual or slow movement of land.</p>	55	<p><b>natural hazard(s)</b>  means earthquake, <i>natural landslide</i>, <b>volcanic activity</b>, hydrothermal activity, tsunami or fire resulting from any of these. It does not include any gradual or slow movement of land.</p>	57

Words with special meanings	<p><b>natural landslip</b> means the sudden movement (whether by way of falling, sliding, or flowing, or by a combination of these) of ground-forming materials composed of natural rock, soil, artificial fill, or a combination of such materials, which, before movement, formed an integral part of the ground, but does not include any gradual or slow movement of these materials.</p>	55	<p><b>natural landslide</b> means the sudden movement (whether by way of falling, sliding, or flowing, or by a combination of these) of ground-forming materials composed of natural rock, soil, artificial fill, or a combination of such materials, which, before movement, formed an integral part of the ground, but does not include any gradual or slow movement of these materials.</p>	57
Words with special meanings	<p><b>unliveable</b> means the <i>home</i> is no longer a safe and sanitary place to live, as determined by government or local authorities, or by <i>us</i>, due to physical damage to the <i>home</i>, and where notice to this effect has been issued. It does not mean a disinclination by <i>you</i> to remain in occupancy of an otherwise safe or sanitary <i>home</i>.</p>	56	<p><b>uninhabitable</b> means <i>we</i>, or government or local authorities, determine the <i>home</i> is no longer a safe or sanitary place to live because of physical damage to the <i>home</i> — and <i>we</i> or they have therefore given <i>you</i> notice of this. Uninhabitable doesn't mean <i>you</i> or <i>your</i> tenants not wanting to live in an otherwise safe or sanitary <i>home</i>.</p>	58
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