

Updates to ANZ Asset Protector Insurance – effective from 1 July 2024

We've updated the ANZ Asset Protector Insurance policy wording. In some instances cover has been altered, other changes are focused on providing more clarity in the event of a claim.

The changes are highlighted in blue below.

Section	Previous cover	Page	New cover	Page
Front cover	April 2022	Cover	1 July 2024	Cover
The documents that make up your insurance policy — keep them safe	2. The <i>schedule</i> . It gives details specific to you, including who and what is insured, when cover starts and ends, and the premium you've agreed to pay. The <i>schedule</i> also includes any special terms that might apply, which might also detail things that we do and don't cover.	1	2. The <i>schedule</i> . It gives details specific to you, including who and what is insured, and when cover starts and ends . The <i>schedule</i> also includes any special terms that might apply, which might also detail things that we do and don't cover.	1
How to make a claim	<p>HOW TO CONTACT US Get in touch with our claims and customer service teams. We're always happy to help.</p> <p>Claims 0800 269 252 From outside NZ +64 9 363 4192 New claims email anznewclaims@vero.co.nz Existing claims email anzclaimsenquiries@vero.co.nz</p> <p>Customer service 0800 831 123 From outside NZ +64 9 363 4195 Email anzinsurance@vero.co.nz</p> <p>HOW TO MAKE A CLAIM If something happens and you think you may need to make a claim, first ensure that everyone is safe. If you think a crime has occurred, call the police.</p> <p>Then, contact us as soon as possible.</p> <ul style="list-style-type: none"> • Call 0800 269 252 (+64 9 363 4192 from outside NZ) • Or visit our website: www.vero.co.nz/anzclaims <p>Once we have all the information we need, we'll decide the best way to advance your claim.</p>	4	<p>HOW TO CONTACT US Get in touch with our claims or customer sales and service teams. We're always happy to help.</p> <p>Claims 0800 269 252 From outside NZ +64 9 363 4192 Existing claims email anzclaimsenquiries@vero.co.nz</p> <p>Customer sales and service 0800 831 123 From outside NZ +64 9 363 4195 Email anzinsurance@vero.co.nz</p> <p>HOW TO MAKE A CLAIM If something happens and you think you may need to make a claim, first ensure that everyone is safe. If you think a crime has occurred, tell the police.</p> <p>Then, contact us as soon as possible by choosing one of the following options.</p> <ul style="list-style-type: none"> • For a fast and easy experience, claim online at www.vero.co.nz/anzclaims • Call 0800 269 252 (+64 9 363 4192 from outside NZ) 	4

	<p>For more information, read the ‘Making a claim’ section of this booklet on page 80.</p> <p>HOW TO MAKE A COMPLAINT We take your concerns seriously. If you have a concern, contact us. We’ll listen to you, and work with you to resolve it quickly and effectively.</p> <p>If you’re not satisfied after talking to us, we have a formal complaints process we can take you through.</p> <p>If you have a complaint about a claim that can’t be resolved, we can refer you to our independent, external complaints service.</p> <p>Contact us first If you have a concern, contact us first.</p> <p>Customer service 0800 831 123 From outside NZ +64 9 363 4195</p> <p>Claims 0800 269 252 From outside NZ +64 9 363 4192</p> <p>Email complaints@vero.co.nz Postal address Customer Care Adviser Vero Insurance New Zealand Limited Private Bag 92120 Auckland 1142</p>	<p>Once we have all the information we need, we’ll decide the best way to advance your claim.</p> <p>For more information, read the ‘Making a claim’ section of this booklet on page 87.</p> <p>HOW TO MAKE A COMPLAINT We take your concerns seriously. If you have a concern, contact us. We’ll listen to you, and work with you to resolve it quickly and effectively.</p> <p>If you’re not satisfied after talking to us, we have a formal complaints process we can take you through.</p> <p>If you have a complaint about a claim that can’t be resolved, we can refer you to our independent, external complaints service.</p> <p>Contact us first If you have a concern, contact us first.</p> <p>Claims 0800 269 252 From outside NZ +64 9 363 4192</p> <p>Customer sales and service 0800 831 123 From outside NZ +64 9 363 4195</p> <p>Email complaints@vero.co.nz Postal address Customer Care Adviser Vero Insurance New Zealand Limited Private Bag 92120 Auckland 1142</p>	
<p>Home insurance — Your home cover under this policy</p>	<p>What we mean by ‘home’ When we use the word ‘home’ we mean each house, residential flat, or holiday home within the boundaries of the address shown on your <i>schedule</i>.</p> <p>What ‘home’ also includes We also cover these things as part of your home under this policy:</p>	<p>5</p> <p>What we mean by ‘home’ When we use the word ‘home’ we mean the dwelling, including a residential flat or holiday home, which is:</p> <ul style="list-style-type: none"> • owned by you • used for residential purposes • located within the residential boundaries • at the address shown on your schedule. <p>What ‘home’ also includes</p>	<p>5 & 6</p>

	<ul style="list-style-type: none"> • permanent domestic outbuildings, garages, greenhouses, decks, and terraces • fixtures and fittings permanently attached to the buildings or site, such as: <ul style="list-style-type: none"> - aerials - built-in barbeques - fixed wall and floor coverings - fixed light fittings and appliances that are permanently fitted to a gas, plumbing, or electrical supply - exterior blinds and awnings - fixed clotheslines - letterboxes - septic tanks, heating oil tanks, service and water tanks, including their fixed pumps - permanent spa or in-ground swimming pools, including their fixtures, pipes, and fixed pumps - solar panels • walls, fences and gates • driveways, paths, patios, footpaths, and tennis courts ... <p>What 'home' doesn't include We don't cover these things as part of your home under this policy:</p> <ul style="list-style-type: none"> • land, earth or fill • an adjacent property owner's share of the following — any walls, fences, gates, retaining walls, pipes, cables, driveways, private roads, rights of way, access ways or bridges • commercial or farming premises • bridges or anything on them (however, we do cover a bridge which you own and which gives access to a driveway you own) • cable cars, lifts or elevators outside the home building • culverts, ponds, dams and slipways • curtains, drapes or blinds ... 	<p>Home also includes the following items which are owned by you, used for <i>residential purposes</i>, and located within the <i>residential boundaries</i> of the address:</p> <ul style="list-style-type: none"> • each additional self-contained unit capable of being lived in, and that you intend to be lived in, or that is being lived in by one or more people (if your <i>schedule</i> specifically shows these additional dwelling units as part of your home) • permanent domestic outbuildings, garages, greenhouses, decks, and terraces • fixtures and fittings permanently attached to the buildings or site, such as: <ul style="list-style-type: none"> - aerials - built-in barbeques - fixed wall and floor coverings - fixed light fittings and appliances that are permanently fitted to a gas, plumbing, or electrical supply - exterior blinds and awnings - fixed clotheslines - letterboxes - septic tanks, heating oil tanks, service and water tanks, including their fixed pumps - permanent spa or in-ground swimming pools, including their fixtures, pipes, and fixed pumps - solar power systems • walls, fences and gates • driveways, paths, patios, footpaths, tennis courts, and permanently installed artificial grass or turf ... <p>What 'home' doesn't include We don't cover these things as part of your home under this policy:</p> <ul style="list-style-type: none"> • land, earth, or fill • an adjacent property owner's share of the following — any walls, fences, gates, retaining walls, pipes, cables, driveways, private roads, rights of way, access ways, or bridges 	
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Details of your cover — the benefits we include - Benefits table	Benefit Natural disaster	7	Benefit Natural hazard	7
Home insurance Details of your cover – the benefits we include	<p>Blockages to water and sewage pipes — we’ll cover clearing blockages to water and pipes</p> <p>During the <i>period of insurance</i>, we’ll pay the reasonable cost of clearing an <i>accidental</i> blockage in an underground water or sewage pipe.</p> <p>We’ll pay if all the following apply.</p> <ul style="list-style-type: none"> • The blockage was not caused by the roots of any tree or plant. • The blocked pipe is within the residential boundaries of the home. • The blocked pipe is within 60 metres of your home. • The land your home is on is used for domestic purposes — not farming or business. <p>If clearing the blockage damages part of a driveway, patio, path, paving, tennis court, or other permanent structure that forms part of the home, we’ll cover the cost of repairing or rebuilding the damaged part. We won’t cover any other maintenance costs.</p> <p>The maximum we’ll pay under this benefit is \$1,500.</p>	7	<p>Blockages to water and sewage pipes — we’ll cover clearing blockages to water and pipes</p> <p>We’ll pay the reasonable cost of clearing an <i>accidental</i> blockage in an underground water or sewage pipe.</p> <p>We’ll pay if all the following apply.</p> <ul style="list-style-type: none"> • The blockage wasn’t caused by the roots of any tree or plant. • The blockage happened during the period of insurance. • The blocked pipe is within the <i>residential boundaries</i> of your home. <p>If clearing the blockage damages part of a driveway, patio, path, paving, tennis court, or other permanent structure that forms part of the home, we’ll cover the cost of repairing or rebuilding the damaged part. We won’t cover any other maintenance costs.</p> <p>The maximum we’ll pay under this benefit is up to \$1,500 during any one period of insurance.</p>	7
Home insurance Details of your cover – the benefits we include	<p>Environmental improvements — we’ll pay for home improvements that make your home more environmentally friendly</p> <p>•••</p>	8	<p>Environmental improvements — we’ll pay for home improvements that make your home more environmentally friendly</p> <p>•••</p>	8

Environmental improvements	Environmental improvements are alterations or additions of equipment to your home to help protect or conserve the environment — such as rainwater tanks, solar systems, and compost equipment. ...		Environmental improvements are alterations or additions of equipment to your home to help protect or conserve the environment — such as rainwater tanks, solar power systems, and compost equipment. ...	
Home insurance Details of your cover – the benefits we include Minor building work	Minor building work — we’ll cover structures and materials if you do new building work ... The causes of loss or damage that we cover We cover minor building work for <i>accidental</i> loss or damage caused by: ... <ul style="list-style-type: none"> • impact from aircraft or other aerial or spatial device (like a <i>drone</i> or a satellite), or articles dropped or falling from them • <i>natural disaster</i> 	10	Minor building work — we’ll cover structures and materials if you do new building work ... The causes of loss or damage that we cover We cover minor building work for <i>accidental</i> loss or damage caused by: ... <ul style="list-style-type: none"> • impact from aircraft or other aerial or spatial device (like a drone or a satellite), or articles dropped or falling from them • <i>natural hazard</i> 	10
Home insurance Details of your cover – the benefits we include Minor building work	Circumstances where we don’t provide minor building work cover This benefit won’t cover structures or work if any of these circumstances apply. <ul style="list-style-type: none"> • The expected value of the completed work, or the price of the contract including materials, is more than \$25,000 including GST. 	11	Circumstances where we don’t provide minor building work cover This benefit won’t cover structures or work if any of these circumstances apply. <ul style="list-style-type: none"> • The expected value of the completed work, or the price of the contract including materials, is more than \$50,000 including GST. 	11
Home insurance Details of your cover – the benefits we include Natural disaster	Natural disaster — we’ll cover natural disasters along with EQC The Earthquake Commission (EQC) provides some <i>natural disaster</i> cover for homes under the Earthquake Commission Act (the EQC Act). If loss or damage to your home is caused by <i>natural disaster</i> , any cover under this policy depends upon whether there is cover for your home under the EQC Act. Loss or damage to parts of your home that EQC insures Where loss or damage to your home is caused by <i>natural disaster</i> , we’ll pay up to a maximum of the difference between these two amounts: <ul style="list-style-type: none"> • the cost of repairing or rebuilding your home (or the <i>indemnity value</i> if it’s on your <i>schedule</i>) • the amount payable under the EQC Act 	11 & 12	Natural hazard — we’ll cover natural hazards along with NHC Toka Tū Ake Natural Hazards Commission (NHC) provides some <i>natural hazard</i> cover for homes under the the Natural Hazards Insurance Act 2023 (the NHI Act). If loss or damage to your home is caused by <i>natural hazard</i> , any cover under this policy depends upon whether there is cover for your home under the NHI Act. Loss or damage to parts of your home that NHC insures Where loss or damage to your home is caused by <i>natural hazard</i> , we’ll pay up to a maximum of the difference between these two amounts: <ul style="list-style-type: none"> • the cost of repairing or rebuilding your home (or the <i>indemnity value</i> if it’s on your <i>schedule</i>) • the amount payable under the NHI Act 	11 & 12

	<p>less any <i>excess</i> we usually charge.</p> <p>EQC must have done both of the following:</p> <ul style="list-style-type: none"> • accepted liability for your claim • already paid the maximum under the EQC Act for the loss or damage. <p>We don't cover any <i>excess</i> charged by EQC.</p> <p>Loss or damage to parts of your home which EQC does not insure</p> <p>Under the EQC Act, EQC does not insure some parts of your home. We'll pay for loss or damage caused by <i>natural disaster</i> to the following permanently installed items that EQC does not cover:</p> <ul style="list-style-type: none"> • drains, pipes, and cables • driveways, paths, patios, fences, and walls (apart from retaining walls covered by the Retaining walls benefit) • swimming or spa pools • tennis courts. <p>An additional <i>excess</i> of \$5,000 applies to amounts we pay for these parts of your home.</p> <p>The total you receive for natural disaster is limited to your home sum insured</p> <p>The most you receive for loss or damage caused by <i>natural disaster</i> from EQC and us combined is your home <i>sum insured</i>.</p> <p>All other policy terms and conditions apply to this benefit, along with the basis for settling claims.</p> <p>Any amount we pay under this benefit, we'll pay out of your home <i>sum insured</i>.</p>		<p>less any <i>excess</i> we usually charge.</p> <p>NHC must have done both of the following:</p> <ul style="list-style-type: none"> • accepted liability for your claim • already paid the maximum under the NHI Act for the loss or damage. <p>We won't cover any:</p> <ul style="list-style-type: none"> • <i>excess</i> charged by NHC • <i>loss or damage</i> that NHC has determined to be <i>imminent damage</i> under the NHI Act. <p>Loss or damage to parts of your home which NHC does not insure</p> <p>Under the NHI Act, NHC does not insure some parts of your home. We'll pay for loss or damage caused by <i>natural hazard</i> to the following permanently installed items that NHC does not cover:</p> <ul style="list-style-type: none"> • drains, pipes, and cables • driveways, paths, patios, fences, and walls (apart from retaining walls covered by the Retaining walls benefit) • external swimming or spa pools • tennis courts. <p>An additional <i>excess</i> of \$5,000 applies to amounts we pay for these parts of your home.</p> <p>The total you receive for loss caused by natural hazard is limited to your home sum insured</p> <p>The most you receive for loss or damage caused by <i>natural hazard</i> from NHC and us combined is your home <i>sum insured</i>.</p> <p>All other policy terms and conditions apply to this benefit, along with the basis for settling claims.</p> <p>Any amount we pay under this benefit, we'll pay out of your home <i>sum insured</i>.</p>	
Home insurance	Power generation equipment — we'll cover wind- or fuel-powered generation equipment	12	Power generation equipment — we'll cover wind or fuel-powered generation equipment	12

<p>Details of your cover – the benefits we include</p> <p>Power generation equipment</p>	<p>We'll pay up to \$10,000 during the <i>period of insurance</i> for <i>accidental</i> loss or damage to power generation equipment if it results from any of the following:</p> <ul style="list-style-type: none"> • fire, explosion or lightning • impact by a vehicle or animal • impact from aircraft or other aerial or spatial device (such as a <i>drone</i> or satellite), or articles dropped from them • <i>natural disaster</i>. <p>How we define power generation equipment Power generation equipment is any wind- or fuel-powered equipment for generating electricity. It includes any support structure, generator, power storage and associated wiring, switching and distribution equipment. Solar panels are not covered under this benefit — they're included in your cover as part of your home.</p>		<p>We'll pay up to \$10,000 during the <i>period of insurance</i> for <i>accidental</i> loss or damage to power generation equipment if it results from any of the following:</p> <ul style="list-style-type: none"> • fire, explosion, or lightning • impact by a vehicle or animal • impact from aircraft or other aerial or spatial device (such as a <i>drone</i> or satellite), or articles dropped from them • <i>natural hazard</i>. <p>How we define power generation equipment Power generation equipment is any wind- or fuel-powered equipment for generating electricity. It includes any support structure, generator, power storage and associated wiring, switching and distribution equipment. <i>Solar power systems</i> are not covered under this benefit — they're included in your cover as part of your home.</p>	
<p>Home Insurance</p> <p>Details of your cover – the benefits we include</p> <p>Property owner's liability</p>	<p>Property owner's liability — we'll cover your legal liability if you cause loss, damage, or injury We'll cover your legal liability to pay <i>damages</i> or <i>reparation</i>. We'll only pay if the liability is for <i>accidental</i> loss or damage to someone else's property, or for <i>accidental bodily injury</i>. The liability must arise from an event that:</p> <ul style="list-style-type: none"> • happens during the <i>period of insurance</i> • happens in New Zealand • results from your ownership of the home. <p>What you must do to claim for liability for reparation To claim for liability for <i>reparation</i>, you must:</p> <ul style="list-style-type: none"> • tell us immediately if you're charged with any offence in connection with your ownership of the home which resulted in <i>bodily injury</i> to another person or damage to someone else's property • obtain our written approval before any offer of <i>reparation</i> is made. <p>What we won't pay under Property owner's liability</p>	<p>12 & 13</p>	<p>Property owner's liability — we'll cover your legal liability if you cause loss, damage, or injury We'll cover your legal liability to pay <i>damages</i> or <i>reparation</i>. We'll only pay if the liability is for <i>accidental</i> loss or damage to someone else's property, or for <i>accidental bodily injury</i>. The liability must arise from an event that:</p> <ul style="list-style-type: none"> • happens during the <i>period of insurance</i> • happens in New Zealand • results from your ownership of the home. <p>Landlord's liability – we'll cover an award for bodily injury if you are liable as a landlord under the Health and Safety at Work Act 2015 If you're a landlord, you have responsibilities under the Health and Safety at Work Act 2015. If you fail to meet these responsibilities and a judgment due to <i>accidental bodily injury</i> is made against you under the Health and Safety at Work Act 2015, we'll cover the <i>award</i> you have to pay. We'll do this as long as you have met the cover requirements above and your home is <i>tenanted</i>.</p>	<p>12 & 13</p>

<p>We won't pay for any punitive or exemplary damages awarded against you.</p> <p>We won't pay for legal liability:</p> <ul style="list-style-type: none"> • for loss or damage to property that you own, or that's in your custody and control • arising from you undertaking any business or employment — except for part-time babysitting • that arises directly or indirectly from a fire you lit intentionally that didn't comply with the Fire and Emergency Act 2017, or any other law or regulation governing the lighting of fires • arising from the ownership, possession or use of any mechanically propelled vehicle, trailer, aircraft, boat or watercraft — except for: <ul style="list-style-type: none"> - ride-on mowers and other domestic garden appliances - remote controlled models - children's battery-powered or mechanically propelled motor toys up to 50cc - wheelchairs - mobility scooters. <p>We won't cover liability assumed by agreement (unless you would have been liable anyway). But we do cover liability normally agreed to by a landlord under a standard form tenancy or lease agreement.</p> <p>Limits on what we'll pay for Property owner's liability</p> <p>For any one event, we'll pay:</p> <ul style="list-style-type: none"> • for loss or damage to someone else's property, up to \$2,000,000 • for <i>bodily injury</i>, up to \$1,000,000. <p>For any one event, the most we'll pay for all legal liabilities for <i>damages</i> and <i>reparation</i> is a combined total of \$2,000,000.</p>	<p>What you must do to claim for liability for reparation</p> <p>To claim for liability for <i>reparation</i>, you must:</p> <ul style="list-style-type: none"> • tell us immediately if you're charged with any offence in connection with your ownership of the home which resulted in <i>bodily injury</i> to another person or damage to someone else's property • obtain our written approval before any offer of <i>reparation</i> is made. <p>What we won't pay under Property owner's liability and Landlord's liability</p> <p>We won't pay for any punitive or exemplary damages awarded against you.</p> <p>We won't pay for legal liability:</p> <ul style="list-style-type: none"> • for loss or damage to property that you own, or that's in your custody and control • arising from you undertaking any business, profession, trade, or employment — except for part-time babysitting or where cover is provided under 'Landlord's liability' above • arising from any other activity for financial reward whether for profit or not • that arises directly or indirectly from a fire you lit intentionally that didn't comply with the Fire and Emergency Act 2017, or any other law or regulation governing the lighting of fires • arising from the ownership, possession or use of any mechanically propelled vehicle, trailer, aircraft, boat or watercraft — except for: <ul style="list-style-type: none"> - ride-on mowers and other domestic garden appliances - remote controlled models - children's battery-powered or mechanically propelled motor toys up to 50cc
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	<p>If you have other insurance with us that may cover liability for the same event, we will still only pay up to the limits above. The maximum we will ever pay for any one event is \$2,000,000.</p> <p>We also pay legal defence costs if you are legally liable to pay damages</p> <p>Where you're legally liable to pay <i>damages</i>, and we've given you our agreement in writing beforehand, we'll also pay your legal defence costs and expenses incurred. We won't pay legal defence costs and expenses in relation to an offence, or where you're legally liable to pay <i>reparation</i>.</p>	<ul style="list-style-type: none"> - wheelchairs - mobility scooters. <p>We won't cover any liability that you have taken on by agreement (except in situations where you would be liable without the agreement). But we do cover liability normally agreed to by a landlord under a standard form tenancy or lease agreement.</p> <p>Limits on what we'll pay for Property owner's liability and Landlord's liability</p> <p>For any one event, we'll pay:</p> <ul style="list-style-type: none"> • for loss or damage to someone else's property, up to \$2,000,000 • for <i>bodily injury</i>, up to \$1,000,000. <p>For any one event, the most we'll pay is a combined total of \$2,000,000 for all legal liabilities for:</p> <ul style="list-style-type: none"> • an <i>award</i> (relating to the Health and Safety at Work Act 2015) • <i>damages</i> • <i>reparation</i>. <p>If you have other insurance with us that may cover liability for the same event, we will still only pay up to the limits above. The maximum we will ever pay for any one event is \$2,000,000.</p> <p>We also pay legal defence costs if you are legally liable to pay damages</p> <p>Where you're legally liable to pay <i>damages</i>, and we've given you our written agreement beforehand, we'll also pay your legal defence costs and expenses incurred. We won't pay legal defence costs and expenses in relation to an offence, or where you're legally liable to pay <i>reparation</i>.</p> <p>We also pay legal defence costs if you are legally liable to pay an award</p>	
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<p>Home insurance Details of your cover – the benefits we include Retaining walls</p>	<p>Retaining walls — we'll cover damage to your retaining walls We'll pay up to \$80,000 for <i>accidental</i> loss or damage to retaining walls. This includes your share in retaining walls that you jointly own with other property owners.</p> <p>To be covered, the retaining walls must meet all of the following criteria:</p> <ul style="list-style-type: none"> • be complete — we don't cover retaining walls if they were incomplete, or were not functioning or maintained when the loss or damage occurred • have the sole purpose of retaining land (meaning their purpose doesn't include repelling water of any kind) • have all necessary permits, consents, and certificates from local authorities • have been damaged in a single <i>accidental</i> event — we don't cover gradual damage to retaining walls. <p>We'll pay for the cost of:</p> <ul style="list-style-type: none"> • repairing the wall to the condition it was in immediately before the loss or damage • gaining access to the wall • stabilising the soil • providing footings and drainage materials. <p>We may pay more for retaining walls, if they're valued over \$80,000 We may pay more than \$80,000 to repair retaining walls, if:</p> <ul style="list-style-type: none"> • when making a claim you give us a valuation for your property, issued by a qualified valuation or construction expert or professional, like a quantity surveyor, qualified valuer or builder • the valuation was done before the loss <p>the valuation separately identifies the total replacement value for all retaining walls</p>	<p>14</p>	<p>Retaining walls — we'll cover walls that retain land We'll <i>cover accidental loss or damage</i> to retaining walls. This includes your share in retaining walls that you jointly own with other property owners.</p> <p>To be covered, the retaining walls must meet all the following criteria:</p> <ul style="list-style-type: none"> • Be complete — we don't cover retaining walls <i>unless</i> they were complete, <i>reasonably maintained, and functioning as intended immediately before the loss or damage occurred.</i> • Have the sole purpose of retaining land (meaning their purpose doesn't include repelling water of any kind). • <i>Had all</i> necessary permits, consents, and certificates from local authorities <i>when they were built, and whenever they were altered.</i> • Have been damaged in a single <i>accidental</i> event — we don't cover gradual damage to retaining walls. <p>We'll pay for the <i>following things if they are directly necessary for the work to the retaining wall or part of the retaining wall that has suffered loss or damage:</i></p> <ul style="list-style-type: none"> • <i>gaining access to the wall</i> • <i>stabilising the soil</i> • <i>providing footings and drainage materials.</i> <p><i>We'll pay reasonable costs of repairing or rebuilding the damaged part of the retaining wall to the same condition as when it was new. We'll use equivalent materials and techniques that are available now.</i></p> <p><i>We won't pay for any undamaged parts of the retaining wall.</i></p> <p><i>The most we'll pay for loss or damage to retaining walls is \$80,000 for any one event.</i></p>	<p>14</p>

	<ul style="list-style-type: none"> • your <i>sum insured</i> reflects the combined cost of rebuilding your home and the retaining walls. <p>If all the above circumstances apply, we'll pay up to the value of the retaining walls identified in the valuation.</p> <p>Any amount we pay under this benefit, we'll pay out of your home <i>sum insured</i>.</p>		<p>We may pay more for retaining walls if they're valued over \$80,000</p> <p>We may pay more than \$80,000 to repair or replace retaining walls, if:</p> <ul style="list-style-type: none"> • when making a claim you give us a valuation for your property, issued by a qualified valuation or construction expert or professional, like a quantity surveyor, qualified valuer, or builder • the valuation was done before the loss <p>the valuation separately identifies the total replacement value for all retaining walls</p> <ul style="list-style-type: none"> • your <i>sum insured</i> reflects the combined cost of rebuilding your home and the retaining walls. <p>If all the above circumstances apply, we'll pay up to the value of the retaining walls identified in the valuation.</p> <p>We'll top up the cover provided by NHC</p> <p>If loss or damage to the retaining wall arises from <i>natural hazard</i>, we'll pay this benefit in addition to cover provided under the Natural Hazards Insurance Act 2023 (the NHI Act).</p> <p>Toka Tū Ake Natural Hazards Commission (NHC) must have done both of the following:</p> <ul style="list-style-type: none"> • accepted liability for your claim for damage to the retaining wall • already paid the maximum entitlement under the NHI Act for the loss or damage. <p>Any amount we pay under this benefit, we'll pay out of your home <i>sum insured</i>.</p>	
<p>Home insurance Details of your cover – the benefits we include SumExtra</p>	<p>SumExtra — we may pay more than your home sum insured</p> <p>If we're paying the cost of repairing or rebuilding your home, and that cost is more than the home <i>sum insured</i>, we'll pay one of the following:</p> <ul style="list-style-type: none"> • the part of the cost of repairing or rebuilding that exceeds the home <i>sum insured</i>, if the loss or damage is caused by any event we insure against, except <i>natural disaster</i>. 	<p>15</p>	<p>SumExtra — we may pay more than your home sum insured</p> <p>If we're paying the cost of repairing or rebuilding your home, and that cost is more than the home <i>sum insured</i>, we'll pay one of the following:</p> <ul style="list-style-type: none"> • the part of the cost of repairing or rebuilding that exceeds the home <i>sum insured</i>, if the loss or damage is caused by any event we insure against, except <i>natural hazard</i> 	<p>15 & 16</p>

	<ul style="list-style-type: none"> • up to an extra 10% of the home <i>sum insured</i> towards the cost of repairing or rebuilding if the loss or damage is caused by a <i>natural disaster</i>. <p>Conditions for qualifying for SumExtra You will qualify for SumExtra if all of the following apply.</p> <p>...</p> <p>5. You may have increased the size or improved the quality of your home since you obtained your written estimate of costs. In this case, you must have increased the home <i>sum insured</i> in line with the increase in the rebuilding cost of your home. If you haven't, we'll pay only up to an extra 10% of the home <i>sum insured</i>. That's regardless of whether the loss or damage is caused by <i>natural disaster</i> or any other event we insure against.</p>		<ul style="list-style-type: none"> • up to an extra 10% of the home <i>sum insured</i> towards the cost of repairing or rebuilding if the loss or damage is caused by <i>natural hazard</i>. <p>Conditions for qualifying for SumExtra You will qualify for SumExtra if all of the following apply.</p> <p>...</p> <p>5. You may have increased the size or improved the quality of your home since you obtained your written estimate of costs. In this case, you must have increased the home <i>sum insured</i> in line with the increase in the rebuilding cost of your home. If you haven't, we'll pay only up to an extra 10% of the home <i>sum insured</i>. That's regardless of whether the loss or damage is caused by <i>natural hazard</i> or any other event we insure against.</p>	
<p>Home Insurance Details of your cover — the benefits we include Temporary accommodation</p>	<p>Temporary accommodation — we'll pay for temporary accommodation if your home is uninhabitable If you own and live in your home, we'll cover your reasonably incurred extra costs for temporary accommodation if you can't live in your home because it's <i>uninhabitable</i> due to:</p> <ul style="list-style-type: none"> • loss or damage that this Home policy wording covers • loss or damage to the home that occurs during the <i>period of insurance</i> that is covered entirely by the Earthquake Commission • prevention of access to the home by government or local authorities, which is initiated during the <i>period of insurance</i> because of possible or impending damage to an otherwise safe or sanitary home. <p>The temporary accommodation must be of a similar standard to your home.</p> <p>This cover includes boarding your domestic pets, storing your contents, and moving your contents to and from storage or temporary accommodation.</p>	16	<p>Temporary accommodation — we'll pay for temporary accommodation if your home is uninhabitable If you own and live in your home, we'll cover your reasonably incurred extra costs for temporary accommodation if you can't live in your home because it's <i>uninhabitable</i> due to:</p> <ul style="list-style-type: none"> • loss or damage that this Home policy wording covers • loss or damage to the home that occurs during the <i>period of insurance</i> that is covered entirely by Toka Tū Ake Natural Hazards Commission (NHC) • prevention of access to the home by government or local authorities, which is initiated during the <i>period of insurance</i> because of possible or impending damage to an otherwise safe or sanitary home. <p>The temporary accommodation must be of a similar standard to your home.</p> <p>This cover includes boarding your domestic pets, storing your contents, and moving your contents to and from storage or temporary accommodation.</p>	16 & 17

	<p>We'll cover up to 12 months of temporary accommodation. We may choose to remove the 12-month limit if there's a widespread <i>natural disaster</i>.</p> <p>For any one event, we'll pay up to 5% of your <i>sum insured</i> on your <i>schedule</i> or \$30,000, whichever is greater.</p> <p>What we won't cover under this benefit Under this benefit, we won't cover:</p> <ul style="list-style-type: none"> any costs you would normally pay if your home was habitable, such as travel, consumables, phone charges, electricity, gas, or water supply services — or any increase in these costs associated with the temporary accommodation any costs of alternative premises for your <i>home office</i> or <i>healthcare practice</i>, or for any other business-related use of your home. <p>Situations where this benefit won't apply This benefit will never apply if:</p> <ul style="list-style-type: none"> your home is not <i>uninhabitable</i> (other than when authorities stop you from accessing your home as outlined above) we haven't agreed in writing that it's necessary for you to move out of your home while it's repaired or rebuilt the loss or damage covered by the Earthquake Commission is only loss or damage to land. 		<p>We'll cover up to 12 months of temporary accommodation. <i>If a natural hazard causes a widespread event, we may choose to remove the 12-month limit.</i></p> <p>For any one event, we'll pay up to 5% of your <i>sum insured</i> on your <i>schedule</i> or \$30,000, whichever is greater.</p> <p>What we won't cover under this benefit Under this benefit, we won't cover:</p> <ul style="list-style-type: none"> any costs you would normally pay if your home was habitable, such as travel, consumables, phone charges, electricity, gas, or water supply services — or any increase in these costs associated with the temporary accommodation any costs of alternative premises for your <i>home office</i> or <i>healthcare practice</i>, or for any other business-related use of your home. <p>Situations where this benefit won't apply This benefit will never apply if:</p> <ul style="list-style-type: none"> your home is not <i>uninhabitable</i> (other than when authorities stop you from accessing your home as outlined above) we haven't agreed in writing that it's necessary for you to move out of your home while it's repaired or rebuilt the loss or damage covered by NHC is only loss or damage to land. 	
<p>Home insurance</p> <p>What we don't cover under this policy — Home insurance exclusions</p>	<p>-</p>	<p>N/A</p>	<p>Business use <i>We won't cover any loss or liability arising from your home being used for business.</i></p> <p><i>This exclusion doesn't apply to:</i></p> <ul style="list-style-type: none"> any part of the home used as a <i>home office</i> or <i>healthcare practice</i> loss arising from any other business-related use of your home that we've agreed to and is shown on your <i>schedule</i>. 	<p>20</p>
<p>Home insurance</p>	<p>Damage during cleaning, repair, renovation or restoration</p>	<p>19</p>	<p>Damage during cleaning, repair, renovation or restoration</p>	<p>20</p>

<p>What we don't cover under this policy — Home insurance exclusions</p>	<p>We won't cover loss or damage caused by any cleaning process, renovation, repair, or restoration — but this only excludes the property that has undergone that process.</p> <p>This does not limit the cover provided by the Minor building work benefit.</p> <p>However, if there's resulting loss or damage, we'll cover it (unless it's excluded under another part of this policy).</p>		<p>We won't cover loss or damage caused by any cleaning process, renovation, repair, or restoration — but this only excludes:</p> <ul style="list-style-type: none"> • the part of the home that has directly undergone that process • any other part of the home in any way physically connected to the part of the home that has undergone that process. <p>This does not limit the cover provided by the Minor building work benefit.</p> <p>However, if there's resulting loss or damage to other parts of the home caused by any cleaning process, renovation, repair, or restoration, we'll cover it (unless it's excluded under another part of this policy).</p>	
<p>Home insurance</p> <p>What we don't cover under this policy — Home insurance exclusions</p>	<p>Deliberate damage by you We won't cover loss or damage caused by you committing burglary, theft, or malicious, intentional or deliberate damage or vandalism. We also won't cover loss or damage caused by anyone acting for you if they commit these acts.</p> <p>Deliberate damage by tenants or guests We won't cover loss or damage caused by burglary, theft, or malicious, intentional or deliberate damage or vandalism committed by:</p> <ul style="list-style-type: none"> • your guests • anybody who's renting, living, or staying in the home, or their guests. <p>However, we'll cover loss or damage from a fire or explosion that follows malicious or deliberate damage by <i>tenants</i> or their guests.</p> <p>This exclusion does not limit cover under the Optional benefit — Landlord's extension (Malicious Damage or Theft).</p>	19	<p>Deliberate damage by people living in your home We won't cover loss or damage caused by burglary, theft, malicious, intentional, or deliberate damage committed by anyone renting, living, or staying in your home.</p> <p><i>However, if your home is tenanted, we'll cover any loss from fire or explosion caused by malicious, intentional, or deliberate damage by tenants.</i></p> <p>This exclusion does not limit cover under the Optional benefit — Landlord's extension (Malicious Damage or Theft).</p>	20
<p>Home insurance</p>	<p>Land We won't pay for loss or damage in any way connected with subsidence, settling, ground heave, shrinkage, or erosion.</p>	20	<p>Land We won't pay for loss or damage in any way connected with subsidence, settling, ground heave, shrinkage, or expansion.</p>	21

<p>What we don't cover under this policy – home insurance exclusions</p>	<p>We won't cover any costs in any way connected with stabilising or making improvements to land, or erecting or upgrading any improvements to land, which are needed to prevent or reduce loss to the home.</p> <p>We won't cover loss or damage in any way connected with land, where you know the land needs repair or you know the land poses a threat to the home.</p> <p>We won't cover loss or damage in any way connected with the condition of the land if you, or a previous owner of the home, have received money from the Earthquake Commission to repair the land, but not done so.</p>		<p>We won't pay for loss or damage that is in any way connected with erosion arising from action of wind or water. Erosion includes but is not limited to:</p> <ul style="list-style-type: none"> • erosion landslides • coastal erosion • bank erosion • sheet erosion. <p>We won't cover any costs in any way connected with stabilising or making improvements to land, or erecting or upgrading any improvements to land, which are needed to prevent or reduce loss to the home.</p> <p>We won't cover loss or damage in any way connected with land, where you know the land needs repair, or you know the land poses a threat to the home.</p> <p>We won't cover loss or damage in any way connected with the condition of the land if you, or a previous owner of the home, have received money from Toka Tū Ake Natural Hazards Commission (previously referred to as the Earthquake Commission) to repair the land, but not done so.</p>	
<p>Home insurance</p> <p>What we don't cover under this policy – Home insurance exclusions</p>	<p>Lifting or moving your home We won't cover loss or damage in any way connected with lifting or moving your home.</p>	20	<p>Lifting, moving, or relocating your home We won't cover loss or damage that is in any way connected with lifting or moving your home (including while in transit or storage, and while placed on temporary blocks or supports before, during, or after relocation).</p> <p>We also won't cover any costs associated with relocating your home.</p>	22
<p>Home insurance</p> <p>What we don't cover under this policy –</p>	<p>Natural disaster We won't cover loss or damage in any way connected with any of these:</p> <ul style="list-style-type: none"> • earthquake or natural landslip • volcanic eruption or hydrothermal activity • tsunami 	20	<p>Natural hazard We won't cover loss or damage in any way connected with any of these:</p> <ul style="list-style-type: none"> • earthquake or natural landslide • volcanic activity or hydrothermal activity • tsunami 	22

Home insurance exclusions	<ul style="list-style-type: none"> fire resulting from any of the above. <p>This exclusion does not limit the cover provided under the Natural disaster benefit.</p>		<ul style="list-style-type: none"> fire resulting from any of the above. <p>This exclusion does not limit the cover provided under the Natural hazard or Retaining walls benefits.</p>	
Home insurance What we don't cover under this policy – home insurance exclusions	<p>Some events in the first 72 hours of this policy We won't cover loss or damage caused by storm, <i>flood</i>, landslip, bush fire, or volcanic activity that happens during the first 72 hours of the policy.</p> <p>This exclusion applies when you first take out the policy with us. It doesn't apply where either:</p> <ul style="list-style-type: none"> this policy started immediately after any other policy that insured your home against storm, <i>flood</i>, landslip, bush fire, or volcanic activity you took this policy out at the time that you bought your home. 	21	<p>Some events in the first 72 hours of this policy We won't cover loss or damage caused by storm, <i>flood</i>, landslide, bush fire, or volcanic activity that happens during the first 72 hours of the policy.</p> <p>This exclusion applies when you first take out the policy with us. It doesn't apply where either:</p> <ul style="list-style-type: none"> this policy started immediately after any other policy that insured your home against storm, <i>flood</i>, landslide, bush fire, or volcanic activity you took this policy out at the time that you bought your home. 	22
Home insurance How we settle your home insurance claim	-	22	<p>We'll pay up to the replacement cost, to buy a home somewhere else If we've agreed that the loss or damage to your home means it needs to be rebuilt, and instead of rebuilding you want to buy a home somewhere else in New Zealand, we'll pay what we would have paid under this policy to rebuild your home at the original location.</p> <p>You must agree with us on the terms outlining how you will secure our payment until you incur the cost of buying the home. Unless we've confirmed otherwise, you must buy the home within 12 months from the date that we've agreed to this settlement option.</p>	24
Home insurance How we settle your home insurance claim	<p>We'll pay the indemnity value If your <i>schedule</i> shows your cover is for <i>indemnity value</i>, we'll pay the <i>indemnity value</i>. This is the only way that your claim can be settled.</p> <p>If your <i>schedule</i> doesn't show that your cover is for <i>indemnity value</i>, we can choose to pay the <i>indemnity value</i> if you choose not to have your home repaired or rebuilt.</p>	22	<p>We'll pay the indemnity value If your <i>schedule</i> shows your cover is for <i>indemnity value</i>, we'll pay the <i>indemnity value</i>. This is the only way that your claim can be settled.</p> <p>If your <i>schedule</i> doesn't show that your cover is for <i>indemnity value</i>, we can choose to pay the <i>indemnity value</i>. We can do this if you decide not to:</p> <ul style="list-style-type: none"> have your home repaired or rebuilt 	24

<p>Home insurance</p> <p>The most we'll pay for some items</p>	<p>The most we'll pay for some items We'll only replace damaged fixed wall and floor coverings in the room where the damage happened.</p> <p>If your home is <i>tenanted</i>, we pay <i>indemnity value</i> only on fixed floor coverings which are more than 5 years old.</p> <p>The most we'll pay for loss or damage to a private road, lane, right-of-way, access way, or bridge covered by this policy is \$50,000.</p> <p>*Repairs to your kitchen diagram*</p> <p>*Carpets diagram*</p>	<p>22</p>	<p>• buy a home somewhere else.</p> <p>The most we'll pay for some items</p> <p>We'll pay up to \$50,000 for roads, lanes, and bridges The most we'll pay for loss or damage to a private road, lane, right-of-way, access way, or bridge covered by this policy is \$50,000.</p> <p>We'll top up the cover for bridges provided by NHC If loss or damage to a bridge arises from <i>natural hazard</i>, we'll pay up to the \$50,000 limit above, in addition to the cover provided by the Natural Hazards Insurance Act 2023 (the NHI Act).</p> <p>Toka Tū Ake Natural Hazards Commission (NHC) must have done both of the following:</p> <ul style="list-style-type: none"> • accepted liability for your claim for damage to the bridge • already paid the maximum entitlement under the NHI Act for the loss or damage. <p>If damaged items are part of a group, we'll only pay for those damaged items If items that suffer loss or damage are part of a group of <i>similar items</i>, we'll only pay for those items that actually suffered loss or damage. We'll pay up to the value of those items, or the cost to replace them.</p> <p>We don't have to exactly replace, repair, or rebuild items that have suffered loss or damage.</p> <p>*Repairs to your kitchen diagram*</p> <p>We'll only replace fixed wall and floor coverings in the room where the loss happens We'll only replace damaged fixed wall and floor coverings in the room where the loss or damage happened.</p> <p>*Carpets diagram*</p>	<p>25 & 26</p>
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			<p>We'll pay the indemnity value for older floor coverings If your home is <i>tenanted</i>, we pay <i>indemnity value</i> only on fixed floor coverings which are more than 5 years old. A fixed floor covering includes if it's floating, glued, tacked or smooth-edged.</p>	
<p>Home insurance</p> <p>Costs we'll pay that are associated with your claim</p>	<p>Inflated building costs due to specific events We may choose to pay more than the home <i>sum insured</i> shown on your <i>schedule</i> if a surge in demand increases building costs. We'll refer to the <i>schedule</i> current at the time that the loss or damage occurred.</p> <p>We may choose to pay up to 10% more than the home <i>sum insured</i> if all five of the conditions below are met.</p> <p>1. One of the following events causes widespread loss or damage to the surrounding area where your home is located: earthquake</p> <ul style="list-style-type: none"> - <i>flood</i> - hydrothermal activity - natural landslip - storm - tsunami - volcanic eruption - fire resulting from any of the above. <p>...</p>	24	<p>Inflated building costs due to specific events We may choose to pay more than the home <i>sum insured</i> shown on your <i>schedule</i> if a surge in demand increases building costs. We'll refer to the <i>schedule</i> current at the time that the loss or damage occurred.</p> <p>We may choose to pay up to 10% more than the home <i>sum insured</i> if all five of the conditions below are met.</p> <p>1. One of the following events causes widespread loss or damage to the surrounding area where your home is located: earthquake</p> <ul style="list-style-type: none"> - <i>flood</i> - hydrothermal activity - natural landslide - storm - tsunami - volcanic activity - fire resulting from any of the above. <p>...</p>	27
<p>Contents insurance</p> <p>What we mean by 'contents'</p>	<p>What 'contents' doesn't include 'Contents' doesn't include the following:</p> <ul style="list-style-type: none"> • mechanically propelled vehicles, except for: <ul style="list-style-type: none"> - ride-on mowers and other domestic garden appliances - remote controlled models - children's battery-powered or mechanically propelled motor toys up to 50CC - wheelchairs and mobility scooters • vehicle <i>accessories</i> in or on a vehicle • entertainment and communication systems that are in or on a vehicle, including any parts that attach to them 	26	<p>What 'contents' doesn't include 'Contents' doesn't include the following:</p> <ul style="list-style-type: none"> • mechanically propelled vehicles, trailers, caravans, or aircraft (except ride-on mowers and other domestic garden appliances, children's battery-powered or mechanically propelled motor toys up to 50cc, electric wheelchairs and electric mobility aids, drones, and remote-controlled scale models) • vehicle <i>accessories</i> in or on a vehicle • entertainment and communication systems that are in or on a vehicle, including any parts that attach to them • navigation systems or radar detectors in or on a vehicle, including any parts that attach to them 	29

	<ul style="list-style-type: none"> • navigation systems or radar detectors in or on a vehicle, including any parts that attach to them • livestock and pets • trees, shrubs, and plants other than pot plants • trailers, caravans or aircraft • <i>drones</i> while they are in use • fixtures and fittings (and their accessories) that are permanently attached to your home except those allowed under the Tenant's Improvements benefit <p>...</p>		<ul style="list-style-type: none"> • livestock and pets • trees, shrubs, and plants (other than pot plants) • fixtures and fittings (and their accessories) that are permanently attached to your home except those allowed under the Tenant's Improvements benefit <p>...</p>																															
Contents insurance Details of your cover – the benefits we include	<table border="0"> <thead> <tr> <th>Benefit</th> <th>Page</th> </tr> </thead> <tbody> <tr> <td>Home office or healthcare practice</td> <td>30</td> </tr> <tr> <td>Misuse of mobile/cellular phones</td> <td>30</td> </tr> <tr> <td>Moving house</td> <td>30</td> </tr> <tr> <td>Occupier's and personal liability</td> <td>31</td> </tr> <tr> <td>Stolen or lost keys</td> <td>32</td> </tr> <tr> <td>Storage of contents</td> <td>32</td> </tr> </tbody> </table>	Benefit	Page	Home office or healthcare practice	30	Misuse of mobile/cellular phones	30	Moving house	30	Occupier's and personal liability	31	Stolen or lost keys	32	Storage of contents	32	28	<table border="0"> <thead> <tr> <th>Benefit</th> <th>Page</th> </tr> </thead> <tbody> <tr> <td>Home office or healthcare practice</td> <td>33</td> </tr> <tr> <td>Misuse of mobile/cellular phones</td> <td>33</td> </tr> <tr> <td>Moving house</td> <td>34</td> </tr> <tr> <td>Occupier's and personal liability</td> <td>34</td> </tr> <tr> <td>Specified items</td> <td>35</td> </tr> <tr> <td>Stolen or lost keys</td> <td>35</td> </tr> <tr> <td>Storage of contents</td> <td>36</td> </tr> </tbody> </table>	Benefit	Page	Home office or healthcare practice	33	Misuse of mobile/cellular phones	33	Moving house	34	Occupier's and personal liability	34	Specified items	35	Stolen or lost keys	35	Storage of contents	36	31
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Storage of contents	36																																	
Contents insurance Details of your cover – the benefits we include Business tools	<p>Business tools — we'll pay the indemnity value for business tools</p> <p>We pay the <i>indemnity value</i>, up to \$2,000, for loss or damage to items or sets of items that you use to obtain financial return, excluding products or stock. The loss or damage must be the result of one of the following:</p> <ul style="list-style-type: none"> • fire • lightning • explosion • theft from a secure building or locked vehicle that involved forcible and violent entry or actual or threatened physical violence to you. <p>If we accept your claim, we'll pay it out of your contents <i>sum insured</i>.</p> <p>The optional benefit 'Business tools extension' increases the \$2,000 limit for business tools. See page 34 for details.</p>	28	<p>Business tools — we'll cover property used for trade, professional, or business use</p> <p>We'll cover your tools and other items you use for trade, professional, or business purposes.</p> <p>This benefit doesn't cover products, or any stock of goods or materials, whether they're raw or finished.</p> <p>We'll pay up to \$2,000 in total for any one event.</p> <p>If we accept your claim, we'll pay it out of your contents <i>sum insured</i>.</p>	31																														

<p>Contents insurance Details of your cover – the benefits we include</p>	<p>What we won't pay under Occupier's and personal liability We won't pay for any punitive or exemplary damages awarded against you. We won't pay for legal liability:</p> <p>...</p> <ul style="list-style-type: none"> arising from you undertaking any business or employment — except for part-time babysitting arising directly or indirectly from a fire you lit intentionally that didn't comply with the Fire and Emergency Act 2017, or any other law or regulation governing the lighting of fires <p>...</p> <ul style="list-style-type: none"> arising from the ownership, possession or use of any mechanically propelled vehicle, trailer, aircraft, <i>drone</i>, boat, or watercraft — but we'll cover you if the claim involves: <ul style="list-style-type: none"> -ride-on mowers and other domestic garden appliances -remote controlled models -children's battery-powered or mechanically propelled motor toys up to 50CC -wheelchairs -mobility scooters -canoes, kayaks, surfboards, surf skis, kite surfers, paddle boards, windsurfers, boats, or other watercraft. <p>We'll only cover liability arising from the use of any boat that has a <i>market value</i> of less than \$3,000.</p> <p>...</p> <p>We also pay legal defence costs if you are legally liable to pay damages Where you're legally liable to pay <i>damages</i>, and we've given you our agreement in writing beforehand, we'll also pay your legal defence costs and expenses incurred. We won't pay legal defence costs and expenses in relation to an offence, or where you are legally liable to pay <i>reparation</i>.</p>	<p>31</p>	<p>What we won't pay under Occupier's and personal liability We won't pay for any punitive or exemplary damages awarded against you. We won't pay for legal liability:</p> <p>...</p> <ul style="list-style-type: none"> arising from you undertaking any business, profession, trade, or employment — except for part-time babysitting arising from any other activity for financial reward whether for profit or not that arises directly or indirectly from a fire you lit intentionally that didn't comply with the Fire and Emergency Act 2017, or any other law or regulation governing the lighting of fires <p>...</p> <ul style="list-style-type: none"> arising from the ownership, possession or use of any mechanically propelled vehicle, trailer, aircraft, boat, or watercraft — but we'll cover you if the claim involves: <ul style="list-style-type: none"> - ride-on mowers and other domestic garden appliances - remote controlled models - drones - children's battery-powered or mechanically propelled motor toys up to 50CC - electric wheelchairs - electric mobility scooters - canoes, kayaks, surfboards, surf skis, kite surfers, paddle boards, windsurfers, boats, or other similar watercraft. <p>We'll only cover liability arising from the use of any boat that has a <i>market value</i> of less than \$3,000.</p> <p>...</p> <p>We also pay legal defence costs if you are legally liable to pay damages Where you're legally liable to pay <i>damages</i>, and we've given you our written agreement beforehand, we'll also pay your legal defence costs and expenses incurred. We won't pay legal defence costs and expenses in relation to an offence, or where you are legally liable to pay <i>reparation</i>.</p>	<p>34 & 35</p>
<p>Contents</p>	<p>-</p>	<p>N/A</p>	<p>Specified items — we'll extend cover for certain items in your schedule</p>	<p>35</p>

<p>Details of your cover – the benefits we include</p> <p>Specified items</p>			<p>If your <i>schedule</i> shows that you have specified an individual item of <i>contents</i>, we'll cover that item for its replacement value, up to the amount your <i>schedule</i> specifies.</p> <p>If you don't want to repair or replace a specified item, we'll pay you whichever is less:</p> <ul style="list-style-type: none"> • the <i>indemnity value</i> of the item • the cost to repair the item. <p>If we accept your claim, we'll pay out of your <i>contents sum insured</i>.</p>	
<p>Contents Insurance</p> <p>Details of your cover — the benefits we include</p> <p>Temporary accommodation</p>	<p>Temporary accommodation — we'll pay for temporary accommodation if your home is uninhabitable</p> <p>We'll cover your reasonably incurred extra costs for temporary accommodation if you can't live in your home because it's <i>uninhabitable</i> due to:</p> <ul style="list-style-type: none"> • loss or damage that this Contents policy wording covers • loss or damage that occurs during the <i>period of insurance</i> to the home where the contents covered by this Contents policy wording are located • loss or damage to the home that occurs during the <i>period of insurance</i> that is covered entirely by the Earthquake Commission • prevention of access to the home by government or local authorities, which is initiated during the <i>period of insurance</i>, because of possible or impending damage to an otherwise safe or sanitary home. <p>The temporary accommodation must be of a similar standard to your home.</p> <p>This cover includes boarding your domestic pets, storing your contents, and moving your contents to and from storage or temporary accommodation.</p> <p>If you own and live in the home</p>	<p>32 & 33</p>	<p>Temporary accommodation — we'll pay for temporary accommodation if your home is uninhabitable</p> <p>We'll cover your reasonably incurred extra costs for temporary accommodation if you can't live in your home because it's <i>uninhabitable</i> due to:</p> <ul style="list-style-type: none"> • loss or damage that this Contents policy wording covers • loss or damage that occurs during the <i>period of insurance</i> to the home where the contents covered by this Contents policy wording are located • loss or damage to the home that occurs during the <i>period of insurance</i> that is covered entirely by Toka Tū Ake Natural Hazards Commission (NHC) • prevention of access to the home by government or local authorities, which is initiated during the <i>period of insurance</i>, because of possible or impending damage to an otherwise safe or sanitary home. <p>The temporary accommodation must be of a similar standard to your home.</p> <p>This cover includes boarding your domestic pets, storing your contents, and moving your contents to and from storage or temporary accommodation.</p> <p>If you own and live in the home</p>	<p>36 & 37</p>

	<p>If you own and live in the home where your contents are insured, we'll pay up to 12 months of temporary accommodation or \$30,000, whichever is less.</p> <p>If there has been a widespread <i>natural disaster</i>, we can choose to pay beyond the 12-month period.</p> <p>If you are renting the home If you rent the home where your contents are insured, we'll pay up to 1 month of temporary accommodation.</p> <p>What we won't cover under this benefit Under this benefit, we won't cover:</p> <ul style="list-style-type: none"> any costs you would normally pay if your home was habitable, such as travel, consumables, phone charges, electricity, gas, or water supply services — or any increase in these costs associated with the temporary accommodation any costs of alternative premises for your <i>home office</i> or <i>healthcare practice</i>, or for any other business-related use of your home. <p>Situations where this benefit won't apply This benefit will never apply if:</p> <ul style="list-style-type: none"> your home is not <i>uninhabitable</i> (other than when authorities stop you from accessing your home as outlined above) we haven't agreed in writing that it's necessary for you to move out of your home while it's repaired or rebuilt the loss or damage covered by the Earthquake Commission is only loss or damage to land. 		<p>If you own and live in the home where your contents are insured, we'll pay up to 12 months of temporary accommodation or \$30,000, whichever is less.</p> <p><i>If a natural hazard causes a widespread event, we may choose to remove the 12-month limit.</i></p> <p>If you are renting the home If you rent the home where your contents are insured, we'll pay up to 1 month of temporary accommodation.</p> <p>What we won't cover under this benefit Under this benefit, we won't cover:</p> <ul style="list-style-type: none"> any costs you would normally pay if your home was habitable, such as travel, consumables, phone charges, electricity, gas, or water supply services — or any increase in these costs associated with the temporary accommodation any costs of alternative premises for your <i>home office</i> or <i>healthcare practice</i>, or for any other business-related use of your home. <p>Situations where this benefit won't apply This benefit will never apply if:</p> <ul style="list-style-type: none"> your home is not <i>uninhabitable</i> (other than when authorities stop you from accessing your home as outlined above) we haven't agreed in writing that it's necessary for you to move out of your home while it's repaired or rebuilt the loss or damage covered by NHC is only loss or damage to land. 	
<p>Contents insurance What we don't cover under this policy — Contents insurance exclusions</p>	<p>-</p>	<p>N/A</p>	<p>Business use <i>We won't cover any loss or liability arising from your contents being used for business.</i></p> <p><i>This exclusion doesn't limit cover:</i></p> <ul style="list-style-type: none"> under the 'Business tools' or 'Business tools extension' benefits under the 'Home office or healthcare practice' benefit 	<p>39</p>

			<ul style="list-style-type: none"> • for loss or damage to your contents arising from any other business-related use of your home that we've agreed to and is shown on your <i>schedule</i>. 	
<p>Contents insurance What we don't cover under this policy — Contents insurance exclusions</p>	<p>Damage during cleaning, repair, renovation, or restoration We won't cover any loss or damage caused by any cleaning process, renovation, repair or restoration — but this only excludes the property that has undergone that process. However, if there's resulting loss or damage, we'll cover it (unless it's excluded under another part of this policy).</p>	35	<p>Damage during cleaning, repair, renovation, or restoration We won't cover any loss or damage caused by any cleaning process, renovation, repair, or restoration — but this only excludes:</p> <ul style="list-style-type: none"> • the part of the property that has directly undergone that process • any other part of the property in any way physically connected to the part of the property that has undergone that process. <p>However, if there's resulting loss or damage to other items of contents caused by any cleaning process, renovation, repair, or restoration, we'll cover it (unless it's excluded under another part of this policy).</p>	39
<p>Contents insurance What we don't cover under this policy — Contents insurance exclusions</p>	<p>Deliberate damage by people living in your home We won't cover loss or damage caused by burglary, theft, or malicious, intentional or deliberate damage or vandalism committed by:</p> <ul style="list-style-type: none"> • your guests • anybody who's renting, living, or staying in the <i>home</i>, including a boarder or flatmate, or their guests. <p>However, we'll cover loss or damage from a fire or explosion that was caused by malicious or deliberate damage by <i>tenants</i> or their guests.</p>	36	<p>Deliberate damage by people living in your home We won't cover loss or damage caused by burglary, theft, or malicious, intentional, or deliberate damage committed by anyone renting, living, or staying in your home.</p> <p>However, if your home is <i>tenanted</i>, we'll cover any loss to contents from fire or explosion caused by malicious, intentional, or deliberate damage by <i>tenants</i>.</p>	40
<p>Contents insurance What we don't cover under this policy — Contents insurance exclusions</p>	<p>Land We won't cover any costs in any way connected with stabilising or making improvements to land, or erecting or upgrading any improvements to land, which are needed to prevent or reduce loss to your contents.</p> <p>We won't cover loss or damage in any way connected with land subsidence, settling, ground heave, shrinkage, or erosion.</p>	36	<p>Land We won't cover any costs in any way connected with stabilising or making improvements to land, or erecting or upgrading any improvements to land, which are needed to prevent or reduce loss to your contents.</p> <p>We won't cover loss or damage in any way connected with land subsidence, settling, ground heave, shrinkage, or expansion.</p>	40

			<p>We won't pay for loss or damage that is in any way connected with erosion arising from action of wind or water. Erosion includes but is not limited to:</p> <ul style="list-style-type: none"> • erosion landslides • coastal erosion • bank erosion • sheet erosion. 											
<p>Contents insurance What we don't cover under this policy — Contents insurance exclusions</p>	<p>Lifting or moving your home We won't cover loss or damage in any way connected with lifting or moving your home.</p>	36	<p>Lifting, moving, or relocating your home We won't cover loss or damage that is in any way connected with lifting or moving your home (including while in transit or storage, and while placed on temporary blocks or supports before, during, or after relocation).</p>	40										
<p>Contents insurance What we don't cover under this policy – Contents insurance exclusions</p>	<p>Some events in the first 72 hours of this policy We won't cover loss or damage caused by storm, <i>flood</i>, landslip, bush fire or volcanic activity that happens during the first 72 hours of the policy.</p> <p>This exclusion applies when you first take out the policy with us. This exclusion does not apply if this policy started immediately after any other policy that insured your contents against storm, <i>flood</i>, landslip, bush fire, or volcanic activity.</p>	36	<p>Some events in the first 72 hours of this policy We won't cover loss or damage caused by storm, <i>flood</i>, <i>landslide</i>, bush fire or volcanic activity that happens during the first 72 hours of the policy.</p> <p>This exclusion applies when you first take out the policy with us. This exclusion does not apply if this policy started immediately after any other policy that insured your contents against storm, <i>flood</i>, <i>landslide</i>, bush fire, or volcanic activity.</p>	41										
<p>Contents insurance The most we'll pay for some items</p>	<p>The most we'll pay for some items This table shows the most we'll pay for the listed items, unless they are specified on your <i>schedule</i> for another amount. The limits cover the item and its accessories.</p> <table border="1"> <thead> <tr> <th>Items</th> <th>What we pay</th> </tr> </thead> <tbody> <tr> <td>Each item of jewellery or watch</td> <td> <p>\$3,000</p> <p>For any one event, we'll pay up to 15% of the contents <i>sum insured</i> shown on your <i>schedule</i>, or \$15,000 — whichever is greater.</p> </td> </tr> </tbody> </table>	Items	What we pay	Each item of jewellery or watch	<p>\$3,000</p> <p>For any one event, we'll pay up to 15% of the contents <i>sum insured</i> shown on your <i>schedule</i>, or \$15,000 — whichever is greater.</p>	39	<p>The most we'll pay for some items This table shows the most we'll pay for the listed items, unless they are specified on your <i>schedule</i> for another amount. The limits cover the item and its accessories.</p> <table border="1"> <thead> <tr> <th>Items</th> <th>What we pay</th> </tr> </thead> <tbody> <tr> <td>Each item of jewellery or watch</td> <td> <p>\$3,000</p> <p>For any one event, we'll pay up to 15% of the contents <i>sum insured</i> shown on your <i>schedule</i>, or \$15,000 — whichever is greater.</p> </td> </tr> <tr> <td>Each item of photographic or video camera equipment</td> <td>\$3,000</td> </tr> </tbody> </table>	Items	What we pay	Each item of jewellery or watch	<p>\$3,000</p> <p>For any one event, we'll pay up to 15% of the contents <i>sum insured</i> shown on your <i>schedule</i>, or \$15,000 — whichever is greater.</p>	Each item of photographic or video camera equipment	\$3,000	43
Items	What we pay													
Each item of jewellery or watch	<p>\$3,000</p> <p>For any one event, we'll pay up to 15% of the contents <i>sum insured</i> shown on your <i>schedule</i>, or \$15,000 — whichever is greater.</p>													
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Each item of jewellery or watch	<p>\$3,000</p> <p>For any one event, we'll pay up to 15% of the contents <i>sum insured</i> shown on your <i>schedule</i>, or \$15,000 — whichever is greater.</p>													
Each item of photographic or video camera equipment	\$3,000													

Each item of photographic or video camera equipment	\$3,000
We count a camera body and a standard lens as one item. Any extra lens not permanently attached to a camera body, or one that is designed to be interchangeable, we count as its own item.	
Any <i>drone</i>	\$3,000
Any coin or stamp collection	\$3,000 in total
Any bicycle (including any e-bike)	\$3,000
Any canoe, kayak, surfboard, surf ski, kite surfer, paddle board, windsurfer, or similar watercraft	\$3,000
Any boat (except those listed above)	\$3,000 Under this policy we won't cover any boat that has a <i>market value</i> of more than \$3,000
Motor and marine parts and <i>accessories</i> (including child car seats) while detached from any vehicle or boat	\$2,000 in total
Unset precious stones, bullion or gold or silver (other than goldware or silverware), or precious metals	\$1,000 in total
All money, negotiable securities, bonus bonds, travellers' cheques or travel tickets, certificates, or documents	\$1,000 in total

We count a camera body and a standard lens as one item. Any extra lens not permanently attached to a camera body, or one that is designed to be interchangeable, we count as its own item.	
Any <i>drone</i>	\$3,000
Any coin or stamp collection	\$3,000 in total
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Any canoe, kayak, surfboard, surf ski, kite surfer, paddle board, windsurfer, or similar watercraft	\$3,000
Unset precious stones, bullion or gold or silver (other than goldware or silverware), or precious metals	\$1,000 in total
<p>This table shows the most we'll pay for the listed items. We will never increase the limits for these items.</p> <p>The limits include the item and its accessories.</p>	
Items	What we pay
Any boat (other than canoes, kayaks, surfboards, surf skis, kite surfers, paddle boards, windsurfers, or similar watercraft)	\$3,000 Under this policy we won't cover any boat that has a <i>market value</i> of more than \$3,000
Motor and marine parts and <i>accessories</i> (including child car seats) while detached from any vehicle or boat	\$2,000 in total

			All money, negotiable securities, travellers' cheques or travel tickets, certificates, or documents	\$1,000 in total	
Contents insurance We'll settle some claims in specific ways	<p>If a single item in a pair or set is accidentally lost or damaged, we only pay for that item If a lost or damaged item is part of a pair, set, or co-ordinated group of articles, we pay for the lost or damaged item only. We won't pay for all the items in the set. We'll make reasonable efforts to match the new item to the undamaged items.</p> <p>REPAIRS TO FURNITURE We'll only repair or pay for items that are damaged. If lost or damaged items are part of a pair, set or co-ordinated group of articles, we will not repair the whole set, group or pair. However, we'll make reasonable efforts to match the new item to the undamaged items.</p>	39	<p>If damaged items are part of a group, we'll only pay for those damaged items If items that suffer loss or damage are part of a group of <i>similar items</i>, we'll only pay for those items that actually suffered loss or damage. We'll pay up to the value of or cost to replace those items. This condition doesn't apply to jewellery.</p> <p>We don't have to exactly replace, repair, or reinstate items.</p> <p>REPAIRS TO FURNITURE We'll only repair or pay for items that <i>actually suffer loss or damage</i>. If the items that suffer loss or damage are part of a group of <i>similar items</i>, we'll pay up to the value of or cost to replace those damaged items only.</p>	44	
Contents insurance We'll settle some claims in specific ways	<p>Keep higher valued specified jewellery and watches in a locked safe when not in use You must keep the following items in a locked safe in certain circumstances:</p> <ul style="list-style-type: none"> any individual specified item of jewellery or watch worth over \$50,000 all specified items of jewellery or watches, if their total value is over \$100,000. <p>You must keep these specified items in a locked safe when you're either:</p> <ul style="list-style-type: none"> not wearing or carrying the items absent from the building you leave the items in. <p>The safe must be all of the following:</p> <ul style="list-style-type: none"> manufactured by a reputable safe manufacturer of a standard sufficient to protect the specified items from burglary securely anchored to the floor or wall, following the manufacturer's installation instructions. 	40	<p>Specified jewellery and watches You must meet all your responsibilities in the section 'Keep higher valued specified jewellery or watches in a locked safe when not in use' on page 91.</p> <p>This requirement applies if your <i>schedule</i> shows either of the following:</p> <ul style="list-style-type: none"> any individual specified item of jewellery or watch worth over \$50,000 any specified items of jewellery or watches with a total value over \$100,000. 	44	

	If you don't follow these requirements, we won't cover the items for burglary, theft, or unexplained loss.			
Contents insurance The maximum we'll pay for your claim	<p>The maximum we'll pay for your claim</p> <p>The maximum we'll pay is the following list, added together.</p> <ul style="list-style-type: none"> The <i>sum insured</i> shown on your <i>schedule</i> for your contents (including the benefits paid out of your <i>sum insured</i>) Any GST you've paid or is payable on the contents <i>sum insured</i> <ul style="list-style-type: none"> Any amounts we may be liable to pay under the following benefits: ANZ credit card payment Temporary accommodation Fatal <i>injury</i> Occupier's and personal liability Gifts Any amount we pay for Removal of debris as outlined under the heading 'Costs we'll pay that are associated with your claim' above. 	40	<p>The maximum we'll pay for your claim</p> <p>The maximum we'll pay is the following list, added together.</p> <ul style="list-style-type: none"> The <i>sum insured</i> shown on your <i>schedule</i> for your contents (including the benefits paid out of your <i>sum insured</i>) Any amounts we pay for specified items as shown on your <i>schedule</i> Any GST you've paid or is payable on the contents <i>sum insured</i> <ul style="list-style-type: none"> Any amounts we may be liable to pay under the following benefits: ANZ credit card payment Temporary accommodation Fatal <i>injury</i> Occupier's and personal liability Gifts Any amount we pay for Removal of debris as outlined under the heading 'Costs we'll pay that are associated with your claim' above. 	45
Motor vehicle insurance — Your motor vehicle cover under this policy	-	N/A	<p>What we cover depends on your cover option</p> <p>This policy wording includes three different <i>cover types</i>. Make sure you read and understand the <i>cover type</i> you've bought, as shown on your <i>schedule</i>:</p> <p>Comprehensive cover page 49</p> <p>Third Party, Fire and Theft cover page 54</p> <p>Third Party Only cover page 57</p>	46
Motor vehicle insurance Comprehensive cover — the benefits we include	-	N/A	<p>Electric vehicles — we'll cover your charging equipment</p> <p>If your vehicle is an electric vehicle (EV) or a plug in hybrid electric vehicle (PHEV), we'll cover <i>accidental</i> loss or damage to your vehicle's charging cables, adaptors, and wall boxes that you own, if they aren't insured elsewhere.</p>	49
Motor vehicle insurance Comprehensive cover — the benefits we include	<p>Keys and locks — we'll pay to replace keys and change their locks</p> <p>If your vehicle key is stolen, lost, or duplicated without your agreement, we'll pay up to \$1,000 to replace the locks and the keys.</p>	44	<p>Keys and locks — we'll pay to replace keys and change their locks</p> <p>If your vehicle key is stolen, lost, or duplicated without your agreement, we'll pay the reasonable costs of replacing the keys and replacing or changing the locks. We'll pay up to \$1,000 for each event.</p>	49
Motor Vehicle Insurance —	Extended liability	45	Extended liability	50

<p>Comprehensive Cover Legal liability Extended liability</p>	<p>As long as the above requirements for cover are met, we'll also provide cover for liability for <i>damages</i> and liability for <i>reparation</i> in any of these three circumstances.</p> <ul style="list-style-type: none"> Your liability arises from an event caused by a trailer or caravan that is attached to your vehicle, or a disabled vehicle that your vehicle is towing. <p>...</p>		<p>As long as the above requirements for cover are met, we'll also provide cover for liability for <i>damages</i> and liability for <i>reparation</i> in any of these three circumstances.</p> <ul style="list-style-type: none"> Your liability arises from an event caused by a trailer or caravan which you are responsible for (whether or not it is attached to your vehicle), or a disabled vehicle that your vehicle is towing. <p>...</p>	
<p>Motor Vehicle Insurance – Comprehensive Cover Legal liability</p>	<p>What we won't pay under legal liability We won't pay under any of these legal liability benefits for loss or damage to property that you own, or that's in your custody and control.</p> <p>We won't pay if you, anyone else, or any organisation covered under this policy, is covered under any other policy, or fails to meet the policy's terms and conditions.</p> <p>We won't pay for any exemplary or punitive damages awarded against you.</p> <p>We won't pay where your liability relates to a fire you lit on purpose that didn't comply with either:</p> <ul style="list-style-type: none"> the Fire and Emergency Act 2017 any other law or regulation covering the lighting of fires. 	45	<p>What we won't pay under legal liability We won't pay under any of these legal liability benefits for loss or damage to property that you own, or that's in your custody and control.</p> <p>We won't pay if you, anyone else, or any organisation covered under this policy, is covered under any other policy, or fails to meet the policy's terms and conditions.</p> <p>We won't pay for any exemplary or punitive damages awarded against you.</p> <p>We won't cover any liability that you have taken on by agreement (except in situations where you would be liable without the agreement).</p> <p>We won't pay where your liability relates to a fire you lit on purpose that didn't comply with either:</p> <ul style="list-style-type: none"> the Fire and Emergency Act 2017 any other law or regulation covering the lighting of fires. 	50
<p>Motor Vehicle Insurance – Comprehensive Cover Legal liability</p>	<p>We also pay legal defence costs if you're legally liable to pay damages Where you're legally liable to pay <i>damages</i>, and we've given you our agreement in writing beforehand, we'll also pay your legal defence costs and expenses incurred. We won't pay legal defence costs and expenses relating to an offence, or where you're legally liable to pay <i>reparation</i>.</p>	45	<p>We also pay legal defence costs if you're legally liable to pay damages Where you're legally liable to pay <i>damages</i>, and we've given you our written agreement beforehand, we'll also pay your legal defence costs and expenses incurred. We won't pay legal defence costs and expenses relating to an offence, or where you're legally liable to pay <i>reparation</i>.</p>	50
<p>Motor Vehicle Insurance – Comprehensive Cover</p>	<p>Windscreen and window glass — excess-free windscreen and window glass repairs We'll pay for <i>accidental</i> damage to your vehicle's windscreen or window glass.</p>	47	<p>Windscreen and window glass — excess-free windscreen and window glass repairs We'll pay for <i>accidental</i> damage to your vehicle's windscreen or window glass.</p>	52

Windscreen and window glass	<ul style="list-style-type: none"> If your windscreen or window glass has a chip that can be repaired, you won't have to pay an <i>excess</i>. If your windscreen or window glass needs to be replaced, you'll need to pay your policy <i>excess</i>. 		<ul style="list-style-type: none"> If your windscreen or window glass has a chip that can be repaired, you won't have to pay an <i>excess</i>. If your windscreen or window glass needs to be replaced, you'll need to pay the windscreen excess as shown on your schedule. 	
Motor vehicle insurance Third Party, Fire and Theft cover – the benefits we include	-	N/A	Electric vehicles – we'll cover your charging equipment If your vehicle is an electric vehicle (EV) or a plug in hybrid electric vehicle (PHEV), we'll cover <i>accidental</i> loss or damage caused by fire or theft to your vehicle's charging cables, adaptors, and wall boxes that you own, if they aren't insured elsewhere.	54
Motor vehicle insurance Third Party, Fire and Theft cover – the benefits we include	Extended liability As long as the above requirements for cover are met, we'll also provide cover for liability for <i>damages</i> and liability for <i>reparation</i> in any of these three circumstances. <ul style="list-style-type: none"> Your liability arises from an event caused by a trailer or caravan that is attached to your vehicle, or a disabled vehicle that your vehicle is towing. 	50	Extended liability As long as the above requirements for cover are met, we'll also provide cover for liability for <i>damages</i> and liability for <i>reparation</i> in any of these three circumstances. <ul style="list-style-type: none"> Your liability arises from an event caused by a trailer or caravan which you are responsible for (whether or not it is attached to your vehicle), or a disabled vehicle that your vehicle is towing. 	55
Motor vehicle insurance Third Party, Fire and Theft cover – the benefits we include	What we won't pay under legal liability We won't pay under any of these legal liability benefits for loss or damage to property that you own, or that's in your custody and control. We won't pay if you, anyone else, or any organisation covered under this policy, is covered under any other policy, or fails to meet the policy's terms and conditions. We won't pay for any exemplary or punitive damages awarded against you. We won't pay where your liability relates to a fire you lit on purpose that didn't comply with either: <ul style="list-style-type: none"> the Fire and Emergency Act 2017 any other law or regulation covering the lighting of fires. ... We also pay legal defence costs if you're legally liable to pay damages	50	What we won't pay under legal liability We won't pay under any of these legal liability benefits for loss or damage to property that you own, or that's in your custody and control. We won't pay if you, anyone else, or any organisation covered under this policy, is covered under any other policy, or fails to meet the policy's terms and conditions. We won't pay for any exemplary or punitive damages awarded against you. We won't cover any liability that you have taken on by agreement (except in situations where you would be liable without the agreement). We won't pay where your liability relates to a fire you lit on purpose that didn't comply with either: <ul style="list-style-type: none"> the Fire and Emergency Act 2017 	55 & 56

	Where you're legally liable to pay <i>damages</i> , and we've given you our agreement in writing beforehand, we'll also pay your legal defence costs and expenses incurred. We won't pay legal defence costs and expenses relating to an offence, or where you're legally liable to pay <i>reparation</i> .		<ul style="list-style-type: none"> any other law or regulation covering the lighting of fires. <p>...</p> <p>We also pay legal defence costs if you're legally liable to pay damages</p> <p>Where you're legally liable to pay <i>damages</i>, and we've given you our written agreement beforehand, we'll also pay your legal defence costs and expenses incurred. We won't pay legal defence costs and expenses relating to an offence, or where you're legally liable to pay <i>reparation</i>.</p>	
Motor vehicle insurance Third Party Only cover – the benefits we include	<p>Extended liability</p> <p>As long as the above requirements for cover are met, we'll also provide cover for liability for <i>damages</i> and liability for <i>reparation</i> in any of these three circumstances.</p> <ul style="list-style-type: none"> Your liability arises from an event caused by a trailer or caravan that is attached to your vehicle, or a disabled vehicle that your vehicle is towing. 	52	<p>Extended liability</p> <p>As long as the above requirements for cover are met, we'll also provide cover for liability for <i>damages</i> and liability for <i>reparation</i> in any of these three circumstances.</p> <ul style="list-style-type: none"> Your liability arises from an event caused by a trailer or caravan which you are responsible for (whether or not it is attached to your vehicle), or a disabled vehicle that your vehicle is towing. 	58
Motor vehicle insurance Third Party Only cover – the benefits we include	<p>What we won't pay under legal liability</p> <p>We won't pay under any of these legal liability benefits for loss or damage to property that you own, or that's in your custody and control.</p> <p>We won't pay if you, anyone else, or any organisation covered under this policy, is covered under any other policy, or fails to meet the policy's terms and conditions.</p> <p>We won't pay for any exemplary or punitive damages awarded against you.</p> <p>We won't pay where your liability relates to a fire you lit on purpose that didn't comply with either:</p> <ul style="list-style-type: none"> the Fire and Emergency Act 2017 any other law or regulation covering the lighting of fires. <p>...</p> <p>We also pay legal defence costs if you're legally liable to pay damages</p>	53	<p>What we won't pay under legal liability</p> <p>We won't pay under any of these legal liability benefits for loss or damage to property that you own, or that's in your custody and control.</p> <p>We won't pay if you, anyone else, or any organisation covered under this policy, is covered under any other policy, or fails to meet the policy's terms and conditions.</p> <p>We won't pay for any exemplary or punitive damages awarded against you.</p> <p>We won't cover any liability that you have taken on by agreement (except in situations where you would be liable without the agreement).</p> <p>We won't pay where your liability relates to a fire you lit on purpose that didn't comply with either:</p> <ul style="list-style-type: none"> the Fire and Emergency Act 2017 any other law or regulation covering the lighting of fires. 	58

	Where you're legally liable to pay <i>damages</i> , and we've given you our agreement in writing beforehand, we'll also pay your legal defence costs and expenses incurred. We won't pay legal defence costs and expenses relating an offence, or where you're legally liable to pay <i>reparation</i> We also pay legal defence costs if you're legally liable to pay damages Where you're legally liable to pay <i>damages</i> , and we've given you our written agreement beforehand , we'll also pay your legal defence costs and expenses incurred. We won't pay legal defence costs and expenses relating an offence, or where you're legally liable to pay <i>reparation</i> .	
Motor vehicle insurance How we settle your motor vehicle insurance claim	We may ask you to pay towards the cost of repairs If your vehicle is in much better condition or is worth more money after the repairs than it was before the <i>accident</i> , we may ask you to contribute to the cost of repairs. -	56	We may ask you to pay towards the cost of repairs If your vehicle is in much better condition or is worth more money after the repairs than it was before the <i>accident</i> , we may ask you to contribute to the cost of repairs. We may ask you to pay towards the cost of your electric vehicle battery If your vehicle is an electric vehicle (EV), plug in hybrid electric vehicle (PHEV) or a hybrid electric vehicle (HEV) and your vehicle battery needs to be replaced as a result of an <i>accident</i> , we may ask you to contribute to the replacement cost. We'll pay either of the following: <ul style="list-style-type: none"> • the value of the damaged battery immediately before the damage • the cost to restore it to a condition no better than when it was new — less an amount for depreciation, wear, and tear. 	62 & 63
Boat insurance Details of your cover – the benefits we include Legal liability	What we won't pay under liability ... We won't pay for any exemplary or punitive damages awarded against you.	61	What we won't pay under liability ... We won't pay for any exemplary or punitive damages awarded against you. We won't cover any liability that you have taken on by agreement (except in situations where you would be liable without the agreement).	67

<p>Boat insurance Details of your cover – the benefits we include Legal liability</p>	<p>We also pay legal defence costs if you’re legally liable to pay damages</p> <p>Where you’re legally liable to pay <i>damages</i>, and we’ve given you our agreement in writing beforehand, we’ll pay your legal defence costs and expenses incurred. We won’t pay legal defence costs and expenses in relation to an offence or where you’re legally liable to pay <i>reparation</i>.</p>	62	<p>We also pay legal defence costs if you’re legally liable to pay damages</p> <p>Where you’re legally liable to pay <i>damages</i>, and we’ve given you our written agreement beforehand, we’ll pay your legal defence costs and expenses incurred. We won’t pay legal defence costs and expenses in relation to an offence or where you’re legally liable to pay <i>reparation</i>.</p>	68
<p>Boat insurance Details of your cover - benefits we include</p>	<p>Medical payments — if someone suffers an injury on your boat</p> <p>If you or a member of your immediate family suffers an <i>injury</i> while they’re on board, boarding, or leaving your boat, we’ll pay up to \$1,500 towards their reasonable medical, ambulance, and funeral costs. We’ll pay for costs incurred within one year of the <i>injury</i>.</p>	62	<p>Medical payments — if someone suffers an injury on your boat</p> <p>If you or a member of your immediate family suffers an <i>injury</i> while they’re on board, boarding, or leaving your boat, we’ll pay up to \$2,000 towards their reasonable medical and ambulance costs. We’ll pay for costs incurred within one year of the <i>injury</i>.</p>	68
<p>Lifestyle block insurance Natural disaster – we’ll cover natural disasters along with EQC</p>	<p>Natural disaster — we’ll cover natural disasters along with EQC</p> <p>The Earthquake Commission (EQC) provides some <i>natural disaster</i> cover for lifestyle block buildings under the Earthquake Commission Act (the EQC Act). If loss or damage to your lifestyle block buildings is caused by <i>natural disaster</i>, any cover under this policy depends upon whether there is cover for your lifestyle block buildings under the EQC Act.</p> <p>Loss or damage to parts of your lifestyle block buildings which EQC insures</p> <p>Where loss or damage to your lifestyle block buildings is caused by <i>natural disaster</i>, we’ll pay up to a maximum of the difference between these two amounts:</p> <ul style="list-style-type: none"> • the cost of repairing or rebuilding your lifestyle block buildings (or the <i>indemnity value</i> if it’s on your <i>schedule</i>) • the amount payable under the EQC Act <p>less any <i>excess</i> we usually charge.</p> <p>EQC must have done both of the following:</p> <ul style="list-style-type: none"> • accepted liability for your claim • already paid the maximum under the EQC Act for the loss or damage. <p>We won’t cover any <i>excess</i> charged by EQC.</p>	69	<p>Natural hazard — we’ll cover natural hazards along with NHC</p> <p>Toka Tū Ake Natural Hazards Commission (NHC) provides some <i>natural hazard</i> cover for lifestyle block buildings under the Natural Hazards Insurance Act 2023 (the NHI Act). If loss or damage to your lifestyle block buildings is caused by <i>natural hazard</i>, any cover under this policy depends upon whether there is cover for your lifestyle block buildings under the NHI Act.</p> <p>Loss or damage to parts of your lifestyle block buildings which NHC insures</p> <p>Where loss or damage to your lifestyle block buildings is caused by <i>natural hazard</i>, we’ll pay up to a maximum of the difference between these two amounts:</p> <ul style="list-style-type: none"> • the cost of repairing or rebuilding your lifestyle block buildings (or the <i>indemnity value</i> if it’s on your <i>schedule</i>) • the amount payable under the NHI Act <p>less any <i>excess</i> we usually charge.</p> <p>NHC must have done both of the following:</p> <ul style="list-style-type: none"> • accepted liability for your claim • already paid the maximum under the NHI Act for the loss or damage. <p>We won’t cover any:</p>	75

	<p>Loss or damage to parts of your lifestyle block assets which EQC does not insure</p> <p>Under the EQC Act, EQC does not insure some of your lifestyle block assets. We'll pay for loss or damage caused by <i>natural disaster</i> for any lifestyle block assets that EQC does not cover. This also includes unregistered farm bikes, tractors, trailers, or towed implements that are covered under the Farm bikes, tractors, and trailers benefit on page 68.</p> <p>The total you receive for natural disaster is limited to your sum insured</p> <p>The most you receive for loss or damage caused by <i>natural disaster</i>, from EQC and us combined, is your <i>sum insured</i> for the item that has suffered loss or damage.</p> <p>All other policy terms and conditions apply to this benefit, along with the basis for settling claims.</p>		<ul style="list-style-type: none"> • excess charged by NHC • loss or damage that NHC has determined to be imminent damage under the NHI Act. <p>Loss or damage to parts of your lifestyle block assets which NHC does not insure</p> <p>Under the NHI Act, NHC does not insure some of your lifestyle block assets. We'll pay for loss or damage caused by <i>natural hazard</i> for any lifestyle block assets that NHC does not cover. This also includes unregistered farm bikes, tractors, trailers, or towed implements that are covered under the Farm bikes, tractors, and trailers benefit on page 74.</p> <p>The total you receive for natural hazard is limited to your sum insured</p> <p>The most you receive for loss or damage caused by <i>natural hazard</i>, from NHC and us combined, is your <i>sum insured</i> for the item that has suffered loss or damage.</p> <p>All other policy terms and conditions apply to this benefit, along with the basis for settling claims.</p>	
Lifestyle block Details of your cover – the benefits we include Property owner's liability	<p>What we won't pay under property owner's liability</p> <p>...</p> <p>We won't cover liability assumed by agreement (unless you would have been liable anyway). But we do cover liability normally agreed to by a landlord under a standard form tenancy or lease agreement.</p>	70	<p>What we won't pay under property owner's liability</p> <p>...</p> <p>We won't cover <i>any liability that you have taken on by agreement (except in situations where you would be liable without the agreement)</i>. But we do cover liability normally agreed to by a landlord under a standard form tenancy or lease agreement.</p>	76
Lifestyle block Details of your cover – the benefits we include Property owner's liability	<p>We also pay legal defence costs if you're legally liable to pay damages</p> <p>Where you're legally liable to pay <i>damages</i>, and we've given you our agreement in writing beforehand, we'll also pay your legal defence costs and expenses incurred. We won't pay legal defence costs and expenses in relation to an offence or where you're legally liable to pay <i>reparation</i>.</p>	70	<p>We also pay legal defence costs if you're legally liable to pay damages</p> <p>Where you're legally liable to pay <i>damages</i>, and we've given you our <i>written agreement beforehand</i>, we'll also pay your legal defence costs and expenses incurred. We won't pay legal defence costs and expenses in relation to an offence or where you're legally liable to pay <i>reparation</i>.</p>	76
What we don't cover under this policy — Lifestyle	<p>Damage during cleaning, repair, renovation, or restoration</p>	72	<p>Damage during cleaning, repair, renovation, or restoration</p> <p>We won't cover any loss or damage caused by any cleaning process, renovation, repair, or restoration — but this only <i>excludes</i>:</p>	78

<p>block insurance exclusions</p>	<p>We won't cover loss or damage caused by any cleaning process, renovation, repair, or restoration — but this only excludes the property that has undergone that process. However, if there's resulting loss or damage, we will cover it (unless it's excluded under another part of this policy).</p>		<ul style="list-style-type: none"> the part of the property that has directly undergone that process any other part of the property in any way physically connected to the part of the property that has undergone that process. <p>However, if there's resulting loss or damage to other lifestyle block assets caused by any cleaning process, renovation, repair, or restoration, we'll cover it (unless it's excluded under another part of this policy).</p>	
<p>What we don't cover under this policy — Lifestyle block insurance exclusions</p>	<p>Deliberate damage by tenants or guests We won't cover loss, damage caused by burglary, theft, or malicious, intentional or deliberate damage or vandalism committed by:</p> <ul style="list-style-type: none"> your guests anybody who's renting, living, or staying in your lifestyle block, or their guests. <p>However, we'll cover loss or damage from a fire or explosion that follows malicious or deliberate damage by <i>tenants</i> or their guests.</p>	72	<p>Deliberate damage by tenants or guests We won't cover loss or damage caused by burglary, theft, or malicious, intentional, or deliberate damage committed by anyone renting, living at, or staying at your lifestyle block.</p> <p>However, we'll cover loss or damage from fire or explosion caused by malicious, intentional, or deliberate damage by <i>tenants</i>.</p>	
<p>What we don't cover under this policy — Lifestyle block insurance exclusions</p>	<p>Land We won't pay for loss or damage caused by subsidence, settling, ground heave, shrinkage, or erosion.</p>	73	<p>Land We won't pay for loss or damage caused by subsidence, settling, ground heave, shrinkage, or expansion.</p> <p>We won't pay for loss or damage that is in any way connected with erosion arising from action of wind or water. Erosion includes but is not limited to:</p> <ul style="list-style-type: none"> erosion landslides coastal erosion bank erosion sheet erosion. 	79
<p>What we don't cover under this policy — Lifestyle block insurance exclusions</p>	<p>Lifting or moving your lifestyle block buildings We won't pay for loss or damage in any way connected with lifting or moving any of your lifestyle block buildings.</p>	73	<p>Lifting, moving, or relocating your lifestyle block buildings We won't pay for loss or damage that is in any way connected with lifting or moving any of your lifestyle block buildings (including while in transit or storage, and while placed on temporary blocks or supports before, during, or after relocation).</p>	79

			We also won't cover any costs associated with relocating your lifestyle block buildings.	
Lifestyle block insurance What we don't cover under this policy – lifestyle block insurance exclusions	<p>Natural disaster We won't pay for loss or damage in any way connected with:</p> <ul style="list-style-type: none"> • earthquake or natural landslip • volcanic eruption or hydrothermal activity • tsunami • fire resulting from any of the above. <p>This exclusion does not limit the cover provided under the Natural disaster benefit.</p>	74	<p>Natural hazard We won't pay for loss or damage in any way connected with:</p> <ul style="list-style-type: none"> • earthquake or natural landslide • volcanic activity or hydrothermal activity • tsunami • fire resulting from any of the above. <p>This exclusion does not limit the cover provided under the Natural hazard benefit.</p>	80
What we don't cover under this policy — Overall exclusions	-	N/A	<p>Asbestos We won't cover any loss or damage caused by, arising from, or in any way connected to asbestos.</p> <p>We also won't cover legal liability resulting from any direct, indirect, or potential exposure to asbestos.</p> <p>However, we'll pay the cost to remove asbestos from the insured home during repairs or rebuilding if we have accepted a claim for loss or damage to your home.</p> <p>We'll also pay the cost to remove asbestos from your contents if we have accepted a claim for loss or damage to your contents.</p> <p>We'll only cover the removal of asbestos from the immediate area of the home or item of contents that has suffered the loss or damage.</p>	84
What we don't cover under this policy — Overall exclusions	<p>Criminal activity We won't cover any loss, damage, or liability that is in any way connected to criminal activity carried out at, or involving, any property insured under this policy. However, we will cover you if you can prove you did not have reason to suspect that criminal activity was taking place.</p>	77	<p>Criminal or reckless activity We won't cover any loss, damage, cost, or liability in any way connected with:</p> <ul style="list-style-type: none"> • criminal activity involving anything this policy covers, unless you prove that you didn't have reason to suspect that criminal activity was happening 	84

			<ul style="list-style-type: none"> any deliberate, intentional, knowing, wilful or reckless act, or failure to act, whether criminal or otherwise, committed by you, or anyone this policy covers. 	
What we don't cover under this policy — Overall exclusions	<p>Deliberate damage</p> <p>We won't cover loss or damage or liability in any way connected with deliberate or intentional damage caused by:</p> <ul style="list-style-type: none"> you (or anyone acting for you) anyone who normally lives with you (including a boarder) any guests in your home any <i>tenant</i>, or their guests. <p>However, we'll cover loss or damage from a fire or explosion that follows malicious or deliberate damage by <i>tenants</i> or their guests.</p> <p>This exclusion does not limit cover under the Home cover Optional benefit — Landlord's extension (Malicious damage or theft).</p>	78	*Exclusion removed*	N/A
What we don't cover under this policy — Overall exclusions	<p>Loss that's covered by ACC</p> <p>We won't pay for anything that you are able to recover under the Accident Compensation Act 2001. However, this exclusion doesn't reduce or limit cover under either:</p> <ul style="list-style-type: none"> Motor vehicle insurance Comprehensive cover — Personal injury benefit Boat insurance — Medical payments benefit. 	79	<p>Loss that's covered by ACC</p> <p>We won't cover any amount that anyone (including the victim of an offence) can claim under the Accident Compensation Act 2001.</p> <p>This includes if:</p> <ul style="list-style-type: none"> the victim hadn't made an ACC claim, or didn't make an ACC claim within the time required under the Act ACC declined the claim or limited their liability for any reason. <p>However, this exclusion doesn't reduce or limit cover under Motor vehicle insurance Comprehensive cover – Personal injury benefit.</p>	86
What we don't cover under this policy — Overall exclusions		79	<p>Sanctions</p> <p>We won't provide any cover, service, or benefit, or pay anything in connection with your policy, including any premium refund, if doing so may breach or risk exposure to any of the following.</p> <ol style="list-style-type: none"> Penalties, sanctions, prohibitions, proscriptions, preventions, or restrictions under United Nations resolutions. 	86

			2. Sanctions, proscriptions, preventions, laws or regulations of New Zealand, Australia, the United Kingdom, the United States of America, or the European Union.	
Making a claim	<p>MAKING A CLAIM</p> <p>If something happens and you think you may need to make a claim, first ensure that everyone is safe.</p> <p>Then, contact us as soon as possible.</p> <ul style="list-style-type: none"> • Call 0800 269 252 (+64 9 363 4192 from outside NZ) • Or visit our website: www.vero.co.nz/anzclaims <p>Once we have all the information we need, we'll decide the best way to advance your claim.</p>	80	<p>MAKING A CLAIM</p> <p>If something happens and you think you may need to make a claim, first ensure that everyone is safe.</p> <p>Then, contact us as soon as possible by choosing one of the following options.</p> <ul style="list-style-type: none"> • For a fast and easy experience, claim online at www.vero.co.nz/anzclaims • Call 0800 269 252 (+64 9 363 4192 from outside NZ) <p>Once we have all the information we need, we'll decide the best way to advance your claim.</p>	87
Making a claim - What you must do if something happens that might lead to a claim	<p>Tell the police if you suspect a crime</p> <p>If you think a crime has occurred, call the police. We may ask you for their reference number when you make your claim.</p>	80	<p>Tell the police if you suspect a crime</p> <p>If you think a crime has occurred, tell the police. We may ask you for their reference number when you make your claim.</p>	87
Special excesses can apply to Home, Contents, or Lifestyle block insurance	<p>Special excesses can apply to Home, Contents, or Lifestyle block insurance</p> <p>Home special excesses</p> <p>We apply an additional special <i>excess</i>, if someone other than you is staying in your home at the time of the claim. If you:</p> <ul style="list-style-type: none"> • let your home to <i>tenants</i>, an additional <i>excess</i> of \$250 applies • make your home available to anyone for casual use, and receive a payment in return, an additional <i>excess</i> of \$1,000 applies. <p>These <i>excesses</i> apply to all claims, except if the loss or damage is caused by fire, <i>flood</i>, or <i>natural disaster</i>.</p> <p>Contents special excesses</p> <p>We apply an additional special <i>excess</i>, if someone other than you is staying in your home at the time of the claim. If you:</p>	82	<p>Special excesses can apply to Home, Contents, or Lifestyle block insurance</p> <p>Home special excesses</p> <p>We apply an additional special <i>excess</i>, if someone other than you is staying in your home at the time of the claim. If you:</p> <ul style="list-style-type: none"> • let your home to <i>tenants</i>, an additional <i>excess</i> of \$250 applies • make your home available to anyone for casual use, and receive a payment in return, an additional <i>excess</i> of \$1,000 applies. <p>These <i>excesses</i> apply to all claims, except if the loss or damage is caused by fire, <i>flood</i>, or <i>natural hazard</i>.</p> <p>Contents special excesses</p> <p>We apply an additional special <i>excess</i>, if someone other than you is staying in your home at the time of the claim. If you:</p> <ul style="list-style-type: none"> • share your home with <i>tenants</i>, flatmates or boarders, an additional <i>excess</i> of \$250 applies to every claim 	88 & 89

	<ul style="list-style-type: none"> • share your home with <i>tenants</i>, flatmates or boarders, an additional <i>excess</i> of \$250 applies to every claim • make your home available to anyone for casual use, and receive a payment in return, an additional <i>excess</i> of \$1,000 applies. <p>These <i>excesses</i> apply to every claim, except if the loss or damage is caused by fire, <i>flood</i> or <i>natural disaster</i>.</p>		<ul style="list-style-type: none"> • make your home available to anyone for casual use, and receive a payment in return, an additional <i>excess</i> of \$1,000 applies. <p>These <i>excesses</i> apply to every claim, except if the loss or damage is caused by fire, <i>flood</i> or <i>natural hazard</i>.</p>	
<p>You must tell us if anything changes — call us on 0800 831 123</p>	<p>Tell us if your circumstances change Tell us straight away if there’s a change that could affect your cover, our decision to insure you, or the premium we charge. Here are some examples of situations you need to tell us about.</p> <ul style="list-style-type: none"> • You make structural changes or additions to your home. • You’re going to leave your home or lifestyle block <i>unoccupied</i>. • You or someone living with you at your home or driving your vehicle is convicted of a criminal offence. • You modify your vehicle from the manufacturer’s standard specifications. • The address where you normally keep your vehicle or boat overnight changes. <p>If you’re not sure whether something is important, tell us anyway. If you don’t keep us up to date, we can refuse a claim, reduce a claim payment, or <i>avoid</i> your policy.</p>	<p>84</p>	<p>Tell us if your circumstances change Tell us straight away if there’s a change that could affect your cover, our decision to insure you, or the premium we charge. Here are some examples of situations you need to tell us about.</p> <ul style="list-style-type: none"> • You make structural changes or additions to your home. • You’re going to leave your home or lifestyle block <i>unoccupied</i>. • You or someone living with you at your home or driving your vehicle is convicted of a criminal offence. • You modify your vehicle from the manufacturer’s standard specifications. • The address where you normally keep your vehicle or boat overnight changes. • You sell your home, vehicle, or boat, or buy a new one. • Toka Tū Ake Natural Hazards Commission (NHC) has provided: <ul style="list-style-type: none"> - you with written notice of cancellation of cover for your home - you with written notice of limitation of liability for future damage to your home - the Registrar-General of Land with written notice of cancellation or limitation of liability and a certificate of cancellation or limitation of liability has been registered on the record of title for your home. <p>If you’re not sure whether something is important, tell us anyway. If you don’t keep us up to date, we can refuse a claim, reduce a claim payment, or <i>avoid</i> your policy.</p>	<p>90</p>

<p>What your responsibilities are</p>	<p>You must take all reasonable steps to prevent loss You must take all reasonable steps to prevent or minimise loss, damage, or liability. You must keep your property safe and sound and well-maintained. We won't cover you if you act recklessly, or fail to act, and this causes loss, damage, or liability.</p> <p>-</p>	<p>84</p>	<p>You must take all reasonable steps to prevent loss You must take all reasonable steps to prevent or minimise loss, damage, or liability. You must keep your property safe and sound and well-maintained. We won't cover you if you act recklessly, or fail to act, and this causes loss, damage, or liability.</p> <p>Keep higher valued specified jewellery and watches in a locked safe when not in use – for Contents insurance You must keep the following items in a locked safe in certain circumstances:</p> <ul style="list-style-type: none"> any individual specified item of jewellery or watch worth over \$50,000 all specified items of jewellery or watches if their total value is over \$100,000. <p>You must keep these specified items in a locked safe when you're either:</p> <ul style="list-style-type: none"> not wearing or carrying the items absent from the building you leave the items in. <p>The safe must be all of the following:</p> <ul style="list-style-type: none"> manufactured by a reputable safe manufacturer of a standard sufficient to protect the specified items from burglary securely anchored to the floor or wall, following the manufacturer's installation instructions. <p>If you don't follow these requirements, we won't cover the items for burglary, theft, or unexplained loss.</p>	<p>90 & 91</p>
<p>Policy conditions and other important information</p>	<p>Your premium Your premium is the payment you make in exchange for your insurance cover. Your premium is detailed on your <i>schedule</i>.</p>	<p>87</p>	<p>Your premium Your premium is the payment you make in exchange for your insurance cover. Your premium is detailed on your policy documentation.</p>	<p>94</p>
<p>Policy conditions and other</p>	<p>We may change the terms of the policy If we can no longer get full reinsurance protection from the <i>natural disasters</i> this policy covers, we may change the terms of</p>	<p>89</p>	<p>We may change the terms of the policy If we can no longer get full reinsurance protection from any natural hazard this policy covers, we may change the terms of your policy,</p>	<p>96</p>

important information	your policy, including the <i>excess</i> . We'll send a letter or email to the latest address we have for you. The change takes effect at 4pm on the 14th day after we send the letter. If you do not agree with the new terms, you can cancel your policy.		including the <i>excess</i> . We'll send a letter or email to the latest address we have for you. The change takes effect at 4pm on the 14th day after we send the letter. If you do not agree with the new terms, you can cancel your policy.	
Policy conditions and other important information	<p>How GST applies when we pay a claim</p> <p>Dollar figures for benefits, <i>excesses</i>, and limits to items in this policy include GST. However, we'll pay GST that is paid or payable on top of the relevant <i>sum insured</i>.</p> <p>-</p>	89	<p>How GST applies when we pay a claim</p> <p>In this policy, GST is included in dollar figures for:</p> <ul style="list-style-type: none"> • benefits • <i>excesses</i> • limits to items (including specified items covered by contents insurance). <p>However, we'll pay GST that is paid or payable on top of the relevant <i>sum insured</i>.</p> <p>Benefit limits that are based on a percentage of the sum insured Where a benefit limit refers to a percentage of your <i>sum insured</i>, this is based on your <i>sum insured</i> excluding GST.</p>	96
Policy conditions and other important information	<p>How Government EQC cover works when you insure more than one site</p> <p>If your policy covers property at more than one named location, each place is considered a separate insurance policy for the purposes of the Earthquake Commission Act 1993.</p>	90	<p>How Government Natural Hazards Cover works when you insure more than one site</p> <p>If your policy covers property at more than one named location, each place is considered a separate insurance policy for the purposes of the Natural Hazards Insurance Act 2023.</p>	97
Dictionary of defined words	N/A	91	<p>Award (relating to the Health and Safety at Work Act 2015)</p> <p>Any of the following imposed by a New Zealand Court in relation to prosecution against you under the Health and Safety at Work Act 2015:</p> <ul style="list-style-type: none"> • <i>damages</i> • <i>restitution</i> • <i>compensation</i> • <i>reparation order</i>. <p>Award does not include:</p> <ul style="list-style-type: none"> • any payment that is unlawful to insure against • fines, penalties, or infringement fees under the Health and Safety at Work Act 2015. 	99

Dictionary of defined words	Cyber act One or more unauthorized, malicious or criminal acts, involving accessing, processing, using or operating any <i>computer system</i> . <i>Cyber act</i> also includes the threat or hoax of these acts.	92	Cyber act One or more unauthorized, malicious, or criminal acts, involving accessing, processing, using, or operating any <i>computer system</i> . <i>Cyber act</i> also includes the threat or hoax of these acts.	100
Dictionary of defined words	Drone(s) Unmanned, unpiloted, or remotely operated aerial devices.	93	Drone(s) Any aerial device that's unmanned, unpiloted, and remotely operated that is compliant with, and used in accordance with, the Civil Aviation Rules.	101
Dictionary of defined words	Natural disaster(s) An earthquake, natural landslip, volcanic eruption, tsunami, or hydrothermal activity — or fire resulting from any of these. It does not include a gradual or slow-moving natural landslip.	93	Natural hazard (s) An earthquake, natural <i>landslide</i> , volcanic <i>activity</i> , tsunami, or hydrothermal activity — or fire resulting from any of these. It does not include a gradual or slow-moving natural <i>landslide</i> .	102
Dictionary of defined words	-	N/A	Residential boundaries The part of the land the home dwelling sits on, which you, members of your family, or your <i>tenants</i> mainly use for <i>residential purposes</i> . Residential boundaries doesn't include any part of the land: • which is used for commercial or farming purposes • that's more than 150 metres away from a dwelling or garage used for <i>residential purposes</i> , if the home is both: - on a property larger than 10,000 square metres - not serviced by a dedicated town mains water supply.	102
Dictionary of defined words	-	N/A	Residential purposes The ordinary domestic activities of life — this doesn't include activities that have a business or commercial purpose.	102
Dictionary of defined words	-	N/A	Similar items Items in the home or items of contents with a similar nature, use, colour, texture, material, or design. This includes items which form part of a set.	102
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