

Cover	Excess	Extensions	Exclusions
<p>Defined events only as outlined in the policy wording</p> <p>Full replacement cover to repair or rebuild the home up to the sum insured specified</p> <p>Full earthquake and natural disaster cover</p>	<p>Lowest excess option of \$250</p> <p>Optional higher excesses available for a discounted premium</p> <p>One excess if claim on more than one policy from a single event</p> <p>If the property is tenanted, an additional \$250 excess applies</p> <p>If the home is made available for casual use by anyone in return for any form of payment, an additional \$1,000 excess applies</p> <p>Where the loss is caused by natural disaster for loss to swimming or spa pools, drains, pipes, cables, driveways, paths, patios, fences, walls or tennis courts, an additional \$5,000 applies</p>	<p>Replacement up to sum insured, in excess of amount paid by EQC, subject to \$5,000 excess</p> <p>Alternative accommodation up to 12 months. Up to 5% of sum insured or \$30,000 whichever the greater</p> <p>Landscaping up to \$2,500</p> <p>Liability cover for property damage up to \$2,000,000</p> <p>Liability cover for bodily injury up to \$1,000,000</p> <p>Gradual Damage cover to \$3,000</p> <p>Retaining walls covered up to \$15,000, conditions apply. Can be covered for full value if registered valuation supplied and insurer agrees to extend cover.</p> <p>If Landlords Extension is taken:</p> <ul style="list-style-type: none"> - Loss of Rent due to a loss covered by the policy up to \$20,000 - Landlords Furnishings up to \$5,000 	<p>Your excess</p> <p>Malicious Damage by tenants except Fire and explosion</p> <p>Loss arising from repair, alteration etc</p> <p>Errors or omission in design, mechanical or electrical breakdown.</p> <p>War, invasion etc confiscation by local authority</p> <p>Normal wear & tear</p> <p>Loss by insects or vermin (except opossums)</p>