

Contents Premier | Policy Guide



Cover	Excess	Extensions	Exclusions
<p>Any accidental damage to your contents unless specifically excluded</p> <p>Full replacement cover on most items except those listed which are indemnity value only</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 portable electronic equipment is stolen or lost from your motor vehicle an additional excess of \$150 applies</p> <p>If you have been provided the alarm discount but the alarm is not set in the event of a burglary, an additional excess of \$250 applies</p> <p>If the home is let to tenants other than you an additional excess of \$250 applies</p>	<p>Alternative accommodation up to 12 months. 12 months up to \$30,000 if you occupy the home / 1 month up to \$5,000 if you are a tenant</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>Stolen credit card cover up to \$1,000</p> <p>Property used for trade or business use up to \$2,000</p> <p>Overseas travel cover up to \$5,000</p> <p>Extended cover to your children living in accommodation provided by a tertiary educational institution up to \$5,000 per child</p>	<p>Your excess</p> <p>Defect in design or inherent fault</p> <p>Wear and tear</p> <p>Insects or vermin (except opossums)</p> <p>Poor or defective workmanship</p> <p>Burglary, theft or malicious damage committed by anybody renting, living, or staying in the home</p> <p>War, invasion etc confiscation by local authority</p> <p>Mechanically propelled vehicles</p> <p>Vehicle accessories and keys</p>

Mike Pero insurance refers to the insurance policy, which is arranged by Aon New Zealand as the broker with Vero Insurance New Zealand Limited as the insurer. Please note that this is a brief outline only, refer to the policy wording for full details.