

Home Premier | Policy Guide



Cover	Excess	Extensions	Exclusions
<p>Any accidental physical loss or physical damage to the home unless excluded by the policy</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>Methamphetamine contamination cover up to \$30,000 for rental properties</p>	<p>Lowest excess option of \$400</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 \$5,000</p> <p>Liability cover for property damage up to \$2,000,000</p> <p>Liability cover for bodily injury and Forest and Rural Fires Act up to \$1,000,000</p> <p>Gradual Damage cover to \$3,000</p> <p>Retaining walls covered up to \$80,000, conditions apply. Can be covered for full value if registered valuation supplied</p> <p>If Landlords Extension is taken (after 17/10/2016):</p> <ul style="list-style-type: none"> - Malicious damage or theft by tenants up to \$30,000 - Landlords Furnishings up to \$20,000 - Loss of Rent due to a loss covered by the policy up to \$40,000 - Loss of Rent due to non-payment up to 12 weeks of rent 	<p>Your excess</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> <p>Illegal drug contamination (except where covered by Methamphetamine contamination benefit)</p>

Stylecover 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.