

Insurance People Residential Home & Contents Wording Changes

Effective 1st July 2019



HOME RESIDENTIAL WORDING

Section	Page	Current words	New words
Home Residential Policy	Cover page	New	Effective 1 July 2019
HELP service – emergency assistance	2	<p>HELP service – emergency assistance HELP is a 24-hour, 7 day a week emergency assistance service which Vero offers as part of <i>your</i> insurance policy – at no extra cost. 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 <i>you</i> 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 <i>you</i> Convenience Instead of looking through the Yellow Pages for a plumber at 11 o'clock at night, HELP can organise (without prejudice) a call-out. Responsiveness <i>Our</i> systems ensure that someone will actually arrive. How do <i>you</i> qualify for HELP? HELP is automatically provided to all Insurance People insurance 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. Service available 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. 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: 1. emergency call-out service – for problems like flat batteries or keys locked in <i>your</i> car;</p>	This section has been removed

		<p>2. medical referral service – if <i>you</i> are away and want the name of a recommended local doctor, out of hours;</p> <p>3. replacement of personal effects following loss or theft away from <i>home</i>. Remember, HELP is always available whether <i>you</i> are at <i>home</i> or miles away. HELP – a valuable addition to <i>your</i> policy from Vero.</p>	
PREMIER Limits on what we will pay	7	<p>Limits on what we will pay</p> <p>1. The maximum amount we will pay under this policy is:</p> <p>a. the <i>sum insured</i>; plus</p> <p>b. any GST <i>you</i> have paid or that is payable on the <i>sum insured</i>; plus</p> <p>c. any amounts we may be liable to pay under the following benefits:</p> <p>i. benefit 1 – Alternative Accommodation;</p> <p>ii. benefit 5 – Landscaping;</p> <p>iii. benefit 6 – Property Owner’s Liability;</p> <p>iv. benefit 15 – Stress Payment;</p> <p>v. benefit 16 – SumExtra; and</p> <p>vi. Optional Additional Benefit – Landlord’s Extension (if shown on the <i>schedule</i> as being included).</p> <p>Payment in respect of all other benefits not listed here will not increase payment to <i>you</i> beyond the <i>sum insured</i>.</p>	<p>Limits on what we will pay</p> <p>1. The maximum amount we will pay under this policy is:</p> <p>a. the <i>sum insured</i>; plus</p> <p>b. any GST <i>you</i> have paid or that is payable on the <i>sum insured</i>; plus</p> <p>c. any amounts we may be liable to pay under the following benefits:</p> <p>i. benefit 1 – Alternative Accommodation;</p> <p>ii. benefit 5 – Landscaping;</p> <p>iii. benefit 6 – Property Owner’s Liability;</p> <p>iv. benefit 15 – Stress Payment;</p> <p>v. benefit 16 – SumExtra;</p> <p>vi. benefit 22 – Environmental Improvements; and</p> <p>vii. Optional Additional Benefit – Landlord’s Extension (if shown on the <i>schedule</i> as being included).</p> <p>Payment in respect of all other benefits not listed here will not increase payment to <i>you</i> beyond the <i>sum insured</i>.</p>
PREMIER Limits on what we will pay	8	<p>8. <i>Our</i> liability to <i>you</i> under all legal liability benefits (Liability for Damages, Liability for Reparation and Forest and Rural Fires Act), will be limited to the applicable sub-limits, and will never exceed \$2,000,000 in total during any <i>period of insurance</i>. In addition we will pay <i>your</i> legal defence costs and expenses incurred with <i>our</i> consent where <i>your</i> legal liability is to pay damages, or costs under the F&RF Act. However we will not pay <i>your</i> legal defence costs and expenses in relation to an offence or where <i>your</i> legal liability is to pay <i>reparation</i>.</p>	<p>8. <i>Our</i> liability to <i>you</i> under all legal liability benefits (Liability for Damages and Liability for Reparation), will be limited to the applicable sub-limits, and will never exceed \$2,000,000 in total during any <i>period of insurance</i>. In addition we will pay <i>your</i> legal defence costs and expenses incurred with <i>our</i> consent where <i>your</i> legal liability is to pay <i>damages</i>. However we will not pay <i>your</i> legal defence costs and expenses in relation to an offence or where <i>your</i> legal liability is to pay <i>reparation</i>.</p>
PREMIER Benefits included in <i>your</i> cover	8	<p>Benefits included in your cover</p> <p>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>Benefits included in your cover</p> <p>We will cover or pay for the following benefits numbered 1 to 22, which are subject to the policy definitions, clauses, exclusions, conditions and limits.</p>
PREMIER Benefits included in <i>your</i> cover	10-11	<p>6. Property Owner’s Liability</p> <p>C.Forest and Rural Fires Act</p> <p>We will cover <i>you</i> for <i>your</i> legal liability under the Forest and Rural Fires Act 1977 (F&RF Act) arising out of <i>your</i> ownership of the <i>home</i> from an event that occurs in New Zealand during the <i>period of insurance</i> to pay:</p> <p>i. costs under section 43 of the F&RF Act incurred and apportioned by any Fire Authority; and</p> <p>ii. costs and levies under sections 46 and 46A of the F&RF Act; and</p> <p>iii. costs claimed by any other party in order to protect their property from fire.</p> <p>However, we will not provide cover where <i>your</i> liability arises directly or indirectly from any fire <i>you</i> lit intentionally that did not comply with the F&RF Act or any other statutory or local body requirement governing the lighting of fires.</p> <p>But we will not pay under any of these benefits for:</p> <p>a. legal liability for <i>loss</i> to property belonging to <i>you</i> or under <i>your</i> control;</p> <p>b. legal liability arising out of:</p> <p>i. any business, profession, or employment;</p>	<p>6. Property Owner’s Liability</p> <p>But we will not pay under any of these benefits for:</p> <p>a. legal liability for <i>loss</i> to property belonging to <i>you</i> or under <i>your</i> control;</p> <p>b. legal liability arising out of:</p> <p>i. any business, profession, or employment;</p> <p>ii. the ownership, possession, or use of any mechanically propelled vehicle, trailer, aircraft or boat;</p> <p>iii. the ownership and/or possession of any animals other than <i>domestic pets</i>;</p> <p>iv. or assumed by agreement (unless <i>you</i> would have been liable anyway), except liability normally agreed to by a landlord under a tenancy or lease agreement;</p> <p>c. any punitive or exemplary damages awarded against <i>you</i>;</p> <p>d. legal liability where any exclusion in the section “Exclusions (what <i>you</i> are not insured for)” applies.</p> <p>Limits on what we will pay under Property Owner’s Liability:</p> <p>In respect of any one event, we will pay:</p>

		<p>ii. the ownership, possession, or use of any mechanically propelled vehicle, trailer, aircraft or boat;</p> <p>iii. the ownership and/or possession of any animals other than <i>domestic pets</i>;</p> <p>iv. or assumed by agreement (unless <i>you</i> would have been liable anyway), except liability normally agreed to by a landlord under a tenancy or lease agreement;</p> <p>c. any punitive or exemplary damages awarded against <i>you</i>;</p> <p>d. legal liability where any exclusion in the section “Exclusions (what <i>you</i> are not insured for)” applies.</p> <p>Limits on what we will pay under Property Owner’s Liability: In respect of any one event, <i>we</i> will pay:</p> <p>a. for <i>loss</i> to someone else’s property, up to \$2,000,000;</p> <p>b. for <i>bodily injury</i>, up to \$1,000,000; and</p> <p>c. for liability under the F&RF Act, up to \$1,000,000.</p> <p>In addition, where <i>your</i> legal liability is to pay <i>damages</i>, or costs and levies under the F&RF Act, <i>we</i> will pay <i>your</i> legal defence costs and expenses incurred with <i>our</i> prior written consent. However <i>we</i> will not pay <i>your</i> legal defence costs and expenses in relation to an offence or where <i>your</i> legal liability is to pay <i>reparation</i>.</p>	<p>a. for <i>loss</i> to someone else’s property, up to \$2,000,000; and</p> <p>b. for <i>bodily injury</i>, up to \$1,000,000.</p> <p>In addition, where <i>your</i> legal liability is to pay <i>damages</i>, <i>we</i> will pay <i>your</i> legal defence costs and expenses incurred with <i>our</i> prior written consent. However <i>we</i> will not pay <i>your</i> legal defence costs and expenses in relation to an offence or where <i>your</i> legal liability is to pay <i>reparation</i>.</p>
PREMIER Benefits included in <i>your</i> cover	11	<p>7. Statutory Requirements</p> <p>c. such costs do not relate to design issues that are otherwise excluded by Exclusion 5 – Home Defects;</p>	<p>7. Statutory Requirements</p> <p>c. such costs do not relate to design issues that are otherwise excluded by exclusion 6 – Home Defects;</p>
PREMIER Benefits included in <i>your</i> cover	12	<p>10. New Building Work</p>	<p>10. New Building Work</p>
PREMIER Benefits included in <i>your</i> cover	15	<p>20. Methamphetamine Contamination</p> <p>This benefit only applies if:</p> <p>a. <i>your home</i> is <i>tenanted</i>; and</p> <p>b. <i>you</i> comply with the Landlord Obligations set out in the ‘Policy Conditions’ section of this policy.</p> <p><i>We</i> 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 the guidelines for acceptable indoor surface residues issued by the Ministry of Health in its Guidelines for the Remediation of Clandestine Methamphetamine Laboratory Sites. <i>We</i> will only pay for decontamination to the extent required to achieve the acceptable post-remediation re-occupancy levels for indoor surface residues outlined in the Guidelines.</p> <p><i>We</i> will pay, within the <i>sum insured</i>, the reasonable cost incurred by <i>you</i> 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 Guidelines, <i>we</i> will</p>	<p>20. Methamphetamine Contamination</p> <p>This benefit only applies if:</p> <p>a. <i>your home</i> is <i>tenanted</i>; and</p> <p>b. <i>you</i> comply with the Landlord Obligations set out in the ‘Policy Conditions’ section of this policy.</p> <p><i>We</i> 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.</p> <p><i>We</i> will only pay for decontamination to the extent required to achieve a post-remediation contamination level of less than 1.5µg/100cm².</p> <p><i>We</i> will pay, within the <i>sum insured</i>, the reasonable cost incurred by <i>you</i> 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, <i>we</i> will pay the reasonable cost incurred in repairing or rebuilding the damaged portion to <i>replacement condition</i>.</p>

		<p>pay the reasonable cost incurred in repairing or rebuilding the damaged portion to <i>replacement condition</i>.</p> <p><i>Our liability under this benefit will be limited to \$30,000 for any one event. 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 home or to comply with government or local authority statutes, bylaws or regulations.</i></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><i>Our liability under this benefit will be limited to \$50,000 for any one event. 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 home or to comply with government or local authority statutes, bylaws or regulations.</i></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>
PREMIER Benefits included in <i>your cover</i>		New	<p>22. Environmental Improvements</p> <p>At <i>your request</i>, we will pay up to \$3,500 for the additional costs associated with the purchase and installation of <i>environmental improvements to your home</i> such as a rainwater tank, solar systems or compost equipment if:</p> <p>a. 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</p> <p>b. <i>your home</i> does not already have the relevant environmental equipment; and</p> <p>c. we are authorising or arranging the repairs to <i>your home</i>; and</p> <p>d. you have sought <i>our</i> agreement prior to purchasing or installing the relevant environmental equipment.</p> <p>This benefit does not cover any amount which is, or would be but for the <i>sum insured</i>, covered under benefit 7 – Statutory Requirements to comply with the latest building regulations.</p>
RESTRICTED Limits on what we will pay	20	<p>8. <i>Our liability to you</i> under all legal liability benefits (Liability for Damages, Liability for Reparation and Forest and Rural Fires Act), will be limited to the applicable sub-limits, and will never exceed \$2,000,000 in total during any <i>period of insurance</i>. In addition we will pay <i>your</i> legal defence costs and expenses incurred with <i>our</i> consent where <i>your</i> legal liability is to pay damages, or costs under the F&RF Act. However we will not pay <i>your</i> legal defence costs and expenses in relation to an offence or where <i>your</i> legal liability is to pay <i>reparation</i>.</p>	<p>8. <i>Our liability to you</i> under all legal liability benefits (Liability for Damages and Liability for Reparation), will be limited to the applicable sub-limits, and will never exceed \$2,000,000 in total during any <i>period of insurance</i>. In addition we will pay <i>your</i> legal defence costs and expenses incurred with <i>our</i> consent where <i>your</i> legal liability is to pay <i>damages</i>. However we will not pay <i>your</i> legal defence costs and expenses in relation to an offence or where <i>your</i> legal liability is to pay <i>reparation</i>.</p>
RESTRICTED Benefits included in <i>your cover</i>	22	<p>6. Property Owner’s Liability</p> <p>C.Forest and Rural Fires Act</p> <p>We will cover <i>you</i> for <i>your</i> legal liability under the Forest and Rural Fires Act 1977 (F&RF Act) arising out of <i>your</i> ownership of the <i>home</i> from an event that occurs in New Zealand during the <i>period of insurance</i> to pay:</p> <ol style="list-style-type: none"> i. costs under section 43 of the F&RF Act incurred and apportioned by any Fire Authority; and ii. costs and levies under sections 46 and 46A of the F&RF Act; and iii. costs claimed by any other party in order to protect their property from fire. <p>However, we will not provide cover where <i>your</i> liability arises directly or indirectly from any fire <i>you</i> lit intentionally that did not comply with the F&RF Act or any other statutory or local body requirement governing the lighting of fires.</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 under <i>your</i> control; b. legal liability arising out of: <ol style="list-style-type: none"> i. any business, profession, or employment; 	<p>6. Property Owner’s Liability</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 under <i>your</i> control; b. legal liability arising out of: <ol style="list-style-type: none"> i. any business, profession, or employment; ii. the ownership, possession, or use of any mechanically propelled vehicle, trailer, aircraft or boat; iii. the ownership and/or possession of any animals other than <i>domestic pets</i>; iv. or assumed by agreement (unless <i>you</i> would have been liable anyway), except liability normally agreed to by a landlord under a tenancy or lease agreement; 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. <p>Limits on what we will pay under Property Owner’s Liability:</p> <p>In respect of any one event, we will pay:</p>

		<ul style="list-style-type: none"> ii. the ownership, possession, or use of any mechanically propelled vehicle, trailer, aircraft or boat; iii. the ownership and/or possession of any animals other than <i>domestic pets</i>; iv. or assumed by agreement (unless <i>you</i> would have been liable anyway), except liability normally agreed to by a landlord under a tenancy or lease agreement; <p>c. any punitive or exemplary damages awarded against <i>you</i>;</p> <p>d. legal liability where any exclusion in the section “Exclusions (what <i>you</i> are not insured for)” applies.</p> <p>Limits on what we will pay under Property Owner’s Liability: In respect of any one event, <i>we</i> will pay:</p> <ul style="list-style-type: none"> a. for <i>loss</i> to someone else’s property, up to \$2,000,000; b. for <i>bodily injury</i>, up to \$1,000,000; and c. for liability under the F&RF Act, up to \$1,000,000. <p>In addition, where <i>your</i> legal liability is to pay <i>damages</i>, or costs and levies under the F&RF Act, <i>we</i> will pay <i>your</i> legal defence costs and expenses incurred with <i>our</i> prior written consent. However <i>we</i> will not pay <i>your</i> legal defence costs and expenses in relation to an offence or where <i>your</i> legal liability is to pay <i>reparation</i>.</p>	<ul style="list-style-type: none"> a. for <i>loss</i> to someone else’s property, up to \$2,000,000; and b. for <i>bodily injury</i>, up to \$1,000,000. <p>In addition, where <i>your</i> legal liability is to pay <i>damages</i>, <i>we</i> will pay <i>your</i> legal defence costs and expenses incurred with <i>our</i> prior written consent. However <i>we</i> will not pay <i>your</i> legal defence costs and expenses in relation to an offence or where <i>your</i> legal liability is to pay <i>reparation</i>.</p>
RESTRICTED Benefits included in <i>your</i> cover	23	<p>7. Statutory Requirements</p> <p>c. such costs do not relate to design issues that are otherwise excluded by Exclusion 5 – Home Defects;</p>	<p>7. Statutory Requirements</p> <p>c. such costs do not relate to design issues that are otherwise excluded by exclusion 6 – Home Defects;</p>
Exclusions	26-30	<ol style="list-style-type: none"> 1. Electronic Data 2. Hydrostatic Pressure 3. Natural Disaster Damage 4. Other causes of <i>loss</i> that <i>you</i> are not covered for 5. Home Defects 6. Uncertified Home 7. Unoccupied Home 8. Confiscation, War, Radioactivity, and Terrorism 9. The Accident Compensation Act 2001 10. Consequential Loss 11. Business Use 12. Costs to Mitigate <i>Loss</i> 13. Existing Damage 14. Unrepaired Land 15. Land 16. Excesses 17. Illegal Drug Contamination 	<ol style="list-style-type: none"> 1. 72 Hour Restriction 2. Electronic Data 3. Hydrostatic Pressure 4. Natural Disaster Damage 5. Other causes of <i>loss</i> that <i>you</i> are not covered for 6. Home Defects 7. Uncertified Home 8. Unoccupied Home 9. Confiscation, War, Radioactivity, and Terrorism 10. The Accident Compensation Act 2001 11. Consequential Loss 12. Business Use 13. Costs to Mitigate <i>Loss</i> 14. Existing Damage 15. Unrepaired Land 16. Land 17. Excesses 18. Illegal Drug Contamination 19. Fire and Emergency Act 2017
Exclusions		New	<ol style="list-style-type: none"> 1. 72 Hour Restriction <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, flood, 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:</p>

			<p>a. this policy started immediately following any other policy that insured the <i>home</i> against storm, flood, landslip, bush fire or volcanic activity; or</p> <p>b. <i>you</i> took this policy out at the time <i>you</i> first purchased the <i>home</i>.</p>
Exclusions	26	<p>3. Natural Disaster Damage This policy does not provide cover for <i>natural disaster</i>, except:</p> <p>a. where there is <i>loss</i> to the <i>home</i>, and</p> <p>i. <i>your loss</i> to the <i>home</i> is covered under the Earthquake Commission Act 1993 (the EQC Act); and</p> <p>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; and</p> <p>iii. all amounts paid to <i>you</i> by the Earthquake Commission have been used by <i>you</i> to carry out repairs, or to rebuild the <i>home</i>, and/or to mitigate further <i>loss</i>;</p> <p>b. where there is <i>loss</i> to:</p> <p>i. permanently installed swimming or spa pools; or</p> <p>ii. drains, pipes, and cables; or</p> <p>iii. driveways, paths, patios, fences and walls (other than retaining walls, except where cover is provided by benefit – Retaining Walls); or</p> <p>iv. tennis courts</p> <p>that are not subject to insurance under the EQC Act.</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>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>home</i>, even if such <i>loss</i> or costs are covered by the Earthquake Commission.</p>	<p>4. Natural Disaster Damage This policy does not provide cover for <i>natural disaster</i>, except:</p> <p>a. where there is <i>loss</i> to the <i>home</i>, and</p> <p>i. <i>your loss</i> to the <i>home</i> is covered under the Earthquake Commission Act 1993 (the EQC Act); and</p> <p>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; and</p> <p>iii. all amounts paid to <i>you</i> by the Earthquake Commission have been used by <i>you</i> to carry out repairs, or to rebuild the <i>home</i>, and/or to mitigate further <i>loss</i>;</p> <p>b. where there is <i>loss</i> to:</p> <p>i. permanently installed swimming or spa pools; or</p> <p>ii. drains, pipes, and cables; or</p> <p>iii. driveways, paths, patios, fences and walls (other than retaining walls, except where cover is provided by benefit – Retaining Walls); or</p> <p>iv. tennis courts</p> <p>that are not subject to insurance under the EQC Act.</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>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>home</i>, even if such <i>loss</i> or costs are covered by the Earthquake Commission.</p>
Exclusions		New	<p>19. Fire and Emergency Act 2017 This policy does not provide cover where <i>your</i> liability arises directly or indirectly from any fire <i>you</i> lit intentionally that did not comply with the Fire and Emergency Act 2017 or any other statutory or local body requirement governing the lighting of fires.</p>
Policy Conditions	31	<p>6. Claims d. <i>We</i> will be entitled, at <i>our</i> expense and in <i>your</i> name, to take any proceedings necessary to obtain relief from any other party, and to take over and conduct the defence and settlement of any claim against <i>you</i> for <i>damages</i> or under the Forest and Rural Fires Act 1977. At <i>your</i> cost <i>you</i> must provide all reasonable assistance and cooperation.</p>	<p>6. Claims d. <i>We</i> will be entitled, at <i>our</i> expense and in <i>your</i> name, to take any proceedings necessary to obtain relief from any other party, and to take over and conduct the defence and settlement of any claim against <i>you</i> for <i>damages</i>. At <i>your</i> cost <i>you</i> must provide all reasonable assistance and cooperation.</p>
Definitions		New	<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>
Stock code	Back page	AIPHR10/16	AIPHR07/19

Insurance People 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.

Insurance People Residential Home & Contents Wording Changes

Effective 1st July 2019



CONTENTS RESIDENTIAL WORDING

Section	Page	Current words	New words
Contents Residential Policy	Cover page	New	Effective 1 July 2019
HELP service – emergency assistance	2	<p>HELP service – emergency assistance HELP is a 24-hour, 7 day a week emergency assistance service which Vero offers as part of <i>your</i> insurance policy – at no extra cost. 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 <i>you</i> 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 <i>you</i> Convenience Instead of looking through the Yellow Pages for a plumber at 11 o'clock at night, HELP can organise (without prejudice) a call-out. Responsiveness <i>Our</i> systems ensure that someone will actually arrive. How do <i>you</i> qualify for HELP? HELP is automatically provided to all Insurance People insurance 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. Service available 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. 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: 1. emergency call-out service – for problems like flat batteries or keys locked in <i>your</i> car;</p>	This section has been removed

		<p>2. medical referral service – if <i>you</i> are away and want the name of a recommended local doctor, out of hours;</p> <p>3. replacement of personal effects following loss or theft away from <i>home</i>. Remember, HELP is always available whether <i>you</i> are at <i>home</i> or miles away. HELP – a valuable addition to <i>your</i> policy from Vero.</p>	
<p>PREMIER How we may settle <i>your</i> claim</p>	7	<p>How we may settle <i>your</i> claim Where <i>your contents</i> sustain a <i>loss</i> which we accept under this policy, we 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: <ul style="list-style-type: none"> ○ communication with any person or any other electronic device; and/or ○ capable of 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>; <p>for which we will pay the <i>indemnity value</i>.</p>	<p>How we may settle <i>your</i> claim Where <i>your contents</i> sustain a <i>loss</i> which we accept under this policy, we 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-bikes) more than 3 years old; • drones 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: <ul style="list-style-type: none"> ○ communication with any person or any other electronic device; and/or ○ capable of 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>; <p>for which we will pay the <i>indemnity value</i>.</p>
<p>PREMIER Limits on what we will pay</p>	8	<p>e. <i>our</i> liability to <i>you</i> under all legal liability benefits (Liability for <i>Damages</i>, Liability for <i>Reparation</i> and Forest and Rural Fires Act), will be limited to the applicable sub-limits, and will never exceed \$2,000,000 in total during any <i>period of insurance</i>. In addition we will pay <i>your</i> legal defence costs and expenses incurred with <i>our</i> consent where <i>your</i> legal liability is to pay <i>damages</i>, or costs under the F&RF Act. However we will not pay <i>your</i> legal defence costs and expenses in relation to an offence or where <i>your</i> legal liability is to pay <i>reparation</i>.</p>	<p>e. <i>our</i> liability to <i>you</i> under all legal liability benefits (Liability for <i>Damages</i> and Liability for <i>Reparation</i>), will be limited to the applicable sub-limits, and will never exceed \$2,000,000 in total during any <i>period of insurance</i>. In addition we will pay <i>your</i> legal defence costs and expenses incurred with <i>our</i> consent where <i>your</i> legal liability is to pay <i>damages</i>. However we will not pay <i>your</i> legal defence costs and expenses in relation to an offence or where <i>your</i> legal liability is to pay <i>reparation</i>.</p>
<p>PREMIER Limits on what we will pay</p>	8	<p>3. 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>; 	<p>3. 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 (including any e-bike), unless separately specified on the <i>schedule</i>; • \$3,000 for any <i>drone</i>, unless separately specified on the <i>schedule</i>;

		<ul style="list-style-type: none"> • \$3,000 for any boat (other than canoe, kayak, surf board, 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. 	<ul style="list-style-type: none"> • \$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, surf board, 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.
PREMIER Benefits included in <i>your cover</i>	9	<p>Benefits included in <i>your cover</i> We will cover or pay for the following benefits numbered 1-9 and 11-22, which are subject to the policy definitions, clauses, exclusions, conditions and limits.</p>	<p>Benefits included in <i>your cover</i> We will cover or pay for the following benefits numbered 1-22 subject to the policy definitions, clauses, exclusions, conditions and limits.</p>
PREMIER Benefits included in <i>your cover</i>	10	<p>3. Change of Situation and Transit Cover</p> <p>If <i>you</i> move out of <i>your permanent home</i>, to a situation address other than that shown on the <i>schedule</i>, we will extend cover to include <i>contents</i> at <i>your new 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>We 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 old home</i> and <i>your new home</i>. Our 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>3. Change of Situation and Transit Cover</p> <p>If <i>you</i> move out of <i>your permanent home</i>, to a situation address other than that shown on the <i>schedule</i>, we will extend cover to include <i>contents</i> at <i>your new 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>We 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 old home</i> and <i>your new home</i>. We will pay up to \$10,000 for any one event, subject to the maximum item limits as shown in this policy.</p>
PREMIER Benefits included in <i>your cover</i>	11	<p>7. Occupier’s and Personal Liabilities C. Forest and Rural Fires Act We will cover <i>you</i> for <i>your</i> legal liability under the Forest and Rural Fires Act 1977 (F&RF Act) arising from an event that occurs in New Zealand during the <i>period of insurance</i> to pay:</p> <ol style="list-style-type: none"> costs under section 43 of the F&RF Act incurred and apportioned by any Fire Authority; costs and levies under sections 46 and 46A of the F&RF Act; and costs claimed by any other party in order to protect their property from fire. <p>However, <i>we</i> will not provide cover where <i>your</i> liability arises directly or indirectly from any fire <i>you</i> lit intentionally that did not comply with the F&RF Act or any other statutory or local body requirement governing the lighting of fires.</p>	<p>7. Occupier’s and Personal Liabilities C. Extended Liability Provided all the requirements are met, <i>we</i> will extend the ‘Liability for <i>Damages</i>’ and ‘Liability for <i>Reparation</i>’ benefits to include:</p> <ol style="list-style-type: none"> <i>your</i> children who are covered by benefit 12 – Boarding School and benefit 20 – Tertiary Accommodation; <i>your</i> involvement in paid part-time baby-sitting; the use of ride-on mowers and other domestic garden appliances, electric wheelchairs and electric mobility aids for the aged or impaired; the use of any canoe, kayak, surf board, surf ski, kite surfer, paddle board, windsurfer, or watercraft. Any watercraft that has a <i>market value</i> of more than \$3,000 is not covered by this policy; the non-competitive use of any scale-model, radio-controlled:

		<p>D. Extended Liability Provided all the requirements are met, <i>we</i> will extend the ‘Liability for <i>Damages</i>’, ‘Liability for <i>Reparation</i>’ and ‘Forest and Rural Fires <i>Act</i>’ benefits to include:</p> <ul style="list-style-type: none"> i. <i>your</i> children who are covered by benefit – Boarding School and benefit 20 – Tertiary Accommodation; ii. <i>your</i> involvement in paid part-time baby-sitting; iii. the use of ride-on mowers and other domestic garden appliances, electric wheelchairs and electric mobility aids for the aged or impaired; iv. the use of any canoe, kayak, surf board, surf ski, kite surfer, paddle board, windsurfer, or watercraft. Any watercraft that has a <i>market value</i> of more than \$3,000 is not covered by this policy; v. the non-competitive use of any scale-model, radio-controlled: <ul style="list-style-type: none"> a. aircraft; b. watercraft; c. motor vehicle. <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. <p>Limits on what we will pay under Occupier’s and Personal Liabilities: In respect of any one event, <i>we</i> will pay:</p> <ul style="list-style-type: none"> a. for <i>loss</i> to someone else’s property, up to \$2,000,000; b. for <i>bodily injury</i>, up to \$1,000,000; and c. for liability under the F&RF <i>Act</i>, up to \$1,000,000. <p>In addition, where <i>your</i> legal liability is to pay <i>damages</i>, or costs and levies under the F&RF <i>Act</i>, <i>we</i> will pay <i>your</i> legal defence costs and expenses incurred with <i>our</i> prior written consent. However <i>we</i> will not pay <i>your</i> legal defence costs and expenses in relation to an offence or where <i>your</i> legal liability is to pay <i>reparation</i>.</p>	<ul style="list-style-type: none"> a. aircraft; b. watercraft; c. motor vehicle. <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. <p>Limits on what we will pay under Occupier’s and Personal Liabilities: In respect of any one event, <i>we</i> will pay:</p> <ul style="list-style-type: none"> a. for <i>loss</i> to someone else’s property, up to \$2,000,000; and b. for <i>bodily injury</i>, up to \$1,000,000. <p>In addition, where <i>your</i> legal liability is to pay <i>damages</i>, <i>we</i> will pay <i>your</i> legal defence costs and expenses incurred with <i>our</i> prior written consent. However <i>we</i> will not pay <i>your</i> legal defence costs and expenses in relation to an offence or where <i>your</i> legal liability is to pay <i>reparation</i>.</p>
PREMIER Benefits included in <i>your</i> cover	12	<p>10. Specified Items This benefit is only available if Cover Option – Restricted applies.</p>	<p>10. Specified Items When shown on the schedule 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 you 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>
PREMIER Benefits included in <i>your</i> cover	14	<p>21. Vehicle Accessories within an Employers Motor Vehicle</p>	<p>21. Vehicle Accessories within an Employer’s Motor Vehicle</p>

<p>RESTRICTED Limits on what we will pay</p>	<p>16</p>	<p>e. <i>our</i> liability to <i>you</i> under all legal liability benefits (Liability for <i>Damages</i>, Liability for <i>Reparation</i> and Forest and Rural Fires Act), will be limited to the applicable sub-limits, and will never exceed \$2,000,000 in total during any <i>period of insurance</i>. In addition we will pay <i>your</i> legal defence costs and expenses incurred with <i>our</i> consent where <i>your</i> legal liability is to pay <i>damages</i>, or costs under the F&RF Act. However we will not pay <i>your</i> legal defence costs and expenses in relation to an offence or where <i>your</i> legal liability is to pay <i>reparation</i>.</p>	<p>e. <i>our</i> liability to <i>you</i> under all legal liability benefits (Liability for <i>Damages and Liability for Reparation</i>), will be limited to the applicable sub-limits, and will never exceed \$2,000,000 in total during any <i>period of insurance</i>. In addition we will pay <i>your</i> legal defence costs and expenses incurred with <i>our</i> consent where <i>your</i> legal liability is to pay <i>damages</i>. However we will not pay <i>your</i> legal defence costs and expenses in relation to an offence or where <i>your</i> legal liability is to pay <i>reparation</i>.</p>
<p>RESTRICTED Limits on what we will pay</p>	<p>16</p>	<p>3. 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, surf board, 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>3. 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 (including any e-bike), unless separately specified on the <i>schedule</i> • \$3,000 for any <i>drone</i>, 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, surf board, 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>RESTRICTED Benefits included in <i>your</i> cover</p>	<p>18</p>	<p>3. Change of Situation and Transit Cover 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>, we will extend cover to include <i>contents</i> at <i>your</i> new <i>home</i>, provided <i>you</i> notify us 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 we have otherwise agreed in writing, prior to any <i>loss</i>, to continue providing cover.</p>	<p>3. Change of Situation and Transit Cover 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>, we will extend cover to include <i>contents</i> at <i>your</i> new <i>home</i>, provided <i>you</i> notify us 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 we have otherwise agreed in writing, prior to any <i>loss</i>, to continue providing cover.</p>

		<p>We 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 old home</i> and <i>your new home</i>. Our 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>We 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 old home</i> and <i>your new home</i>. We will pay up to \$10,000 for any one event, subject to the maximum item limits as shown in this policy.</p>
<p>RESTRICTED Benefits included in <i>your</i> cover</p>	19	<p>7. Occupier's and Personal Liabilities C. Forest and Rural Fires Act We will cover <i>you</i> for <i>your</i> legal liability under the Forest and Rural Fires Act 1977 (F&RF Act) arising from an event that occurs in New Zealand during the <i>period of insurance</i> to pay:</p> <ul style="list-style-type: none"> i. costs under section 43 of the F&RF Act incurred and apportioned by any Fire Authority; ii. costs and levies under sections 46 and 46A of the F&RF Act; and iii. costs claimed by any other party in order to protect their property from fire. <p>However, we will not provide cover where <i>your</i> liability arises directly or indirectly from any fire <i>you</i> lit intentionally that did not comply with the F&RF Act or any other statutory or local body requirement governing the lighting of fires.</p> <p>D. Extended Liability Provided all the requirements are met, we will extend the 'Liability for Damages', 'Liability for <i>Reparation</i>' and 'Forest and Rural Fires Act' benefits to include:</p> <ul style="list-style-type: none"> i. <i>your</i> involvement in paid part-time baby-sitting; ii. the use of ride-on mowers and other domestic garden appliances, electric wheelchairs and electric mobility aids for the aged or impaired; iii. the use of any canoe, kayak, surf board, surf ski, kite surfer, paddle board, windsurfer, or watercraft. Any watercraft that has a <i>market value</i> of more than \$3,000 is not covered by this policy; iv. the non-competitive use of any scale-model, radio-controlled: <ul style="list-style-type: none"> a. aircraft; b. watercraft; c. motor vehicle. <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. <p>Limits on what we will pay under Occupier's and Personal Liabilities: In respect of any one event, we will pay:</p>	<p>7. Occupier's and Personal Liabilities C. Extended Liability Provided all the requirements are met, we will extend the 'Liability for Damages' and 'Liability for <i>Reparation</i>' benefits to include:</p> <ul style="list-style-type: none"> i. <i>your</i> involvement in paid part-time baby-sitting; ii. the use of ride-on mowers and other domestic garden appliances, electric wheelchairs and electric mobility aids for the aged or impaired; iii. the use of any canoe, kayak, surf board, surf ski, kite surfer, paddle board, windsurfer, or watercraft. Any watercraft that has a <i>market value</i> of more than \$3,000 is not covered by this policy; iv. the non-competitive use of any scale-model, radio-controlled: <ul style="list-style-type: none"> a. aircraft; b. watercraft; c. motor vehicle. <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. <p>Limits on what we will pay under Occupier's and Personal Liabilities: In respect of any one event, we will pay:</p> <ul style="list-style-type: none"> a. for <i>loss</i> to someone else's property, \$2,000,000; and b. for <i>bodily injury</i>, up to \$1,000,000. <p>In addition, where <i>your</i> legal liability is to pay <i>damages</i>, we will pay <i>your</i> legal defence costs and expenses incurred with <i>our</i> prior written consent. However we will not pay <i>your</i> legal defence costs and expenses in relation to an offence or where <i>your</i> legal liability is to pay <i>reparation</i>.</p>

		<p>a. for <i>loss</i> to someone else’s property, up to \$2,000,000; b. for <i>bodily injury</i>, up to \$1,000,000; and c. for liability under the F&RF Act, up to \$1,000,000.</p> <p>In addition, where <i>your</i> legal liability is to pay <i>damages</i>, or costs and levies under the F&RF Act, we will pay <i>your</i> legal defence costs and expenses incurred with <i>our</i> prior written consent. However we will not pay <i>your</i> legal defence costs and expenses in relation to an offence or where <i>your</i> legal liability is to pay <i>reparation</i>.</p>	
RESTRICTED Benefits included in <i>your</i> cover	20	<p>10. 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> <p>a. the item will be covered for any peril which would be covered under Cover Option – Premier; 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>	<p>10. 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> <p>a. the item will be covered for any peril which would be covered under Cover Option – Premier; 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	22-25	<p>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. Confiscation, War, Radioactivity, and Terrorism 9. The Accident Compensation Act 2001 10. Consequential Loss 11. Business Use 12. Excesses</p>	<p>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. Confiscation, War, Radioactivity, and Terrorism 10. The Accident Compensation Act 2001 11. Consequential Loss 12. Business Use 13. Excesses 14. Fire and Emergency Act 2017</p>
Exclusions	22	<p>4. Natural Disaster Damage</p> <p>This policy does not provide cover for <i>natural disaster</i>, except:</p> <p>a. where there is <i>loss to contents</i>, and</p> <p style="padding-left: 20px;">i. the <i>loss to contents</i> is covered under the Earthquake Commission Act 1993 (the EQC Act); and</p> <p style="padding-left: 20px;">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.</p> <p>b. where there is <i>loss to contents</i> that are not subject to insurance under the EQC Act.</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.</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,</p>	<p>5. 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>

		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.	
Exclusions		New	1. 72 Hour Restriction This policy does not provide cover for any <i>loss</i> that occurs during the first 72 hours of the policy caused by storm, flood, 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, flood, landslip, bush fire or volcanic activity.
Exclusions		New	14. Fire and Emergency Act 2017 This policy does not provide cover where <i>your</i> liability arising directly or indirectly from any fire you lit intentionally that did not comply with the Fire and Emergency Act 2017 or any other statutory or local body requirement governing the lighting of fires.
Policy Conditions	26	6. Claims d. <i>We</i> will be entitled, at <i>our</i> expense and in <i>your</i> name, to take any proceedings necessary to obtain relief from any other party, and to take over and conduct the defence and settlement of any claim against <i>you</i> for <i>damages</i> or under the Forest and Rural Fires Act 1977. At <i>your</i> cost <i>you</i> must provide all reasonable assistance and cooperation.	6. Claims d. <i>We</i> will be entitled, at <i>our</i> expense and in <i>your</i> name, to take any proceedings necessary to obtain relief from any other party, and to take over and conduct the defence and settlement of any claim against <i>you</i> for <i>damages</i> . At <i>your</i> cost <i>you</i> must provide all reasonable assistance and cooperation.
Policy Conditions	29	13. Government EQC Cover Where the policy insures <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.	This section has been removed
Policy Conditions	29-30	13. Government EQC Cover 14. Sum Insured Adjustment on Renewal 15. Joint Insureds 16. Other Insurance 17. Other Interests 18. Reinstatement of Cover 19. Reparation	13. Sum Insured Adjustment on Renewal 14. Joint Insureds 15. Other Insurance 16. Other Interests 17. Reinstatement of Cover 18. Reparation
Definitions	31	<i>Contents</i> 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 accessories 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; f. trees, shrubs, and plants (other than pot plants); g. fixtures, fittings, sculptures, or artwork (and their accessories) permanently affixed to the <i>home</i> or to land; h. contents used in any way for professional or business purposes, except for:	<i>Contents</i> 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 not in use), and remote-controlled scale models); b. vehicle accessories 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; f. trees, shrubs, and plants (other than pot plants); g. fixtures, fittings, sculptures, or artwork (and their accessories) permanently affixed to the <i>home</i> or to land; h. contents used in any way for professional or business purposes, except for:

		<p>a. laptop computers, tablets, mobile or smart phones, or any other similar handheld electronic device that <i>you</i> also use for personal use; or</p> <p>b. the cover provided under benefit 8 – Property used for Trade, Professional or Business Use and benefit 15 – Home Office or Healthcare Practice;</p> <p>i. contents normally housed in an address not named on the <i>schedule</i>;</p> <p>j. any item of contents that <i>you</i> 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;</p> <p>k. any artificial body parts, surgical implants, or attachments that are permanently fitted to <i>you</i> or to any animal;</p> <p>l. any animal;</p> <p>m. the <i>home</i>.</p>	<p>a. laptop computers, tablets, mobile or smart phones, or any other similar handheld electronic device that <i>you</i> also use for personal use; or</p> <p>b. the cover provided under benefit 8 – Property used for Trade, Professional or Business Use and benefit 15 – Home Office or Healthcare Practice;</p> <p>i. contents normally housed in an address not named on the <i>schedule</i>;</p> <p>j. any item of contents that <i>you</i> 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;</p> <p>k. any artificial body parts, surgical implants, or attachments that are permanently fitted to <i>you</i> or to any animal;</p> <p>l. any animal;</p> <p>m. the <i>home</i>;</p> <p>n. <i>drones</i> while they are in use.</p>
Definitions	31	New	Drone(s) means any unmanned, unpiloted or remotely operated aerial device
Stock code	Back page	AIPCR10/16	AIPCR07/19

Insurance People 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.