

Updates to Vero Residential Contents Insurance – effective from 1 July 2024

We've updated the Vero Residential Contents Policy. In some instances cover has been altered, other changes are focused on providing more clarity in the event of a claim.

Section	Previous cover	Page	New cover	Page
Front cover	Effective 16 May 2022	1	Effective 1 July 2024	1
The documents that make up your insurance policy	<p>The documents that make up your insurance policy</p> <p>2. Your policy <i>schedule</i>. It gives details specific to you, including who and what is insured, when cover starts and ends, and the <i>premium</i> you've agreed to pay. The policy <i>schedule</i> also includes any special terms that might apply, which might also detail things that we do and don't cover.</p>	3	<p>The documents that make up your insurance policy</p> <p>2. Your policy <i>schedule</i>. It gives details specific to you, including who and what is insured, and when cover starts and ends. The policy <i>schedule</i> also includes any special terms that might apply, which might also detail things that we do and don't cover.</p>	3
Cover Option – Maxi Benefits we include in your cover Alternative accommodation — we'll pay for temporary accommodation if your home is uninhabitable	<p>Alternative 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 <i>home</i> because it is <i>uninhabitable</i> due to:</p> <ul style="list-style-type: none"> • <i>loss</i> this policy covers • <i>loss</i> to the <i>home</i> that happens during the <i>period of insurance</i>, and the <i>contents</i> we're covering are in that <i>home</i> • <i>loss</i> to the <i>home</i> that happens during the <i>period of insurance</i> that is covered entirely by the Earthquake Commission <p>...</p> <p>If you own and live in the home</p> <p>If you own and live in the <i>home</i> where your <i>contents</i> 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>...</p> <p>Situations where this benefit won't apply</p> <p>This benefit will never apply if:</p> <ul style="list-style-type: none"> • your <i>home</i> is not <i>uninhabitable</i> (other than when authorities stop you from accessing your <i>home</i> as outlined above) • we haven't agreed in writing that it's necessary for you to move out of your <i>home</i> while it's repaired or rebuilt 	6	<p>Alternative 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 <i>home</i> because it is <i>uninhabitable</i> due to:</p> <ul style="list-style-type: none"> • <i>loss</i> this policy covers • <i>loss</i> to the <i>home</i> that happens during the <i>period of insurance</i>, and the <i>contents</i> we're covering are in that <i>home</i> • <i>loss</i> to the <i>home</i> that happens during the <i>period of insurance</i> that is covered entirely by Toka Tū Ake Natural Hazards Commission (NHC) <p>...</p> <p>If you own and live in the home</p> <p>If you own and live in the <i>home</i> where your <i>contents</i> are insured, we'll pay up to 12 months of temporary accommodation or \$30,000, whichever is less.</p> <p>If a natural hazard causes a widespread event, we may choose to remove the 12-month limit.</p> <p>...</p> <p>Situations where this benefit won't apply</p> <p>This benefit will never apply if:</p> <ul style="list-style-type: none"> • your <i>home</i> is not <i>uninhabitable</i> (other than when authorities stop you from accessing your <i>home</i> as outlined above) • we haven't agreed in writing that it's necessary for you to move out of your <i>home</i> while it's repaired or rebuilt 	6

	<ul style="list-style-type: none"> the <i>loss</i> covered by the Earthquake Commission is only <i>loss</i> to land. 		<ul style="list-style-type: none"> the <i>loss</i> covered by NHC is only <i>loss</i> to land. 	
<p>Cover Option – Maxi Benefits we include in your cover</p> <p>Occupier’s and personal liabilities — we’ll cover your legal liability if you cause loss, damage, or injury</p>	<p>Extended liability</p> <p>As long as the above requirements for cover are met, we’ll also extend cover for liability for <i>damages</i> and liability for <i>reparation</i> to include:</p> <ul style="list-style-type: none"> your children who are covered by the ‘Boarding school’ benefit (page 7) and ‘Tertiary accommodation’ benefit (page 11) your involvement in paid part-time baby-sitting using ride-on mowers, other domestic garden appliances, electric wheelchairs, and electric mobility aids using any canoe, kayak, surfboard, surf ski, kite surfer, paddle board, windsurfer, or boat. We won’t cover liability arising from the use of any boat that has a market value of more than \$3,000 non-competitively using any of the following radio-controlled scale-models. <ul style="list-style-type: none"> Aircraft Watercraft Motor vehicle 	9	<p>Extended liability</p> <p>As long as the above requirements for cover are met, we’ll also extend cover for liability for <i>damages</i> and liability for <i>reparation</i> to include:</p> <ul style="list-style-type: none"> your children who are covered by the ‘Boarding school’ benefit (page 7) and ‘Tertiary accommodation’ benefit (page 11) your involvement in paid part-time baby-sitting using ride-on mowers, other domestic garden appliances, children’s battery-powered or mechanically propelled motor toys up to 50cc, electric wheelchairs, and electric mobility aids using any canoe, kayak, surfboard, surf ski, kite surfer, paddle board, windsurfer, or boat. We won’t cover liability arising from the use of any boat that has a market value of more than \$3,000 non-competitively using remote-controlled watercraft or motor vehicle scale-models non-competitively using remote-controlled aircraft, including drones. 	9
<p>Cover Option – Maxi Benefits we include in your cover</p> <p>What we won’t pay under Occupier’s and personal liabilities</p>	<p>What we won’t pay under Occupier’s and personal liabilities</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 <i>loss</i> to property that you own or that’s under your custody and control, except for your <i>home</i> when you live in it as a <i>tenant</i> arising from: <ul style="list-style-type: none"> your ownership of any building or land, including your <i>home</i> any business, profession, or employment your ownership, possession or use of any mechanically propelled vehicle, trailer, aircraft (including <i>drones</i>), or any boat where the <i>market value</i> of the boat is more than \$3,000 the ownership or possession of any animals, other than <i>domestic pets</i>. <p>...</p>	9	<p>What we won’t pay under Occupier’s and personal liabilities</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 <i>loss</i> to property that you own or that’s under your custody and control, except for your <i>home</i> when you live in it as a <i>tenant</i> arising from: <ul style="list-style-type: none"> your ownership of any building or land, including your <i>home</i> any business, profession, trade, or employment any other activity for financial reward whether for profit or not your ownership, possession or use of any mechanically propelled vehicle, trailer, aircraft, or any boat where the <i>market value</i> of the boat is more than \$3,000 the ownership or possession of any animals, other than <i>domestic pets</i>. <p>...</p>	9
<p>Cover Option – Maxi Benefits we include in your cover</p>	<p>Specified items — we’ll extend cover for certain items in your schedule</p>	10	<p>Specified items — we’ll extend cover for certain items in your schedule</p>	10

Specified items	<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 <i>replacement value</i>, 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>Any amount we pay under this benefit, we'll pay out of your <i>total contents sum insured</i>.</p>		
Cover Option – Flexi	<p>Cover Option – Flexi</p> <p>If your <i>schedule</i> shows you have Cover Option – Flexi, we'll cover you for some types of <i>loss</i> to your <i>contents</i> while they're at your <i>home</i>. Any <i>loss</i> must happen during the <i>period of insurance</i> and arise only from the following events.</p> <p>...</p> <ul style="list-style-type: none"> • <i>Natural disaster</i>. 	12	12
Cover Option - Flexi Benefits we include in your cover Alternative accommodation — we'll pay for temporary accommodation if your home is uninhabitable	<p>Alternative 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 <i>home</i> because it is <i>uninhabitable</i> due to:</p> <ul style="list-style-type: none"> • <i>loss</i> this policy covers • <i>loss</i> to the <i>home</i> that happens during the <i>period of insurance</i>, and the <i>contents</i> we're covering are in that <i>home</i> • <i>loss</i> to the <i>home</i> that happens during the <i>period of insurance</i> that is covered entirely by the Earthquake Commission • prevention of access to the <i>home</i> 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 <i>home</i>. <p>...</p> <p>If you own and live in the home</p> <p>If you own and live in the <i>home</i> where your <i>contents</i> are insured, we'll pay up to 12 months or 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>	13	13

	<p>...</p> <p>Situations where this benefit won't apply This benefit will never apply if:</p> <ul style="list-style-type: none"> • your <i>home</i> is not <i>uninhabitable</i> (other than when authorities stop you from accessing your <i>home</i> as outlined above) • we haven't agreed in writing that it's necessary for you to move out of your <i>home</i> while it's repaired or rebuilt • the <i>loss</i> covered by the Earthquake Commission is only <i>loss</i> to land. 		<p>If a <i>natural hazard</i> causes a widespread event, we may choose to remove the 12-month limit.</p> <p>...</p> <p>Situations where this benefit won't apply This benefit will never apply if:</p> <ul style="list-style-type: none"> • your <i>home</i> is not <i>uninhabitable</i> (other than when authorities stop you from accessing your <i>home</i> as outlined above) • we haven't agreed in writing that it's necessary for you to move out of your <i>home</i> while it's repaired or rebuilt • the <i>loss</i> covered by NHC is only <i>loss</i> to land. 	
<p>Cover Option - Flexi Benefits we include in your cover Occupier's and personal liabilities — we'll cover your legal liability if you cause loss, damage, or injury</p>	<p>Extended liability As long as the above requirements for cover are met, we'll also extend cover for liability for <i>damages</i> and liability for <i>reparation</i> to include:</p> <ul style="list-style-type: none"> • your involvement in paid part-time baby-sitting • using ride-on mowers, other domestic garden appliances, electric wheelchairs, and electric mobility aids • using any canoe, kayak, surfboard, surf ski, kite surfer, paddle board, windsurfer, or boat. We won't cover liability arising from the use of any boat that has a <i>market value</i> of more than \$3,000 • non-competitively using any of the following radio-controlled scale-models. <ul style="list-style-type: none"> – Aircraft – Watercraft – Motor vehicle 	15	<p>Extended liability As long as the above requirements for cover are met, we'll also extend cover for liability for <i>damages</i> and liability for <i>reparation</i> to include:</p> <ul style="list-style-type: none"> • your involvement in paid part-time baby-sitting • using ride-on mowers, other domestic garden appliances, children's battery-powered or mechanically propelled motor toys up to 50cc, electric wheelchairs, and electric mobility aids • using any canoe, kayak, surfboard, surf ski, kite surfer, paddle board, windsurfer, or boat. We won't cover liability arising from the use of any boat that has a <i>market value</i> of more than \$3,000 • non-competitively using remote-controlled watercraft or motor vehicle scale-models • non-competitively using remote-controlled aircraft, including drones. 	15
<p>Cover Option - Flexi Benefits we include in your cover What we won't pay under Occupier's and personal liabilities</p>	<p>What we won't pay under Occupier's and personal liabilities 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 <i>loss</i> to property that you own or that's under your custody and control, except for your <i>home</i> when you live in it as a <i>tenant</i> • arising from: <ul style="list-style-type: none"> – your ownership of any building or land, including your <i>home</i> – any business, profession, or employment – your ownership, possession or use of any mechanically propelled vehicle, trailer, aircraft (including <i>drones</i>), or any boat where the <i>market value</i> of the boat is more than \$3,000 	15	<p>What we won't pay under Occupier's and personal liabilities 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 <i>loss</i> to property that you own or that's under your custody and control, except for your <i>home</i> when you live in it as a <i>tenant</i> • arising from: <ul style="list-style-type: none"> – your ownership of any building or land, including your <i>home</i> – any business, profession, trade, or employment – any other activity for financial reward whether for profit or not – your ownership, possession or use of any mechanically propelled vehicle, trailer, aircraft, or any boat where the <i>market value</i> of the boat is more than \$3,000 	15

	<p>– the ownership or possession of any animals, other than <i>domestic pets</i>.</p> <p>...</p>		<p>– the ownership or possession of any animals, other than <i>domestic pets</i>.</p> <p>...</p>	
<p>Cover Option – Flexi Benefits we include in your cover</p> <p>Specified items</p>	<p>Specified items — we’ll extend cover for certain items in your schedule</p> <p>If your <i>schedule</i> shows that you have specified an individual item of <i>contents</i>, we’ll extend cover for that item in the following ways.</p> <ul style="list-style-type: none"> • We’ll cover the item for any event we would cover under Cover Option – Maxi. • We’ll cover the item while you’ve temporarily moved it from your <i>home</i> to use anywhere in New Zealand during the <i>period of insurance</i>. • If the item is being repaired or replaced, we’ll cover it for its <i>replacement value</i>, up to the amount your <i>schedule</i> specifies. • If you choose not to have the item repaired or replaced, we’ll cover it for its <i>indemnity value</i>, up to the amount your <i>schedule</i> specifies. <p>This extended cover lasts for as long as the item is specified.</p> <p>Any amount we pay under this benefit, we’ll pay out of your <i>total contents sum insured</i>.</p>	16	<p>Specified items — we’ll extend cover for certain items in your schedule</p> <p>If your <i>schedule</i> shows that you have specified an individual item of <i>contents</i>, we’ll extend cover for that item in the following ways.</p> <ul style="list-style-type: none"> • We’ll cover the item for any event we would cover under Cover Option – Maxi. • We’ll cover the item while you’ve temporarily moved it from your <i>home</i> to use anywhere in New Zealand during the <i>period of insurance</i>. • If the item is being repaired or replaced, we’ll cover it for its <i>replacement value</i>, up to the amount your <i>schedule</i> specifies. • If you choose not to have the item repaired or replaced, we’ll cover it for its <i>indemnity value</i>, up to the amount your <i>schedule</i> specifies. <p>This extended cover lasts for as long as the item is specified.</p> <p>Any amount we pay under this benefit, we’ll pay out of <i>your sum insured</i>.</p>	16
<p>Exclusions — things we don’t cover</p>	-	17	<p>Asbestos</p> <p>We won’t cover any <i>loss</i> 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 your <i>contents</i> if we have accepted a claim for <i>loss</i> or damage to your <i>contents</i>.</p> <p>We’ll only cover the removal of asbestos from the item of <i>contents</i> that has suffered the <i>loss</i> or damage.</p>	17
<p>Exclusions – things we don’t cover</p> <p>Damage during cleaning, repair, renovation, or restoration</p>	<p>Damage during cleaning, repair, renovation, or restoration</p> <p>We won’t cover any <i>loss</i> caused by any cleaning process, renovation, repair, or restoration – but this only excludes the property that has undergone that process.</p>	18	<p>Damage during cleaning, repair, renovation, or restoration</p> <p>We won’t cover any <i>loss</i> caused by any cleaning process, renovation, repair, or restoration – but this only excludes:</p> <ul style="list-style-type: none"> • the <i>part of the</i> property that has <i>directly</i> undergone that process 	18

	<p>However, if there's resulting <i>loss</i> to other items of <i>contents</i> caused by the excluded <i>loss</i>, we'll cover it (unless it's excluded under another part of this policy).</p>		<ul style="list-style-type: none"> • 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 <i>loss</i> to other items of <i>contents</i> 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>Exclusions — things we don't cover Deliberate or reckless acts</p>	<p>Deliberate or reckless acts We won't cover any <i>loss</i>, damage, or liability in any way connected with you or anyone else this policy covers acting, or failing to act, in a way that is:</p> <ul style="list-style-type: none"> • deliberate • intentional • knowing • wilful • reckless. <p>This exclusion applies whether the act or failure to act was criminal or not.</p>	19	<p>Criminal or reckless activity We won't cover any <i>loss</i>, 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 · any deliberate, intentional, knowing, wilful or reckless act, or failure to act, whether criminal or otherwise, committed by you, or anyone this policy covers. 	18
<p>Exclusions – things we don't cover</p>	<p>Land We won't cover any of the following.</p> <ul style="list-style-type: none"> • <i>Loss</i> to land. • Costs associated with stabilising land, even where it's necessary to prevent or lessen <i>loss</i> to your <i>contents</i>. • Costs associated with erecting or upgrading improvements to land, even where it's necessary to prevent or lessen <i>loss</i> to your <i>contents</i>. • <i>Loss</i> caused by subsidence, settling, ground heave, shrinkage, expansion, or erosion. 	19	<p>Land We won't cover any of the following.</p> <ul style="list-style-type: none"> • <i>Loss</i> to land. • Costs associated with stabilising land, even where it's necessary to prevent or lessen <i>loss</i> to your <i>contents</i>. • Costs associated with erecting or upgrading improvements to land, even where it's necessary to prevent or lessen <i>loss</i> to your <i>contents</i>. • <i>Loss</i> caused by subsidence, settling, ground heave, shrinkage, or expansion. • <i>Loss</i> that is in any way connected with erosion arising from action of wind or water. Erosion includes but is not limited to: <ul style="list-style-type: none"> - erosion landslides - coastal erosion - bank erosion - sheet erosion. 	19 & 20
<p>Exclusions – things we don't cover</p>	<p>Lifting or moving your home We won't cover <i>loss</i> that is in any way connected with lifting or moving your <i>home</i></p>	20	<p>Lifting, moving, or relocating your home We won't cover <i>loss</i> that is in any way connected with lifting or moving your <i>home</i> (including while in transit or storage, and while placed on temporary blocks or supports before, during, or after relocation).</p>	20

<p>Exclusions – things we don’t cover</p>	<p>Mechanical or electrical breakdown We won’t cover <i>loss</i> caused by either:</p> <ul style="list-style-type: none"> • mechanical or electrical breakdown • inability to operate any mechanical or electrical device this policy covers. <p>This exclusion doesn’t apply to <i>loss</i> caused by actual burning out as a direct result of an <i>accidental</i> external cause, or if the <i>loss</i> arises from:</p> <ul style="list-style-type: none"> • impact • earthquake or <i>flood</i> • fire or lightning • an external power surge that originated outside of the <i>home</i> the <i>contents</i> are located in, or outside of any other location your <i>contents</i> are in while they are temporarily removed from the <i>home</i> • volcanic eruption • malicious acts. <p>We never cover <i>loss</i> where arcing occurs in the ordinary working of any lighting or heating element, fuse, protective device, or electronic contact.</p>	<p>20</p>	<p>Mechanical or electrical breakdown We won’t cover <i>loss</i> caused by either:</p> <ul style="list-style-type: none"> • mechanical or electrical breakdown • inability to operate any mechanical or electrical device this policy covers. <p>This exclusion doesn’t apply to <i>loss</i> caused by actual burning out as a direct result of an <i>accidental</i> external cause, or if the <i>loss</i> arises from:</p> <ul style="list-style-type: none"> • impact • earthquake or <i>flood</i> • fire or lightning • an external power surge that originated outside of the <i>home</i> the <i>contents</i> are located in, or outside of any other location your <i>contents</i> are in while they are temporarily removed from the <i>home</i> • volcanic activity • malicious acts. <p>We never cover <i>loss</i> where arcing occurs in the ordinary working of any lighting or heating element, fuse, protective device, or electronic contact.</p>	<p>20</p>
<p>Exclusions — things we don’t cover Sanctions</p>		<p>21</p>	<p>Sanctions We won’t provide any cover, service, or benefit, or pay anything in connection with your policy, including any <i>premium</i> refund, if doing so may breach or risk exposure to any of the following.</p> <ol style="list-style-type: none"> 1. Penalties, sanctions, prohibitions, proscriptions, preventions, or restrictions under United Nations resolutions. 2. Sanctions, proscriptions, preventions, laws or regulations of New Zealand, Australia, the United Kingdom, the United States of America, or the European Union. 	<p>21</p>
<p>Exclusions – things we don’t cover</p>	<p>Some events in the first 72 hours of this policy We won’t cover any <i>loss</i> that happens during the first 72 hours of the policy, if the <i>loss</i> is caused by storm, <i>flood</i>, landslip, bush fire or volcanic activity.</p> <p>This exclusion only applies when you first take out this policy. This exclusion doesn’t apply if this policy starts immediately after another policy that insured your <i>contents</i> against storm, <i>flood</i>, landslip, bush fire or volcanic activity.</p>	<p>21</p>	<p>Some events in the first 72 hours of this policy We won’t cover any <i>loss</i> that happens during the first 72 hours of the policy, if the <i>loss</i> is caused by storm, <i>flood</i>, landslide, bush fire or volcanic activity.</p> <p>This exclusion only applies when you first take out this policy. This exclusion doesn’t apply if this policy starts immediately after another policy that insured your <i>contents</i> against storm, <i>flood</i>, landslide, bush fire or volcanic activity.</p>	<p>21</p>

Excess – you will have to pay an excess	<p>Different types of excess can apply The following additional <i>excesses</i> apply, unless the <i>loss</i> arises from fire, <i>flood</i>, or <i>natural disaster</i>. ...</p>	24	<p>Different types of excess can apply The following additional <i>excesses</i> apply, unless the <i>loss</i> arises from fire, <i>flood</i>, or <i>natural hazard</i>. ...</p>	25												
Cover Option – Maxi How we'll settle your claim under	<p>We'll pay indemnity value for the following items We'll pay <i>indemnity value</i> for: ... • laptops, tablets, mobile or smart phones, or any other similar handheld electronic devices that are more than 3 years old and can do any of the following. – Communicate with other people or devices – Receive, run, or display and store executable <i>data</i> programmes, or applications</p>	25	<p>We'll pay indemnity value for the following items We'll pay <i>indemnity value</i> for: ... • laptops, tablets, mobile or smart phones, or any other similar handheld electronic devices that are more than 5 years old and can do any of the following. – Communicate with other people or devices – Receive, run, or display and store executable <i>data</i> programmes, or applications</p>	26												
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Cover Option – Flexi We settle some claims in specific ways	<p>If you don't repair or replace unspecified watches or jewellery If you don't want to replace or repair any unspecified item of jewellery or watch, the most we'll pay up to is 50% of the <i>indemnity value</i>.</p> <p>If you have optional 'Replacement value for contents' benefit (page 16), we'll pay the lesser of the <i>market value</i> or 50% of the <i>replacement value</i>.</p> <p>The item limits for jewellery or watches on will still apply (see page 29).</p>	30	<p>If you don't repair or replace unspecified watches or jewellery If you don't want to replace or repair any unspecified item of jewellery or watch, the most we'll pay up to is 50% of the <i>indemnity value</i>.</p> <p>If you have optional 'Replacement value for contents' benefit (page 16), we'll pay the lesser of the <i>market value</i> or 50% of the <i>replacement value</i>.</p> <p>The item limits for jewellery or watches will still apply (see page 30).</p>	32		
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<p>What your responsibilities are</p>	<p>You must take all reasonable steps to prevent loss</p> <p>...</p>	<p>33</p>	<p>You must take all reasonable steps to prevent loss</p> <p>...</p> <p>Your responsibilities for specified jewellery items</p> <p>Obtain pre-loss valuations for any specified jewellery If you have any specified items of jewellery on your <i>schedule</i>, you must support any claim for burglary, theft, or unexplained <i>loss</i> with a pre-<i>loss</i> valuation for each item you're claiming for.</p> <p>If you don't have a pre-<i>loss</i> valuation for the specified item being claimed for, it can affect the claim settlement for that item.</p> <p>Any pre-<i>loss</i> valuation must be from a suitably qualified jewellery valuer who is a member of a New Zealand jewellery valuers or appraisers society.</p> <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>35</p>

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Policy conditions and other important information	<p>Your premium Your <i>premium</i> is the payment you make in exchange for your insurance cover. Your <i>premium</i> is detailed on your policy <i>schedule</i>.</p>	34	<p>Your premium Your <i>premium</i> is the payment you make in exchange for your insurance cover. Your <i>premium</i> is detailed on your policy <i>documentation</i>.</p>	36
Policy conditions and other important information	<p>We may change terms of this policy If we can no longer obtain or retain full reinsurance protection from any <i>natural disaster</i> this policy covers, we may change the terms of this policy, including the <i>excess</i>. ...</p>	35	<p>We may change terms of this policy If we can no longer obtain or retain full reinsurance protection from any <i>natural hazard</i> this policy covers, we may change the terms of this policy, including the <i>excess</i>. ...</p>	37
Policy conditions and other important information	<p>How GST applies when we pay a claim Dollar figures for benefits, <i>excesses</i>, and limits to items (including specified items) in this policy include GST. However, we'll pay GST that is paid or payable on top of the <i>sum insured</i>.</p>	35	<p>How GST applies when we pay a claim 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). <p>However, we'll pay GST that is paid or payable on top of the <i>sum insured</i>.</p>	37
Policy conditions and other important information		35	<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>	38
Definitions - Contents	<p>Contents Anything in your:</p> <ul style="list-style-type: none"> • possession or located at the <i>home</i>, belonging to you or hired by you • custody or control for which you are responsible, that is not insured elsewhere. 	37	<p>Contents Anything in your:</p> <ul style="list-style-type: none"> • possession or located at the <i>home</i>, belonging to you or hired by you • custody or control for which you are responsible, that is not insured elsewhere. 	39 & 40

	<p>Contents doesn't include any of 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, electric wheelchairs and electric mobility aids, <i>drones</i> while they are not in use, and remote-controlled scale models). • Vehicle accessories in or on a vehicle, except for the cover provided by the 'Vehicle accessories in an employer's motor vehicle' benefit. • Vehicle keys or vehicle remote controls. • Entertainment and communications systems that are in or on a vehicle, including any parts that attach to these systems. • Navigation systems or radar detectors in or on a vehicle, including any parts that attach to them. • Trees, shrubs, and plants (other than pot plants). • Fixtures, fittings, sculptures, or artwork (and their accessories) permanently attached to the home or to land. • Contents used in any way for professional or business purposes, except for: <ul style="list-style-type: none"> – laptop computers, tablets, mobile or smart phones, or any other similar handheld electronic device that you also use for personal use – the cover provided by the 'Property used for trade, professional or business use' benefit and the 'Home office or healthcare practice' benefit. • Contents normally housed in an address not named on the schedule. • Any item of contents that you have sold, gifted, or given away, that is no longer in your possession, or any item which you have taken ownership of or responsibility for, but you have not yet taken possession of. • Any artificial body parts, surgical implants, or attachments that are permanently fitted to you or to any animal. • Any animal. • The home. • Drones while they are in use. 	<p>Contents doesn't include any of 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, <i>drones</i>, and remote-controlled scale models). • Vehicle accessories in or on a vehicle, except for the cover provided by the 'Vehicle accessories in an employer's motor vehicle' benefit. • Vehicle keys or vehicle remote controls. • Entertainment, navigation, and communications systems and radar detectors that are in or on a vehicle, including any parts that attach to these systems, except for the cover provided by the 'Vehicle accessories in an employer's motor vehicle' benefit. • Trees, shrubs, and plants (other than pot plants). • Fixtures, fittings, sculptures, or artwork (and their accessories) permanently attached to the <i>home</i> or to land. • Contents used in any way for professional or business purposes, except for: <ul style="list-style-type: none"> - laptop computers, tablets, mobile or smart phones, or any other similar handheld electronic device that you also use for personal use - the cover provided by the 'Property used for trade, professional or business use' benefit and the 'Home office or healthcare practice' benefit. • Contents normally housed in an address not named on the <i>schedule</i>. • Any item of contents that you have sold, gifted, or given away, that is no longer in your possession, or any item which you have taken ownership of or responsibility for, but you have not yet taken possession of. • Any artificial body parts, surgical implants, or attachments that are permanently fitted to you or to any animal. • Any animal. • The home. 	
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Definitions – Cyber act	<p>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.</p>	38	<p>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.</p>	40
Definitions – Drone(s)	<p>Drone(s) Any aerial device that’s unmanned, unpiloted, or remotely operated.</p>	38	<p>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.</p>	40
Definitions – Home	<p>Home The dwelling, including 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 <i>schedule</i>. <p>Home includes the following items shown on your <i>schedule</i> 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 dwelling unit that’s capable of being lived in and is intended by you to be, or actually is the <i>home</i> of one or more persons (if your <i>schedule</i> specifically indicates that the <i>home</i> includes additional dwelling units). ... • Solar panels. ... • Any driveways, paths, patios, bridges, paving, and tennis courts. ... 	39	<p>Home The dwelling, including residential flat or holiday home, which is:</p> <ul style="list-style-type: none"> • owned or occupied by you • used for <i>residential purposes</i> • located within the <i>residential boundaries</i> • at the address shown on your <i>schedule</i>. <p>Home includes the following items shown on your <i>schedule</i> 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 dwelling unit capable of being lived in, and that you intend to be lived in, or that is being lived in by one or more persons (if your <i>schedule</i> specifically shows these additional dwelling units as part of your home). ... • Solar power systems. ... • Any driveways, paths, patios, bridges, paving, tennis courts, and permanently installed artificial grass and turf. ... 	41
Definitions	<p>Natural disaster 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.</p>	40	<p>Natural hazard An earthquake, natural landslide, volcanic activity, tsunami, or hydrothermal activity — or fire resulting from any of these. It does not include a gradual or slow-moving natural landslide.</p>	42
Definitions	<p>Residential boundaries The part of the land the <i>home</i> 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:</p> <ul style="list-style-type: none"> • which is used for commercial or farming purposes 	40	<p>Residential boundaries The part of the land the <i>home</i> 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:</p> <ul style="list-style-type: none"> • which is used for commercial or farming purposes 	42

	<ul style="list-style-type: none"> that's more than 150 metres away from a dwelling or garage used for <i>residential purposes</i>, if the <i>home</i> is on a property larger than 10,000 square metres and isn't serviced by a dedicated town mains water supply. 		<ul style="list-style-type: none"> that's more than 150 metres away from a dwelling or garage used for <i>residential purposes</i>, if the <i>home</i> is both: <ul style="list-style-type: none"> on a property larger than 10,000 square metres not serviced by a dedicated town mains water supply. 	
Definitions	<p>Similar items Items of <i>contents</i> with a similar nature, use, colour, texture, material, or design and includes items which form part of a set.</p>	41	<p>Similar items Items of <i>contents</i> with a similar nature, use, colour, texture, material, or design. This includes items which form part of a set.</p>	43
Definitions	<p>Sum insured The amount your <i>schedule</i> shows your <i>contents</i> are insured for, excluding any specified items.</p>	41	<p>Sum insured The amount your <i>schedule</i> shows your <i>contents</i> are insured for.</p>	43
Definitions – Total contents sum insured	<p>Total contents sum insured The amount your <i>schedule</i> shows your <i>contents</i> are insured for, including the GST-exclusive value of any specified items.</p>	41	*Remove definition*	N/A
Back pages	VRCP 05/22	Back	VRCP 07/24	Back