

AMP Home Plan

Change Document – July 2019



Section	Current wording	New wording
Introduction & HELP service	<p>HELP service – emergency assistance</p> <p>HELP is a 24-hour, 7 day a week emergency assistance service which is offered as part of your insurance policy – at no extra cost.</p> <p>With just one phone call <i>you</i> can sort out all the hassles that arise if <i>you</i> have an <i>accident</i> or disaster anywhere in New Zealand – even if no insurance claim is involved. Whatever the problem, ring HELP for practical advice, and they will locate the trades people or services <i>you</i> need. The toll free number is 0800 800 786. Ringing HELP costs you nothing. The assistance is free, but <i>you</i> will have to pay if <i>you</i> ask for a tradesperson to call or for other services. Where the services are covered by <i>your</i> policy, <i>you</i> can claim back any bills paid, subject to the policy excess.</p> <p>How HELP can help you</p> <p>Convenience</p> <p>Instead of trying to find a plumber at 11 o'clock at night, HELP can organise (without prejudice) a call-out.</p> <p>Responsiveness</p> <p><i>Our</i> systems ensure that someone will actually arrive.</p> <p>How do you qualify for HELP?</p> <p>HELP is automatically provided to all <i>our</i> home, contents, or private motor vehicle policyholders (but not business cars or motorcycles). HELP is also available to members of <i>your</i> immediate family who live with <i>you</i>. No matter which policy <i>you</i> have (of those listed above), <i>you</i> can use any of the HELP services provided.</p> <p>Service available</p> <p>HELP provides a 24-hour referral to a comprehensive nationwide network of recommended service organisations and trades people. So if <i>you</i> have got a problem with plumbing, a leaking roof, broken glass, replacement of locks or electrical faults, <i>our</i> operators can provide rapid assistance. Advice is also available on <i>our</i> claims procedures, including the appointment of assessors and tips on how to minimise damage.</p> <p>HELP provides free access to a service that will advise and act on all of these concerns. HELP also offers to arrange a host of other services for <i>you</i> (while <i>you</i> are in New Zealand) even when no insurance claim is involved:</p> <ol style="list-style-type: none"> 1. emergency call-out service – for problems like flat batteries or keys locked in <i>your</i> car; 2. medical referral service – if <i>you</i> are away and want the name of a recommended local doctor, out of hours; 3. replacement of personal effects following loss or theft away from <i>home</i>. <p>Remember, HELP is always available whether <i>you</i> are at <i>home</i> or miles away.</p> <p>HELP – a valuable addition to <i>your</i> policy.</p>	<p>This section has been removed</p>
Policy conditions	Current wording	New wording
Claims – Condition 6. h	In respect of <i>your</i> vehicle or boat, if <i>we</i> pay the <i>market value</i> then cover ceases and no <i>premium</i> is refundable. <i>We</i> may keep whatever is left or recovered of the <i>vehicle</i> or <i>boat</i> .	In respect of <i>your</i> boat, if <i>we</i> pay the <i>market value</i> then cover ceases and no <i>premium</i> is refundable. <i>We</i> may keep whatever is left or recovered of the <i>boat</i> .
Claims – Condition 6. i	New	In respect of <i>your</i> vehicle, if <i>we</i> pay the <i>market value</i> or agreed value then cover ceases and no <i>premium</i> is refundable. <i>We</i> may keep whatever is left or recovered of the <i>vehicle</i> .
Policy conditions Government EQC Cover – Condition 12	Government EQC Cover Where the policy insures <i>home</i> or <i>contents</i> at more than one named location, for the purposes of the Earthquake Commission Act 1993, each location is deemed to be subject to a separate contract.	Government EQC Cover Where the policy insures property at more than one named location, for the purposes of the Earthquake Commission Act 1993, each location is deemed to be subject to a separate contract.

Home buildings	Current wording	New wording
<p>Cover Option – Maxi Limits on what we will pay – Limit 1</p>	<p>Limits on what we will pay The maximum amount we will pay under this policy is:</p> <ul style="list-style-type: none"> a. the <i>sum insured</i>; plus b. any GST you have paid or that is payable on the <i>sum insured</i>; plus c. any amounts we may be liable to pay under the following Benefits: <ul style="list-style-type: none"> i. Benefit 1 – Alternative Accommodation; ii. Benefit 5 – Landscaping; iii. Benefit 6 – Property Owner’s Liability; iv. Benefit 15 – Stress Payment; v. Benefit 19 – SumExtra; and vi. Optional Additional Benefit – Landlord’s Extension (if shown on the <i>schedule</i> as being included). <p>Payment in respect of all other Benefits not listed here will not increase payment to you beyond the <i>sum insured</i>.</p>	<p>Limits on what we will pay The maximum amount we will pay under this policy is:</p> <ul style="list-style-type: none"> a. the <i>sum insured</i>; plus b. any GST you have paid or that is payable on the <i>sum insured</i>; plus c. any amounts we may be liable to pay under the following Benefits: <ul style="list-style-type: none"> i. Benefit 1 – Alternative Accommodation; ii. Benefit 5 – Landscaping; iii. Benefit 6 – Property Owner’s Liability; iv. Benefit 15 – Stress Payment; v. Benefit 19 – SumExtra; vi. Benefit 21 – Environmental Improvements; and vii. Optional Additional Benefit – Landlord’s Extension (if shown on the <i>schedule</i> as being included). <p>Payment in respect of all other Benefits not listed here will not increase payment to you beyond the <i>sum insured</i>.</p>
<p>Cover Option – Maxi Benefits included in your cover</p>	<p>Benefits included in your cover We will cover or pay for the following Benefits numbered 1 to 20, which are subject to the policy definitions, clauses, exclusions, conditions and limits.</p>	<p>Benefits included in your cover We will cover or pay for the following Benefits numbered 1 to 21, which are subject to the policy definitions, clauses, exclusions, conditions and limits.</p>
<p>Cover Option – Maxi Benefits included in your cover – Benefit 7. c</p>	<p>Statutory Requirements such costs do not relate to design issues that are otherwise excluded by Exclusion 5. Home Defects;</p>	<p>7. Statutory Requirements such costs do not relate to design issues that are otherwise excluded by Exclusion 6 – Home Defects;</p>
<p>Cover Option – Maxi Benefits included in your cover – Benefit 20</p>	<p>Methamphetamine Contamination This benefit only applies if:</p> <ul style="list-style-type: none"> – <i>your home</i> is tenanted; and – you comply with the Landlord Obligations set out in the “Policy Conditions” section of this policy. <p>We will pay for the testing, decontamination and repair of <i>your home</i> if it suffers <i>loss</i> as a result of use, consumption, storage or manufacture of methamphetamine or its precursor chemicals by <i>your tenants</i> or persons at the <i>home</i> with <i>your tenants’</i> permission. This benefit includes the costs reasonably incurred in searching for and identifying contamination, if testing confirms that the home is contaminated.</p> <p>Cover under this benefit will only apply where, at the time of the claim being made, the level of chemical contamination exceeds applicable recommendations or guidelines for acceptable indoor surface residues in New Zealand made available by the Ministry of Health, or any New Zealand standard for indoor surface residues. We will only pay for decontamination to the extent required to achieve the acceptable level for indoor surfaces residues outlined in the applicable recommendations, guidelines or standard.</p> <p>We will pay, within the sum insured, the reasonable cost incurred by you in decontaminating the <i>home</i>. If a damaged portion of the <i>home</i> needs to be repaired or rebuilt in order to achieve the levels outlined in the applicable recommendations, guidelines or standard, we will pay the reasonable cost incurred in repairing or rebuilding the damaged portion to <i>replacement condition</i>.</p> <p>Our liability under this benefit will be limited to \$30,000 for any one event.</p> <p>We will never pay the cost associated with decontaminating or repairing land even if this is required to facilitate decontamination, repair or rebuilding of the <i>home</i> or to comply with government or local authority statutes, bylaws or regulations.</p> <p>We will only provide cover under this benefit for <i>loss</i> caused by one event while the <i>home</i> was let to the same <i>tenants</i> or under the same <i>tenancy agreement</i>.</p>	<p>Methamphetamine Contamination This benefit only applies if:</p> <ul style="list-style-type: none"> – <i>your home</i> is tenanted; and – you comply with the Landlord Obligations set out in the “Policy Conditions” section of this policy. <p>We will pay for the testing, decontamination and repair of <i>your home</i> if it suffers <i>loss</i> as a result of use, consumption, storage or manufacture of methamphetamine or its precursor chemicals by <i>your tenants</i> or persons at the <i>home</i> with <i>your tenants’</i> permission. This benefit includes the costs reasonably incurred in searching for and identifying contamination, if testing confirms that the <i>home</i> is contaminated.</p> <p>Cover under this benefit will only apply where, at the time of the claim being made, the level of chemical contamination exceeds 15µg/100cm². We will only pay for decontamination to the extent required to achieve a post-remediation contamination level of less than 1.5µg/100cm².</p> <p>We will pay, within the sum insured, the reasonable cost incurred by you in decontaminating the <i>home</i>. If a damaged portion of the <i>home</i> needs to be repaired or rebuilt in order to achieve a post-remediation contamination level of less than 1.5µg/100cm², we will pay the reasonable cost incurred in repairing or rebuilding the damaged portion to <i>replacement condition</i>.</p> <p>Our liability under this benefit will be limited to \$50,000 for any one event.</p> <p>We will never pay the cost associated with decontaminating or repairing land even if this is required to facilitate decontamination, repair or rebuilding of the <i>home</i> or to comply with government or local authority statutes, bylaws or regulations.</p> <p>We will only provide cover under this benefit for <i>loss</i> caused by one event while the <i>home</i> was let to the same <i>tenants</i> or under the same <i>tenancy agreement</i>.</p>

<p>Cover Option – Maxi Benefits included in <i>your</i> cover</p> <p>Environmental Improvements – Benefit 21</p>	<p>New</p>	<p>Environmental Improvements</p> <p>At <i>your</i> request, we will pay up to \$3,500 for the additional costs associated with the purchase and installation of <i>environmental improvements</i> to <i>your home</i> such as a rainwater tank, solar systems or compost equipment if:</p> <ol style="list-style-type: none"> we have accepted a claim for <i>loss</i> or <i>damage</i> under this policy worth more than 80% of the <i>sum insured</i>; and <i>your home</i> does not already have the relevant environmental equipment; and we are authorising or arranging the repairs to <i>your home</i>; and <i>you</i> have sought <i>our</i> agreement prior to purchasing or installing the relevant environmental equipment. <p>This benefit does not cover any amount which is, or would be but for the sum insured, covered under Benefit 7 – Statutory Requirements to comply with the latest building regulations.</p>
<p>Cover Option - Flexi Benefits included in <i>your</i> cover</p>	<p>Alternative Accommodation</p> <ol style="list-style-type: none"> Authorities Damage Fees and Clearance Costs Home Office or Healthcare Practice Landscaping Property Owner's Liability Statutory Requirements 	<ol style="list-style-type: none"> Alternative Accommodation Authorities Damage Fees and Clearance Costs Home Office or Healthcare Practice Landscaping Property Owner's Liability Statutory Requirements
<p>Cover Option – Flexi Benefits included in <i>your</i> cover</p> <p>Statutory Requirements – Benefit 7. c</p>	<p>Statutory Requirements</p> <ol style="list-style-type: none"> such costs do not relate to design issues that are otherwise excluded by Exclusion 5. Home Defects; 	<p>Statutory Requirements</p> <ol style="list-style-type: none"> such costs do not relate to design issues that are otherwise excluded by Exclusion 6 – Home Defects;
<p>Exclusions (what you are not insured for)</p>	<ol style="list-style-type: none"> Electronic Data Hydrostatic Pressure Natural Disaster Damage Other causes of loss that you are not covered for Home Defects Uncertified Home Unoccupied Home Business Use Costs to Mitigate Loss Existing Damage Unrepaired Land Land Illegal Drug Contamination 	<ol style="list-style-type: none"> 72 Hour Restriction Electronic Data Hydrostatic Pressure Natural Disaster Damage Other causes of loss that you are not covered for Home Defects Uncertified Home Unoccupied Home Business Use Costs to Mitigate Loss Existing Damage Unrepaired Land Land Illegal Drug Contamination
<p>Exclusions (what you are not insured for)</p> <p>72 Hour Restriction – Exclusion 1</p>	<p>New</p>	<p>72 Hour Restriction</p> <p>This policy does not provide cover for any <i>loss</i> that occurs during the first 72 hours of the policy caused by storm, <i>flood</i>, landslip, bush fire or volcanic activity.</p> <p>This exclusion only applies when <i>you</i> first take out the policy with <i>us</i> and does not apply where:</p> <ol style="list-style-type: none"> this policy started immediately following any other policy that insured the <i>home</i> against storm, <i>flood</i>, landslip, bush fire or volcanic activity; or <i>you</i> took this policy out at the time <i>you</i> first purchased the <i>home</i>.
<p>Exclusions (what you are not insured for)</p> <p>Natural Disaster Damage – Exclusion 4</p>	<p>Natural Disaster Damage</p> <p>Where there is <i>loss</i> caused by <i>natural disaster</i> for which <i>you</i> are covered under this policy, <i>our</i> liability will be limited to the amount that <i>we</i> would have paid under the policy if the cause of <i>loss</i> was other than <i>natural disaster</i>, less the amount that <i>you</i> have received from the Earthquake Commission, and less the additional excess of \$5,000 which applies for any payment under paragraph b. above.</p>	<p>Natural Disaster Damage</p> <p>Where there is <i>loss</i> caused by <i>natural disaster</i> for which <i>you</i> are covered under this policy, <i>our</i> liability will be limited to the amount that <i>we</i> would have paid under the policy if the cause of <i>loss</i> was other than <i>natural disaster</i>, less the amount that <i>you</i> have received from the Earthquake Commission, and less the additional excess of \$5,000 which applies for any payment under paragraph b. above. This policy does not provide cover for any excess imposed by the EQC Act.</p>

<p>Exclusions (what you are not insured for)</p> <p>Illegal Drug Contamination – Exclusion 14</p>	<p>Illegal Drug Contamination</p> <p>This policy does not provide cover for any <i>loss</i> or liability arising from the manufacture, supply, storage, possession or use of any illegal drugs or substances including methamphetamine or any pre-cursor chemicals or materials used in any of these activities in or near <i>your home</i> (however <i>we</i> will cover any <i>loss</i> to the <i>home</i> from fire or explosion).</p> <p>If it is shown on the <i>schedule</i> that <i>you</i> are insured for Cover Option - Maxi, this exclusion doesn't apply:</p> <ol style="list-style-type: none"> to the extent of the cover provided for in the "Methamphetamine Contamination" benefit where <i>your home</i> is tenanted; or where <i>you</i> normally reside in the <i>home</i> as <i>your</i> place of residence, including where <i>you</i> share the <i>home</i> with a <i>tenant</i>, and the <i>loss</i> is caused by unknown persons breaking into or entering <i>your home</i> without <i>your</i> permission when <i>your home</i> is unattended but is not <i>unoccupied</i>. In this case, <i>we</i> will extend the "Methamphetamine Contamination" benefit to cover the <i>loss</i> to the <i>home</i> and this exclusion doesn't apply to the extent of the cover provided for in that benefit. The limit of liability otherwise applicable to the "Methamphetamine Contamination" benefit will not apply in these circumstances and cover under the benefit will instead apply within the <i>sum insured</i>. 	<p>Illegal Drug Contamination</p> <p>This policy does not provide cover for any <i>loss</i> or liability arising from the manufacture, supply, storage, possession or use of any illegal drugs or substances including methamphetamine or any pre-cursor chemicals or materials used in any of these activities in or near <i>your home</i> (however <i>we</i> will cover any <i>loss</i> to the <i>home</i> from fire or explosion).</p> <p>If it is shown on the <i>schedule</i> that <i>you</i> are insured for Cover Option - Maxi, this exclusion doesn't apply:</p> <ol style="list-style-type: none"> to the extent of the cover provided for in Benefit 20 – Methamphetamine Contamination where <i>your home</i> is <i>tenanted</i>; or where <i>you</i> normally reside in the <i>home</i> as <i>your</i> place of residence, including where <i>you</i> share the <i>home</i> with a <i>tenant</i>, and the <i>loss</i> is caused by unknown persons breaking into or entering <i>your home</i> without <i>your</i> permission when <i>your home</i> is unattended but is not <i>unoccupied</i>. In this case, <i>we</i> will extend Benefit 20 – Methamphetamine Contamination to cover the <i>loss</i> to the <i>home</i> and this exclusion doesn't apply to the extent of the cover provided for in that benefit. The limit of liability otherwise applicable to Benefit 20 – Methamphetamine Contamination will not apply in these circumstances and cover under the benefit will instead apply within the <i>sum insured</i>.
<p>Policy Conditions</p> <p>Landlord Obligations – Condition 2. c</p>	<p>Landlord Obligations</p> <p>If it is shown on the <i>schedule</i> that <i>you</i> are insured for Cover Option - Maxi and <i>you</i> have purchased the Optional Additional Benefit 'Landlord extension', in addition to complying with the requirements of a. and b. above:</p> <ol style="list-style-type: none"> <i>you</i> have an obligation to mitigate any claim <i>you</i> make for <i>your loss of rent</i> under this policy by taking all reasonable steps to find suitable alternative <i>tenants</i> and must provide <i>us</i> with records of steps taken if <i>we</i> ask for them; and <i>you</i> or <i>your</i> managing agent must actively monitor <i>rent</i> for <i>your home</i> and if the <i>rent</i> is 10 days in arrears, <i>you</i> or <i>your</i> managing agent must provide a written notice requiring the <i>tenant</i> to remedy the arrears. If the unpaid <i>rent</i> is not received within a further 5 days, <i>you</i> or <i>your</i> managing agent must personally deliver a second notice to the <i>tenants</i> requiring the arrears to be remedied. <i>You</i> or <i>your</i> managing agent must also ascertain at this time whether the <i>tenants</i> are still living at the <i>home</i>. 	<p>Landlord Obligations</p> <p>If it is shown on the <i>schedule</i> that <i>you</i> are insured for Cover Option – Maxi and <i>you</i> have purchased the Optional Additional Benefit – Landlord's Extension, in addition to complying with the requirements of a. and b. above:</p> <ol style="list-style-type: none"> <i>you</i> have an obligation to mitigate any claim <i>you</i> make for <i>your loss of rent</i> under this policy by taking all reasonable steps to find suitable alternative <i>tenants</i> and must provide <i>us</i> with records of steps taken if <i>we</i> ask for them; and <i>you</i> or <i>your</i> managing agent must actively monitor <i>rent</i> for <i>your home</i> and if the <i>rent</i> is 10 days in arrears, <i>you</i> or <i>your</i> managing agent must provide a written notice requiring the <i>tenant</i> to remedy the arrears. If the unpaid <i>rent</i> is not received within a further 5 days, <i>you</i> or <i>your</i> managing agent must personally deliver a second notice to the <i>tenants</i> requiring the arrears to be remedied. <i>You</i> or <i>your</i> managing agent must also ascertain at this time whether the <i>tenants</i> are still living at the <i>home</i>.
<p>Home contents Current wording New wording</p>		
<p>Cover Option – Maxi</p> <p>How we may settle your claim</p>	<p>How we may settle your claim</p> <p>Where <i>your contents</i> sustain a <i>loss</i> which <i>we</i> accept under this policy, <i>we</i> will pay the <i>replacement value</i> for all <i>contents</i> except:</p> <ul style="list-style-type: none"> – clothing; – footwear; – video and/or audio tapes, records, and discs; – books and magazines; – sports equipment more than 2 years old; – camping, fishing, and diving equipment more than 2 years old; – bicycles more than 3 years old; – laptop computers, tablets, mobile or smart phones, or any other similar handheld electronic device, that are more than 3 years old and that are capable of: – communication with any person or any other electronic device; and/or – receiving, running, or displaying and storing executable data programmes, or applications; – <i>contents</i> located at a <i>home</i> owned by <i>you</i>, but which is occupied by anyone other than <i>you</i>; for which <i>we</i> will pay the <i>indemnity value</i>. 	<p>How we may settle your claim</p> <p>Where <i>your contents</i> sustain a <i>loss</i> which <i>we</i> accept under this policy, <i>we</i> will pay the <i>replacement value</i> for all <i>contents</i> except:</p> <ul style="list-style-type: none"> – clothing; – footwear; – video and/or audio tapes, records, and discs; – books and magazines; – sports equipment more than 2 years old; – camping, fishing, and diving equipment more than 2 years old; – bicycles (including any e-bike) more than 3 years old; – laptop computers, tablets, mobile or smart phones, or any other similar handheld electronic device, that are more than 3 years old and that are capable of: – communication with any person or any other electronic device; and/or – receiving, running, or displaying and storing executable data programmes, or applications; – <i>drones</i> more than 3 years old; – <i>contents</i> located at a <i>home</i> owned by <i>you</i>, but which is occupied by anyone other than <i>you</i>; for which <i>we</i> will pay the <i>indemnity value</i>.

	<p>However,</p> <ol style="list-style-type: none"> 1. the maximum amount <i>we</i> will pay is the <i>sum insured</i> shown on the <i>schedule</i>. 2. Subject to paragraph 3. below, if <i>you</i> do not want the items repaired or replaced, <i>we</i> will pay <i>you</i> only the <i>indemnity value</i> of the items or the cost of the repairs, whichever is less. 3. If any unspecified item of jewellery or watch is not replaced or repaired, the maximum amount <i>we</i> will pay for each item is either: <ol style="list-style-type: none"> a. 50% of the <i>replacement value</i>; or b. <i>the market value</i>; <p>whichever is the lesser, up to the limits for jewellery or watches listed below.</p>	<p>However,</p> <ol style="list-style-type: none"> 1. the maximum amount <i>we</i> will pay is the <i>sum insured</i> shown on the <i>schedule</i>. 2. Subject to paragraph 3. below, if <i>you</i> do not want the items repaired or replaced, <i>we</i> will pay <i>you</i> only the <i>indemnity value</i> of the items or the cost of the repairs, whichever is less. 3. If any unspecified item of jewellery or watch is not replaced or repaired, the maximum amount <i>we</i> will pay for each item is either: <ol style="list-style-type: none"> a. 50% of the <i>replacement value</i>; or b. <i>the market value</i>; <p>whichever is the lesser, up to the limits for jewellery or watches listed below.</p>
<p>Cover Option – Maxi Limits on what we will pay – Limit 3</p>	<p>Limits on what we will pay</p> <p>In each case, all the following limits include accessories and ancillary equipment.</p> <ul style="list-style-type: none"> – \$5,000 per item (including any pair or set) of unspecified jewellery or watch, up to a maximum amount for any one claim of 15% of the <i>sum insured</i> appearing on the <i>schedule</i> (excluding specified items of jewellery and watches) or \$15,000, whichever is the greater; – \$3,000 per item of photographic, digital, and video camera equipment. The camera body and the lens attached to the camera body is one item, unless separately specified on the <i>schedule</i>. Any extra lens which is not permanently attached to a camera body or which is designed to be detachable and interchangeable with any suitable camera body is treated as a separate item; – \$5,000 for any bicycle, unless separately specified on the <i>schedule</i>; – \$3,000 for any canoe, kayak, surf board, surf ski, kite surfer, paddle board, or windsurfer, unless separately specified on the <i>schedule</i>; – \$3,000 for any boat (other than canoe, kayak, surfboard, surf ski, kite surfer, paddle board, or windsurfer). Any boat that has a <i>market value</i> of more than \$3,000 is not covered by this policy; – \$2,000 in total for motor and marine parts and accessories removed from any vehicle or boat, including children’s car seats; – \$2,000 in total for remote-controlled scale models; – \$1,000 per coin, card, or stamp, up to a maximum of \$3,000 in total for any collection of coins, cards, or stamps, unless separately specified on the <i>schedule</i>; – \$1,000 in total for unset precious or semi-precious gemstones or minerals, gold or silver bullion or ingots, or precious metals, unless separately specified on the <i>schedule</i>; – \$1,000 in total for all money, negotiable securities, <i>certificates</i> or documents, bonus bonds, travellers’ cheques, or travel tickets. 	<p>Limits on what we will pay</p> <p>In each case, all the following limits include accessories and ancillary equipment.</p> <ul style="list-style-type: none"> – \$5,000 per item (including any pair or set) of unspecified jewellery or watch, up to a maximum amount for any one claim of 15% of the <i>sum insured</i> appearing on the <i>schedule</i> (excluding specified items of jewellery and watches) or \$15,000, whichever is the greater; – \$3,000 per item of photographic, digital, and video camera equipment. The camera body and the lens attached to the camera body is one item, unless separately specified on the <i>schedule</i>. Any extra lens which is not permanently attached to a camera body or which is designed to be detachable and interchangeable with any suitable camera body is treated as a separate item; – \$3,000 for any <i>drone</i>, unless separately specified on the <i>schedule</i>; – \$5,000 for any bicycle (including any e-bike), unless separately specified on the <i>schedule</i>; – \$3,000 for any canoe, kayak, surf board, surf ski, kite surfer, paddle board, or windsurfer, unless separately specified on the <i>schedule</i>; – \$3,000 for any boat (other than canoe, kayak, surfboard, surf ski, kite surfer, paddle board, or windsurfer). Any boat that has a <i>market value</i> of more than \$3,000 is not covered by this policy; – \$2,000 in total for motor and marine parts and accessories removed from any vehicle or boat, including children’s car seats; – \$2,000 in total for remote-controlled scale models; – \$1,000 per coin, card, or stamp, up to a maximum of \$3,000 in total for any collection of coins, cards, or stamps, unless separately specified on the <i>schedule</i>; – \$1,000 in total for unset precious or semi-precious gemstones or minerals, gold or silver bullion or ingots, or precious metals, unless separately specified on the <i>schedule</i>; – \$1,000 in total for all money, negotiable securities, certificates or documents, bonus bonds, travellers’ cheques, or travel tickets.
<p>Cover Option – Maxi Benefits included in your cover</p>	<p>Benefits included in your cover</p> <p><i>We</i> will cover or pay for the following Benefits numbered 1 to 9 and 11 to 21, which are subject to the policy definitions, clauses, exclusions, conditions and limits.</p>	<p>Benefits included in your cover</p> <p><i>We</i> will cover or pay for the following Benefits numbered 1 to 21, which are subject to the policy definitions, clauses, exclusions, conditions and limits.</p>
<p>Cover Option – Maxi Benefits included in your cover Change of Situation and Transit Cover – Benefit 3</p>	<p>Change of Situation and Transit Cover</p> <p>If <i>you</i> move out of <i>your</i> permanent <i>home</i>, to a situation address other than that shown on the <i>schedule</i>, <i>we</i> will extend cover to include <i>contents</i> at <i>your</i> new <i>home</i>, provided <i>you</i> notify <i>us</i> in writing within 30 days of the date the <i>contents</i> are first removed.</p> <p>Cover on the <i>contents</i> at the previous <i>situation address</i> will cease 30 days after the <i>contents</i> are first removed, unless <i>we</i> have otherwise agreed in writing, prior to any <i>loss</i>, to continue providing cover.</p> <p><i>We</i> will also cover the <i>contents</i> for <i>loss</i> arising from fire, theft from a securely locked vehicle, and collision and overturning of the conveying vehicle, while <i>you</i> are moving the <i>contents</i> between <i>your</i> old <i>home</i> and <i>your</i> new <i>home</i>. <i>Our</i> liability under this Benefit will be limited to \$10,000 for any one event, and will be subject to the maximum item limits as shown in this policy.</p>	<p>Change of Situation and Transit Cover</p> <p>If <i>you</i> move out of <i>your</i> permanent <i>home</i>, to a situation address other than that shown on the <i>schedule</i>, <i>we</i> will extend cover to include <i>contents</i> at <i>your</i> new <i>home</i>, provided <i>you</i> notify <i>us</i> in writing within 30 days of the date the <i>contents</i> are first removed.</p> <p>Cover on the <i>contents</i> at the previous <i>situation address</i> will cease 30 days after the <i>contents</i> are first removed, unless <i>we</i> have otherwise agreed in writing, prior to any <i>loss</i>, to continue providing cover.</p> <p><i>We</i> will also cover the <i>contents</i> for <i>loss</i> arising from fire, theft from a securely locked vehicle, and collision and overturning of the conveying vehicle, while <i>you</i> are moving the <i>contents</i> between <i>your</i> old <i>home</i> and <i>your</i> new <i>home</i>. For <i>contents</i> in transit, <i>our</i> liability under this Benefit will be limited to \$10,000 for any one event, and will be subject to the maximum item limits as shown in this policy.</p>

<p>Cover Option – Maxi Benefits included in your cover Occupier's and Personal Liabilities - Benefit 7 But we will not pay under any of these benefits for</p>	<p>But we will not pay under any of these benefits for:</p> <ol style="list-style-type: none"> a. legal liability for <i>loss</i> to property belonging to <i>you</i> or in <i>your</i> custody and control, except for the <i>home</i> when occupied by <i>you</i> as a <i>tenant</i>; b. legal liability arising out of: <ol style="list-style-type: none"> i. <i>your</i> ownership of the <i>home</i>, its land, or any other buildings or land; ii. any business, profession or employment; iii. the ownership, possession, or use of any mechanically propelled vehicle, trailer, aircraft, or boat; iv. the ownership or possession of any animals other than <i>domestic pets</i>; v. or assumed by agreement (unless <i>you</i> would have been liable anyway); c. any punitive or exemplary damages awarded against <i>you</i>; d. legal liability where any exclusion in the section "Exclusions (what <i>you</i> are not insured for)" applies or where any general exclusion applies. 	<p>But we will not pay under any of these benefits for:</p> <ol style="list-style-type: none"> a. legal liability for <i>loss</i> to property belonging to <i>you</i> or in <i>your</i> custody and control, except for the <i>home</i> when occupied by <i>you</i> as a <i>tenant</i>; b. legal liability arising out of: <ol style="list-style-type: none"> i. <i>your</i> ownership of the <i>home</i>, its land, or any other buildings or land; ii. any business, profession or employment; iii. the ownership, possession, or use of any mechanically propelled vehicle, trailer, aircraft (including <i>drones</i>), or boat; iv. the ownership or possession of any animals other than <i>domestic pets</i>; v. or assumed by agreement (unless <i>you</i> would have been liable anyway); c. any punitive or exemplary damages awarded against <i>you</i>; d. legal liability where any exclusion in the section "Exclusions (what <i>you</i> are not insured for)" applies or where any general exclusion applies.
<p>Cover Option – Maxi Benefits included in your cover Specified Items – Benefit 10</p>	<p>Specified Items This benefit is only available if Cover Option – Flexi applies.</p>	<p>Specified Items When shown on the <i>schedule</i> that an individual item of <i>contents</i> has been specified, the item will be covered for its <i>replacement value</i> up to the amount specified on the <i>schedule</i>. If <i>you</i> do not want the items repaired or replaced, <i>we</i> will pay <i>you</i> only the <i>indemnity value</i> of the items or the cost of the repairs, whichever is the lesser.</p>
<p>Cover Option – Flexi How we may settle your claim</p>	<p>How we may settle your claim Where <i>your contents</i> sustain a <i>loss</i> which <i>we</i> accept under this policy, <i>we</i> will pay the <i>indemnity value</i> of the <i>contents</i>, but limited to the <i>sum insured</i> shown on the <i>schedule</i>. However, if any unspecified item of jewellery or watch is not replaced or repaired, the maximum amount <i>we</i> will pay is 50% of the <i>indemnity value</i>, up to the limits for jewellery or watches listed below.</p>	<p>How we may settle your claim Where <i>your contents</i> sustain a <i>loss</i> which <i>we</i> accept under this policy, <i>we</i> will pay the <i>indemnity value</i> of the <i>contents</i>, but limited to the <i>sum insured</i> shown on the <i>schedule</i>. However, if any unspecified item of jewellery or watch is not replaced or repaired, the maximum amount <i>we</i> will pay is 50% of the <i>indemnity value</i> (unless <i>you</i> have paid for Optional Additional Benefit 14 – <i>Replacement Value for Contents</i>, in which case the maximum amount <i>we</i> will pay is 50% of the <i>replacement value</i>, or <i>market value</i>, whichever is the lesser), up to the limits for jewellery or watches listed below.</p>
<p>Cover Option – Flexi Limits on what we will pay – Limit 3</p>	<p>Limits on what we will pay In each case, all the following limits include accessories and ancillary equipment.</p> <ul style="list-style-type: none"> – \$3,000 per item (including any pair or set) of unspecified jewellery or watch, up to a maximum amount for any one claim of 15% of the <i>sum insured</i> appearing on the <i>schedule</i> (excluding specified items of jewellery and watches) or \$15,000, whichever is the greater; – \$3,000 per item of photographic, digital, and video camera equipment. The camera body and the lens attached to the camera body is one item, unless separately specified on the <i>schedule</i>. Any extra lens which is not permanently attached to a camera body or which is designed to be detachable and interchangeable with any suitable camera body is treated as a separate item; – \$3,000 for any bicycle, unless separately specified on the <i>schedule</i>; – \$3,000 for any canoe, kayak, surf board, surf ski, kite surfer, paddle board, or windsurfer, unless separately specified on the <i>schedule</i>; – \$3,000 for any boat (other than canoe, kayak, surfboard, surf ski, kite surfer, paddle board, or windsurfer). Any boat that has a <i>market value</i> of more than \$3,000 is not covered by this policy; – \$2,000 in total for motor and marine parts and accessories removed from any vehicle or boat, including children's car seats; – \$2,000 in total for remote-controlled scale models; – \$1,000 per coin, card, or stamp, up to a maximum of \$3,000 in total for any collection of coins, cards, or stamps, unless separately specified on the <i>schedule</i>; – \$1,000 in total for unset precious or semi-precious gemstones or minerals, gold or silver bullion or ingots, or precious metals, unless separately specified on the <i>schedule</i>; – \$1,000 in total for all money, negotiable securities, certificates or documents, bonus bonds, travellers' cheques, or travel tickets. 	<p>Limits on what we will pay In each case, all the following limits include accessories and ancillary equipment.</p> <ul style="list-style-type: none"> – \$3,000 per item (including any pair or set) of unspecified jewellery or watch, up to a maximum amount for any one claim of 15% of the <i>sum insured</i> appearing on the <i>schedule</i> (excluding specified items of jewellery and watches) or \$15,000, whichever is the greater; – \$3,000 per item of photographic, digital, and video camera equipment. The camera body and the lens attached to the camera body is one item, unless separately specified on the <i>schedule</i>. Any extra lens which is not permanently attached to a camera body or which is designed to be detachable and interchangeable with any suitable camera body is treated as a separate item; – \$3,000 for any drone, unless separately specified on the <i>schedule</i>; – \$3,000 for any bicycle (including any e-bike), unless separately specified on the <i>schedule</i>; – \$3,000 for any canoe, kayak, surf board, surf ski, kite surfer, paddle board, or windsurfer, unless separately specified on the <i>schedule</i>; – \$3,000 for any boat (other than canoe, kayak, surfboard, surf ski, kite surfer, paddle board, or windsurfer). Any boat that has a <i>market value</i> of more than \$3,000 is not covered by this policy; – \$2,000 in total for motor and marine parts and accessories removed from any vehicle or boat, including children's car seats; – \$2,000 in total for remote-controlled scale models; – \$1,000 per coin, card, or stamp, up to a maximum of \$3,000 in total for any collection of coins, cards, or stamps, unless separately specified on the <i>schedule</i>; – \$1,000 in total for unset precious or semi-precious gemstones or minerals, gold or silver bullion or ingots, or precious metals, unless separately specified on the <i>schedule</i>; – \$1,000 in total for all money, negotiable securities, certificates or documents, bonus bonds, travellers' cheques, or travel tickets.

<p>Cover Option – Flexi Benefits included in <i>your</i> cover</p> <p>Occupier’s and Personal Liabilities – Benefit 7 But we will not pay under any of these benefits for</p>	<p>But we will not pay under any of these benefits for:</p> <ul style="list-style-type: none"> a. legal liability for <i>loss</i> to property belonging to <i>you</i> or in <i>your</i> custody and control, except for the <i>home</i> when occupied by <i>you</i> as a <i>tenant</i>; b. legal liability arising out of: <ul style="list-style-type: none"> i. <i>your</i> ownership of the <i>home</i>, its land, or any other buildings or land; ii. any business, profession or employment; iii. the ownership, possession, or use of any mechanically propelled vehicle, trailer, aircraft, or boat; iv. the ownership or possession of any animals other than <i>domestic pets</i>; v. or assumed by agreement (unless <i>you</i> would have been liable anyway); c. any punitive or exemplary damages awarded against <i>you</i>; d. legal liability where any exclusion in the section “Exclusions (what <i>you</i> are not insured for)” applies or where any general exclusion applies. 	<p>But we will not pay under any of these benefits for:</p> <ul style="list-style-type: none"> a. legal liability for <i>loss</i> to property belonging to <i>you</i> or in <i>your</i> custody and control, except for the <i>home</i> when occupied by <i>you</i> as a <i>tenant</i>; b. legal liability arising out of: <ul style="list-style-type: none"> i. <i>your</i> ownership of the <i>home</i>, its land, or any other buildings or land; ii. any business, profession or employment; iii. the ownership, possession, or use of any mechanically propelled vehicle, trailer, aircraft (including <i>drones</i>), or boat; iv. the ownership or possession of any animals other than <i>domestic pets</i>; v. or assumed by agreement (unless <i>you</i> would have been liable anyway); c. any punitive or exemplary damages awarded against <i>you</i>; d. legal liability where any exclusion in the section “Exclusions (what <i>you</i> are not insured for)” applies or where any general exclusion applies.
<p>Cover Option – Flexi Benefits included in <i>your</i> cover</p> <p>Specified Items - Benefit 10</p>	<p>Specified Items</p> <p>When shown on the <i>schedule</i> that an individual item of <i>contents</i> has been specified for an amount higher than the standard policy limit shown under ‘Limits on what we will pay’, we will automatically extend cover under this policy for this individual item for as long as it remains specified at this higher amount in the following ways:</p> <ul style="list-style-type: none"> a. the item will be covered for any peril which would be covered under Cover Option – Maxi; b. the item will be covered while it is temporarily removed from the <i>home</i> for use anywhere in New Zealand during the <i>period of insurance</i>; and c. the item will be covered for its <i>replacement value</i> up to the amount specified on the <i>schedule</i>. 	<p>Specified Items</p> <p>When shown on the <i>schedule</i> that an individual item of <i>contents</i> has been specified we will automatically extend cover under this policy for this individual item for as long as it remains specified in the following ways:</p> <ul style="list-style-type: none"> a. the item will be covered for any peril which would be covered under Cover Option – Maxi; b. the item will be covered while it is temporarily removed from the <i>home</i> for use anywhere in New Zealand during the <i>period of insurance</i>; and c. where the item is being repaired or replaced, it will be covered for its <i>replacement value</i> up to the amount specified on the <i>schedule</i>. If it is not being repaired or replaced, it will be covered for its <i>indemnity value</i> up to the amount specified on the <i>schedule</i>.
<p>Exclusions (what <i>you</i> are not insured for)</p>	<ol style="list-style-type: none"> 1. Electronic Data 2. Hydrostatic Pressure 3. Uninsured Property 4. Natural Disaster Damage 5. Other causes of loss that you are not covered for 6. Removed Property 7. Unoccupied Home 8. Business Use 	<ol style="list-style-type: none"> 1. 72 Hour Restriction 2. Electronic Data 3. Hydrostatic Pressure 4. Uninsured Property 5. Land 6. Other causes of loss that you are not covered for 7. Removed Property 8. Unoccupied Home 9. Business Use
<p>Exclusions (what <i>you</i> are not insured for)</p> <p>72 Hour Restriction – Exclusion 1</p>	<p>New</p>	<p>72 Hour Restriction</p> <p>This policy does not provide cover for any <i>loss</i> that occurs during the first 72 hours of the policy caused by storm, <i>flood</i>, landslip, bush fire or volcanic activity. This exclusion only applies when <i>you</i> first take out the policy with <i>us</i> and does not apply where this policy started immediately following any other policy that insured the <i>contents</i> against storm, <i>flood</i>, landslip, bush fire or volcanic activity.</p>
<p>Exclusions (what <i>you</i> are not insured for)</p> <p>Land – Exclusion 5</p>	<p>Natural Disaster Damage</p> <p>This policy does not provide cover for <i>natural disaster</i>, except:</p> <ul style="list-style-type: none"> a. where there is <i>loss</i> to <i>contents</i>, and <ul style="list-style-type: none"> i. the <i>loss</i> to <i>contents</i> is covered under the Earthquake Commission Act 1993 or its successor (the EQC Act); and ii. the Earthquake Commission has accepted liability and has paid the maximum amount that it is liable for under the EQC Act for <i>your</i> claim. b. where there is <i>loss</i> to <i>contents</i> that are not subject to insurance under the EQC Act. <p>Where there is <i>loss</i> caused by <i>natural disaster</i> for which <i>you</i> are covered under this policy, <i>our</i> liability will be limited to the amount that <i>we</i> would have paid under the policy if the cause of <i>loss</i> was other than <i>natural disaster</i>, less the amount that <i>you</i> have received from the Earthquake Commission.</p> <p>However, this policy will never provide cover for <i>loss</i> to land, or for costs associated with stabilising land, or erecting or upgrading improvements to land, which are required to avert or mitigate <i>loss</i> to the <i>contents</i>, even if such <i>loss</i> or costs are covered by the Earthquake Commission.</p>	<p>Land</p> <p>This policy will never provide cover for <i>loss</i> to land, or for costs associated with stabilising land, or erecting or upgrading improvements to land, which are required to avert or mitigate <i>loss</i> to the <i>contents</i>.</p>

Motor	Current wording	New wording
What we will pay – at our option	The cost to repair or replace <i>your vehicle</i> or make a payment up to the <i>market value</i> . If <i>your vehicle</i> is a caravan, trailer or motorcycle, the maximum amount payable will be the lesser of the <i>market value</i> or the <i>sum insured</i> shown on the <i>schedule</i> . As the <i>premium</i> is partly based on the stated <i>sum insured</i> , <i>you</i> should make sure that it is realistic and takes account of depreciation.	The cost to repair or replace <i>your vehicle</i> or make a payment up to the <i>market value</i> or the <i>agreed value</i> (whichever is shown on <i>your schedule</i>). If <i>your vehicle</i> is a caravan, trailer or motorcycle, the maximum amount payable will be the lesser of the market value or the <i>sum insured</i> shown on the <i>schedule</i> . As the <i>premium</i> is partly based on the stated <i>sum insured</i> , <i>you</i> should make sure that it is realistic and takes account of depreciation.
Additional Benefits We will also cover or pay for – Benefit 9	<i>New Vehicle Option</i> If the cost of repairing <i>your vehicle</i> is greater than 60% of its <i>market value</i> or it is stolen and not recovered and it is less than one year old, and it has travelled less than 15,000 kilometres, <i>we</i> will, at <i>your</i> option, replace it with a new vehicle of the same make, model and specification if it is available in New Zealand.	<i>New Vehicle Option</i> If the cost of repairing <i>your vehicle</i> is greater than 60% of its <i>market value</i> or <i>agreed value</i> or it is stolen and not recovered and it is less than one year old, and it has travelled less than 15,000 kilometres, <i>we</i> will, at <i>your</i> option, replace it with a new vehicle of the same make, model and specification if it is available in New Zealand.
Optional additional benefits Roadside Assistance – Optional benefit 16 No claims Discount Preservation Extension – Optional benefit 17 Hire car after an accident – Optional benefit 18	Optional Additional Benefits Only available where <i>your vehicle</i> is insured comprehensively. 16. No Claim Discount Preservation Extension If <i>you</i> have paid for this optional additional benefit and it is shown on <i>your schedule</i> , <i>you</i> will not be penalised with a reduction of <i>your</i> no claim discount for one at-fault claim during <i>your period of insurance</i> . 17. Hire car after an accident If <i>you</i> have paid an additional <i>premium</i> for this optional additional benefit and it is shown on the <i>schedule</i> as being included, <i>we</i> will provide the following: If <i>we</i> agree to pay <i>your</i> claim as a result of an <i>accident</i> and <i>your vehicle</i> cannot be safely driven, is being repaired or has been stolen, <i>you</i> can choose to: a. allow <i>us</i> to arrange and pay the reasonable hire cost of a ‘compact’ category hire vehicle (including the cost of reducing the standard hire vehicle excess, but excluding fuel, deposits, bonds or charges for extras) using <i>our</i> provider (but only if <i>our</i> provider has a vehicle available and <i>you</i> meet our provider’s hire acceptance criteria); or b. arrange a hire vehicle using a provider of <i>your</i> choice. <i>We</i> will reimburse <i>you</i> the reasonable hire cost of a ‘compact’ category hire vehicle (including the cost of reducing the standard hire vehicle excess, but excluding fuel, deposits, bonds or charges for extras), but <i>we</i> will not reimburse <i>you</i> for any amount more than <i>we</i> would have paid <i>our</i> provider for the hire of a ‘compact’ category vehicle from <i>our</i> provider’s nearest location. If <i>your vehicle</i> is stolen, <i>you</i> can use the cover under the benefit ‘Hire vehicle after theft’ and then use cover under this option to give <i>you</i> a longer period of vehicle hire.	Optional Additional Benefits 16. Roadside Assistance If <i>you</i> have chosen this benefit, the details will be provided to <i>you</i> under a separate document. The following benefits are only available where <i>your vehicle</i> is insured comprehensively. 17. No Claim Discount Preservation Extension If <i>you</i> have paid for this optional additional benefit and it is shown on <i>your schedule</i> , <i>you</i> will not be penalised with a reduction of <i>your</i> no claim discount for one at-fault claim during <i>your period of insurance</i> . 18. Hire car after an accident If <i>you</i> have paid an additional <i>premium</i> for this optional additional benefit and it is shown on the <i>schedule</i> as being included, <i>we</i> will provide the following: If <i>we</i> agree to pay <i>your</i> claim as a result of an <i>accident</i> and <i>your vehicle</i> cannot be safely driven, is being repaired or has been stolen, <i>you</i> can choose to: a. allow <i>us</i> to arrange and pay the reasonable hire cost of a ‘compact’ category hire vehicle (including the cost of reducing the standard hire vehicle excess, but excluding fuel, deposits, bonds or charges for extras) using <i>our</i> provider (but only if <i>our</i> provider has a vehicle available and <i>you</i> meet <i>our</i> provider’s hire acceptance criteria); or b. arrange a hire vehicle using a provider of <i>your</i> choice. <i>We</i> will reimburse <i>you</i> the reasonable hire cost of a ‘compact’ category hire vehicle (including the cost of reducing the standard hire vehicle excess, but excluding fuel, deposits, bonds or charges for extras), but <i>we</i> will not reimburse <i>you</i> for any amount more than <i>we</i> would have paid <i>our</i> provider for the hire of a ‘compact’ category vehicle from <i>our</i> provider’s nearest location. If <i>your vehicle</i> is stolen, <i>you</i> can use the cover under the benefit ‘Hire vehicle after theft’ and then use cover under this option to give <i>you</i> a longer period of vehicle hire.
Definitions	Current wording	New wording
Agreed Value	New	Agreed Value is the amount shown on <i>your schedule</i> that <i>we</i> have agreed to insure <i>your vehicle</i> for and this is the most <i>we</i> will pay for <i>your vehicle</i> . The agreed value remains unchanged for the entire period of insurance but is adjusted at each renewal. Agreed value is GST inclusive.
Contents	Contents means anything in <i>your</i> possession or located at the <i>home</i> , belonging to <i>you</i> or hired by <i>you</i> , or in <i>your</i> custody or control for which <i>you</i> are responsible, not being otherwise insured, but does not include: a. mechanically propelled vehicles, trailers, caravans, or aircraft (except ride-on mowers and other domestic garden appliances, electric wheelchairs and electric mobility aids for the aged or impaired, and remote controlled scale models); b. vehicle <i>accessories</i> in or on a vehicle; c. vehicle keys and/or vehicle remote controls; d. entertainment and communications systems that are in or on a vehicle, including any parts that attach to these systems;	Contents means anything in <i>your</i> possession or located at the <i>home</i> , belonging to <i>you</i> or hired by <i>you</i> , or in <i>your</i> custody or control for which <i>you</i> are responsible, not being otherwise insured, but does not include: a. mechanically propelled vehicles, trailers, caravans, or aircraft (except ride-on mowers and other domestic garden appliances, electric wheelchairs and electric mobility aids for the aged or impaired, <i>drones</i> (while they are not in use) and remote controlled scale models); b. vehicle <i>accessories</i> in or on a vehicle; c. vehicle keys and/or vehicle remote controls; d. entertainment and communications systems that are in or on a vehicle, including any parts that attach to these systems; e. navigation systems or radar detectors in or on a vehicle, including any parts that attach to them;

	<ul style="list-style-type: none"> e. navigation systems or radar detectors in or on a vehicle, including any parts that attach to them; f. trees, shrubs and plants (other than pot plants); g. fixtures, fittings, sculptures, or artwork (and their accessories) permanently attached to the <i>home</i> or to land; h. contents used in any way for professional or business purposes, except for: <ul style="list-style-type: none"> i. laptop computers, tablets, mobile or smart phones, or any other similar handheld electronic device that you also use for personal use; or ii. the cover provided under Benefit 8 – Property used for Trade, Professional or Business Use and Benefit 15 – Home Office or Healthcare Practice i. contents normally housed in an address not named on the <i>schedule</i>; j. any item of contents that you have sold, gifted, or given away, that is no longer in <i>your</i> possession, or any item which you have taken ownership of or responsibility for, but <i>you</i> have not yet taken possession of; k. any artificial body parts, surgical implants, or attachments, that are permanently fitted to <i>you</i> or to any animal; l. any animal; m. the <i>home</i>. 	<ul style="list-style-type: none"> f. trees, shrubs and plants (other than pot plants); g. fixtures, fittings, sculptures, or artwork (and their accessories) permanently attached to the <i>home</i> or to land; h. contents used in any way for professional or business purposes, except for: <ul style="list-style-type: none"> i. laptop computers, tablets, mobile or smart phones, or any other similar handheld electronic device that you also use for personal use; or ii. the cover provided under Benefit 8 – Property used for Trade, Professional or Business Use and Benefit 15 – Home Office or Healthcare Practice i. contents normally housed in an address not named on the <i>schedule</i>; j. any item of contents that you have sold, gifted, or given away, that is no longer in <i>your</i> possession, or any item which <i>you</i> have taken ownership of or responsibility for, but <i>you</i> have not yet taken possession of; k. any artificial body parts, surgical implants, or attachments, that are permanently fitted to <i>you</i> or to any animal; l. any animal; m. the <i>home</i>; n. <i>drones</i> while they are in use.
<p>Drone(s) Environmental improvements</p>	<p>New</p>	<p>Drone(s) means an unmanned, unpiloted or remotely operated aerial device.</p> <p>Environmental improvements 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>