

## Updates to AMP Everyday Plus Landlord Insurance – 19 September 2022

We've updated the AMP Everyday Plus Landlord 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 <a href="#">19 September 2022</a>
Home What we cover as Home	7	Fixed floor coverings (glued, tacked or smooth-edged)	Fixed floor covering - ( <a href="#">floating</a> , glued, tacked or smooth edged)
Legal liability – what we do not cover	25	<p><b>Caravans and trailers</b></p> <p>...</p> <p><b>Committee members or officials</b></p> <p>...</p> <p><b>Bodily injury</b>  <i>Bodily injury of:</i>  <i>you;</i>  a child (born or unborn) under 18 years who is <i>your</i> child or the child of <i>your</i> spouse, de facto or partner;  <i>your</i> pets;  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</i> child or the child of <i>your</i> spouse, de facto or partner.</p> <p><b>Fines, penalties and other damages</b></p> <p>...</p>	<p><b>Asbestos</b></p> <p>...</p> <p><b>Building, structurally altering or renovating</b></p> <p>..</p> <p><b>Bodily injury</b>  <i>Bodily injury of:</i>  <i>you;</i>  a child (born or unborn) under 18 years who is <i>your</i> child or the child of <i>your</i> spouse, de facto or partner;  <i>your</i> pets;  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</i> child or the child of <i>your</i> spouse, de facto or partner.</p>
Legal liability – what we do not cover	25	-	<p><b>Fire and Emergency Act 2017</b>  any fire <i>you</i> intentionally lit that didn't comply with either:</p> <ul style="list-style-type: none"> <li>the Fire and Emergency Act 2017;</li> <li>any other statutory or local body requirements governing the lighting of fires.</li> </ul>

General Exclusions	29	<p><b>The Accident Compensation Act 2001</b> amounts that are recoverable (including by the victim of an offence) under the provisions of the Accident Compensation Act 2001, or which would be recoverable but for: a failure by the victim to correctly notify a claim to the Accident Compensation Corporation within the time required under the Act, or to claim any amount he or she would be entitled to under the Act for any other reason whatsoever; or the Accident Compensation Corporation's decision to decline a claim or limit its liability in whole or in part and for any reason whatsoever.</p>	<p><b>Loss that's covered by ACC</b> 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"> <li>the victim hadn't made an ACC claim, or didn't make an ACC claim within the time required under the Act;</li> <li>ACC declined the claim or limited their liability for any reason.</li> </ul>
General Exclusions	28	<p><b>Computer virus or computer hacking</b> a computer virus, hacking, data destruction, denial of service or any other unauthorised access to computers, networks or other data storage devices.</p>	<p><b>Cyber acts and incidents</b> any loss, damage, liability, cost, or expense in any way connected to a cyber act or cyber incident. This exclusion does not apply if a loss covered by this policy causes a cyber incident. However, if there's resulting loss to property insured under this policy caused by a cyber act or cyber incident, we'll cover it (unless it's excluded under another part of this policy).</p>
General Exclusions	28	<p><b>Electronic data, photographs and images</b>  any loss or damage of electronic data of any kind, or any loss of use, reduction in functionality, or any other associated loss or expense or liability directly or indirectly arising from or in connection with the loss of electronic data. This includes: any electronic data that is purchased in place of an item that could be purchased in a non-electronic format; repairing, replacing or fixing: electronic data or files that are corrupted, damaged 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 lost or damaged and the electronic data or files were legally purchased and you cannot restore them free of charge. hard copies of photographs, films or other visual images that are lost or damaged, but we will cover the cost of reproducing hard copy photographs you have purchased from, or had produced by, a professional photographic business or retail outlet</p>	<p><b>Data</b> any loss, damage, liability, cost, or expense of any kind in any way connected to:</p> <ul style="list-style-type: none"> <li>Data being totally or partially destroyed, distorted, erased, corrupted, altered, misinterpreted, or misappropriated;</li> <li>errors in creating, amending, entering, deleting, or using data;</li> <li>total or partial inability or failure to receive, send, access, or use data for any time;</li> <li>any loss of use of data, or data being reduced in functionality, repaired, replaced, restored, or reproduced;</li> <li>the value of any data.</li> </ul> <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>
General Exclusions	30	<p><b>Structural improvements at units</b> ... <b>Paying guest or boarders</b> .. <b>Terrorism</b></p>	<p><b>Moving the home</b> ... <b>Natural disaster damage</b> ... <b>Paying guest or boarders</b></p>

Words with special meanings	42	<p><b>Act</b> 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><b>Act</b> 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. <i>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.</i></p>
Words with special meanings	42	-	<p><b>computer system</b> means any of the following in any configuration:</p> <ul style="list-style-type: none"> <li>• computers, hardware, and software</li> <li>• communications systems</li> <li>• electronic devices, including smart phones, laptops, tablets, and wearable devices</li> <li>• electronically controlled equipment, including data processing equipment</li> <li>• server, cloud, or microcontroller equipment</li> <li>• any similar system, input, output, data storage device, networking equipment or back up facility.</li> </ul>
Words with special meanings	42	-	<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>
Words with special meanings	42	-	<p><b>cyber incident</b> means either of the following.</p> <ul style="list-style-type: none"> <li>• any error, omission or series of related errors or omissions involving accessing, processing, using, or operating any <i>computer system</i>;</li> <li>• any partial or total unavailability or failure, or recurring unavailability or failure of involving accessing, processing, using, or operating any <i>computer system</i>.</li> </ul>
Words with special meanings	42	-	<p><b>data</b> means any kind of information, including facts, concepts, or code. <i>In this definition, we mean information that is converted, recorded, or transmitted in a form that a computer system can access, communicate, display, distribute, interpret, process, transmit, store or use.</i></p>
Words with special meanings	44	<p><b>reparation</b> means an amount ordered by a New Zealand court under section 32 of the <i>Sentencing Act 2002</i> to be paid to the victim of an offence. Reparation does not include: reparation arising from prosecution of an offence under the <i>Health and Safety at Work Act 2015</i>; 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><b>reparation</b> means an amount a New Zealand court <i>orders you to pay</i> to the victim of an offence under section 32 of the <i>Sentencing Amendment Act 2014</i>. Reparation does not include:</p> <ul style="list-style-type: none"> <li>• reparation <i>resulting</i> from an offence under the <i>Health and Safety at Work Act 2015</i>;</li> <li>• <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;</li> <li>• your legal defence costs or expenses in relation to an offence.</li> </ul>
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