

We have updated our Home and Contents policies. In some instances cover has been altered, other changes are focused on providing more clarity in the event of a claim and the Government has also made legislative changes.

A full overview of these changes is below. For a summary of the main changes and a copy of the revised policy wording, see vero.co.nz/policywordings

Vero CIS Contents - BasicPlan

Section	Current Wording	New Wording
HELP Service – emergency assistance	<p>HELP service – emergency assistance</p> <p>HELP is a 24 hour, 7 day a week emergency assistance service which Vero offers as part of <i>your</i> insurance policy – at no extra cost.</p> <p>With just one phone call <i>you</i> can sort out all the hassles that arise if <i>you</i> have an <i>accident</i> or disaster anywhere in New Zealand – even if no insurance claim is involved. Whatever the problem, ring HELP for practical advice, and they will locate the trades people or services <i>you</i> need. The toll free number is 0800 800 786.</p> <p>Ringling HELP costs <i>you</i> nothing. The assistance is free, but <i>you</i> will have to pay if <i>you</i> ask for a tradesperson to call or for other services. Where the services are covered by <i>your</i> policy, <i>you</i> can claim back any bills paid, subject to the policy excess.</p> <p>How HELP can help you:</p> <p>Convenience</p> <p>Instead of looking through the yellow pages for a plumber at 11 o'clock at night, HELP can organise a call out.</p> <p>Quality</p> <p>All trades people are approved and monitored. Each call is followed up to ensure <i>you</i> are satisfied with the quality and cost of the service received.</p> <p>Guaranteed response</p> <p><i>Our</i> systems will guarantee that someone will actually arrive.</p>	This section has been removed

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	<p>How do you qualify for HELP?</p> <p>HELP is automatically provided to all Vero house, contents or private motor vehicle policyholders (but not business cars or motorcycles). HELP is also available to members of <i>your</i> immediate family who live with <i>you</i>.</p> <p>No matter which policy <i>you</i> have (of those listed above) <i>you</i> can use any of the HELP services provided.</p> <p>Service available</p> <p>HELP provides a 24-hour referral to a comprehensive nationwide network of recommended service organisations and trades people. So if <i>you</i> have got a problem with plumbing, a leaking roof, broken glass, replacement of locks or electrical faults, <i>our</i> operators can provide rapid assistance.</p> <p>Advice is also available on <i>our</i> claims procedures, including the appointment of assessors and tips on how to minimise damage.</p> <p>HELP provides free access to a service that will advise and act on all of these concerns. HELP also offers to arrange a host of other services for <i>you</i> (while <i>you</i> are in New Zealand) even when no insurance claim is involved:</p> <ol style="list-style-type: none"> 1. emergency call-out service – for problems like flat batteries or keys locked in <i>your</i> car; 2. medical referral service – if <i>you</i> are away and want the name of a recommended local doctor, out of hours; 3. replacement of personal effects following <i>loss</i> or theft away from <i>home</i>. <p>Remember, HELP is always available whether <i>you</i> are at <i>home</i> or miles away.</p> <p>HELP – a valuable addition to <i>your</i> policy from Vero.</p>	
<p>Definitions</p> <p><i>Contents</i></p>	<p><i>Contents</i> shall mean anything normally found in or around the <i>home</i>, belonging to or hired by <i>you</i> or in <i>your</i> custody or control for which <i>you</i> are responsible, not being otherwise insured, but excluding:</p> <ol style="list-style-type: none"> a. mechanically propelled vehicles (except ride-on 	<p><i>Contents</i> shall mean anything normally found in or around the <i>home</i>, belonging to or hired by <i>you</i> or in <i>your</i> custody or control for which <i>you</i> are responsible, not being otherwise insured, but excluding:</p> <ol style="list-style-type: none"> a. mechanically propelled vehicles (except ride-on

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	<p>mowers and other domestic garden appliances, wheelchairs or mobility scooter), trailers, caravan, or aircraft including accessories and spare parts attached to any of them;</p> <p>b. livestock and pets;</p> <p>c. trees, shrubs and plants (other than pot plants);</p> <p>d. fixtures and fittings (an their accessories), permanently attached to the <i>home</i>;</p> <p>e. contents used in any way for professional or business purposes;</p> <p>f. personal <i>effects</i> or <i>valuables</i>.</p>	<p>mowers and other domestic garden appliances, wheelchairs or mobility scooter), trailers, caravan, or aircraft including accessories and spare parts attached to any of them;</p> <p>b. livestock and pets;</p> <p>c. trees, shrubs and plants (other than pot plants);</p> <p>d. fixtures and fittings (an their accessories), permanently attached to the <i>home</i>;</p> <p>e. contents used in any way for professional or business purposes;</p> <p>f. personal <i>effects</i> or <i>valuables</i>.</p> <p>g. <i>drones</i> while they are in use.</p>
<p>Definitions</p> <p><i>Drone(s)</i></p>	<p>New</p>	<p><i>Drone(s)</i> means any unmanned, unpiloted or remotely operated aerial device.</p>
<p>Definitions</p> <p><i>Valuables</i></p>	<p><i>Valuables</i> shall mean any item of jewellery, photographic or video camera equipment, camera, laptop computer, fur, watch, computer including hardware and software or any similar item of electronic device, telecommunications equipment including any portable hand-held telephone, bicycle or any collection of coins or stamps belonging to <i>you</i> or hired by <i>you</i> or in <i>your</i> custody or control for which <i>you</i> are responsible, not otherwise insured, but shall not include articles used for professional, trade or business purposes.</p>	<p><i>Valuables</i> shall mean any item of jewellery, photographic or video camera equipment, camera, laptop computer, fur, watch, computer including hardware and software or any similar item of electronic device, telecommunications equipment including any portable hand-held telephone, bicycle (including any e-bike) or any collection of coins or stamps belonging to <i>you</i> or hired by <i>you</i> or in <i>your</i> custody or control for which <i>you</i> are responsible, not otherwise insured, but shall not include articles used for professional, trade or business purposes.</p>
<p>What <i>you</i> are insured for</p> <p>Limits on what we will pay</p> <p>Limit 1</p>	<p>1. The maximum we will pay for any of the following items is the amount listed below unless the item is specified in the <i>schedule</i> for another amount;</p> <ul style="list-style-type: none"> • \$500 for watercraft and outboard motors and their parts and accessories if worth no more than \$500 but not while in use or caused by theft while away from the <i>home</i>; • \$500 in total for money, negotiable securities, bonus bonds, travellers cheques or travel tickets; 	<p>1. The maximum we will pay for any of the following items is the amount listed below unless the item is specified in the <i>schedule</i> for another amount;</p> <ul style="list-style-type: none"> • \$3,000 for any <i>drone</i>; • \$500 for watercraft and outboard motors and their parts and accessories if worth no more than \$500 but not while in use or caused by theft while away from the <i>home</i>; • \$500 in total for money, negotiable securities, bonus bonds, travellers cheques or travel tickets;

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Limit 2	<ul style="list-style-type: none"> • \$500 in total for unset precious stones, bullion or gold or silver (other than silverware) or precious metals; • \$500 in total for motor vehicle parts and accessories while detached from any vehicle; • \$500 for any certificated or documents. <p>2. <i>Our liability to you</i> under all legal liability benefits (Liability for <i>Damages</i>, Liability for <i>Reparation</i> and Forest and Rural Fires Act), will be limited to the applicable sub-limits, and will never exceed \$2,000,000 in total during any <i>period of cover</i>. In addition we will pay <i>your</i> legal defence costs and expenses incurred with <i>our</i> consent where <i>your</i> legal liability is to pay <i>damages</i>, or costs under the F&RF Act. However we will not pay <i>your</i> legal defence costs and expenses in relation to an offence or where <i>your</i> legal liability is to pay <i>reparation</i>.</p>	<ul style="list-style-type: none"> • \$500 in total for unset precious stones, bullion or gold or silver (other than silverware) or precious metals; • \$500 in total for motor vehicle parts and accessories while detached from any vehicle; • \$500 for certificates or documents. <p>2. <i>Our liability to you</i> under all legal liability benefits (Liability for <i>Damages</i> and Liability for <i>Reparation</i>), will be limited to the applicable sub-limits, and will never exceed \$2,000,000 in total during any <i>period of cover</i>. In addition we will pay <i>your</i> legal defence costs and expenses incurred with <i>our</i> consent where <i>your</i> legal liability is to pay <i>damages</i>. However we will not pay <i>your</i> legal defence costs and expenses in relation to an offence or where <i>your</i> legal liability is to pay <i>reparation</i>.</p>
<p>Additional Benefits</p> <p>Occupier's and Personal Liabilities - Benefit 6</p> <p>Forest and Rural Fires Act - Section C</p>	<p>Forest and Rural Fires Act</p> <p>We will cover <i>you</i> for <i>your</i> legal liability under the Forest and Rural Fires Act 1977 (F&RF Act) arising out of <i>your</i> ownership of the <i>home</i> from an event that occurs in New Zealand during the <i>period of insurance</i> to pay:</p> <ul style="list-style-type: none"> a. costs under section 43 of the F&RF Act incurred and apportioned by any Fire Authority; and b. costs and levies under sections 46 and 46A of the F&RF Act; and c. costs claimed by any other party in order to protect their property from fire. <p>However, we will not provide cover where <i>your</i> liability arises directly or indirectly from any fire <i>you</i> lit intentionally that did not comply with the F&RF Act or any other statutory or local body requirement governing the lighting of fires.</p>	<p>This benefit has been removed</p>

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<p>Additional Benefits</p> <p>Occupier's and Personal Liabilities - Benefit 6</p> <p>Extended Liability - Section C</p>	<p>Extended Liability</p> <p>Provided all the requirements are met, we will extend the "Liability for Damages", "Liability for <i>Reparation</i>" and "Forest and Rural Fires Act" benefits to include:</p> <ul style="list-style-type: none"> a. <i>your</i> involvement in paid part-time babysitting; b. the use of ride-on mowers and other domestic garden appliances, electric wheelchairs and electric mobility aids for the aged or impaired; c. the use of any canoe, kayak, surf board, surf ski, kite surfer, paddle board, windsurfer, or watercraft. Any watercraft that has a <i>market value</i> of more than \$3,000 is not covered by this policy; d. the non-competitive use of any scale-model, radio-controlled: <ul style="list-style-type: none"> i. aircraft; ii. watercraft; iii. motor vehicle. <p>But we will not pay under any of these benefits for:</p> <ul style="list-style-type: none"> a. legal liability for <i>loss</i> to property belonging to <i>you</i> or in <i>your</i> custody and control, except for the <i>home</i> when occupied by <i>you</i> as a <i>tenant</i>; b. legal liability arising out of: <ul style="list-style-type: none"> i. <i>your</i> ownership of the <i>home</i>, its land, or any other buildings or land; ii. any business, profession or employment; iii. the ownership, possession, or use of any mechanically propelled vehicle, trailer, aircraft, or boat; iv. the ownership or possession of any animals other than <i>domestic</i> pets; v. or assumed by agreement (unless <i>you</i> would have been liable anyway); c. any punitive or exemplary damages awarded against <i>you</i>; 	<p>Extended Liability</p> <p>Provided all the requirements are met, we will extend the "Liability for Damages" and "Liability for <i>Reparation</i>" benefits to include:</p> <ul style="list-style-type: none"> a. <i>your</i> involvement in paid part-time babysitting; b. the use of ride-on mowers and other domestic garden appliances, electric wheelchairs and electric mobility aids for the aged or impaired; c. the use of any canoe, kayak, surf board, surf ski, kite surfer, paddle board, windsurfer, or watercraft. Any watercraft that has a <i>market value</i> of more than \$3,000 is not covered by this policy; d. the non-competitive use of any scale-model, radio-controlled: <ul style="list-style-type: none"> i. aircraft; ii. watercraft; iii. motor vehicle. <p>But we will not pay under any of these benefits for:</p> <ul style="list-style-type: none"> a. legal liability for <i>loss</i> to property belonging to <i>you</i> or in <i>your</i> custody and control, except for the <i>home</i> when occupied by <i>you</i> as a <i>tenant</i>; b. legal liability arising out of: <ul style="list-style-type: none"> i. <i>your</i> ownership of the <i>home</i>, its land, any other buildings or land; ii. any business, profession or employment; iii. the ownership, possession, or use of any mechanically propelled vehicle, trailer, aircraft (including <i>drones</i>), or boat; iv. the ownership or possession of any animals other than <i>domestic</i> pets; v. or assumed by agreement (unless <i>you</i> would have been liable anyway); c. any punitive or exemplary damages awarded against <i>you</i>; d. legal liability where any exclusion in the section "Exclusions (what <i>you</i> are not insured for)" applies.

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	<p>d. legal liability where any exclusion in the section “Exclusions (what you are not insured for)” applies.</p>	
<p>Optional Additional Benefits <i>Personal effects extension</i> - Benefit 8</p>	<p><i>Personal effects extension</i> You are also insured for <i>accidental loss, damage or destruction</i> not otherwise excluded by this policy occurring anywhere in New Zealand:</p> <ol style="list-style-type: none"> 1. to items that are specified on the <i>schedule</i> where we shall pay up to the <i>sum insured</i> shown for each item; and 2. where this extension is indicated on the <i>schedule</i>, cover shall apply to <i>your</i> baggage, <i>personal effects</i>, money and <i>valuables</i>, sporting and recreational equipment and bicycles. We shall not pay more than \$2,000 for any one <i>loss</i>. 	<p><i>Personal effects extension</i> You are also insured for <i>accidental loss, damage or destruction</i> not otherwise excluded by this policy occurring anywhere in New Zealand:</p> <ol style="list-style-type: none"> 1. to items that are specified on the <i>schedule</i> where we shall pay up to the <i>sum insured</i> shown for each item; and 2. where this extension is indicated on the <i>schedule</i>, cover shall apply to <i>your</i> baggage, <i>personal effects</i>, money and <i>valuables</i>, sporting and recreational equipment and bicycles (including any e-bike). We shall not pay more than \$2,000 for any one <i>loss</i>.
<p>Additional Benefits Occupier’s and Personal Liabilities - Benefit 6 Limits on what we will pay under Occupier’s and Personal Liabilities</p>	<p>Occupier’s and Personal Liabilities Limits on what we will pay under Occupier’s and Personal Liabilities: In respect of any one event, we will pay:</p> <ol style="list-style-type: none"> i. for <i>loss</i> to someone else’s property, up to \$2,000,000; ii. for <i>bodily injury</i>, up to \$1,000,000; and iii. for liability under the F&RF Act, up to \$1,000,000. <p>In addition, where <i>your</i> legal liability is to pay <i>damages</i>, or costs and levies under the F&RF Act, we will pay <i>your</i> legal defence costs and expenses incurred with <i>our</i> prior written consent. However we will not pay <i>your</i> legal defence costs and expenses in relation to an offence or where <i>your</i> legal liability is to pay <i>reparation</i>.</p>	<p>Occupier’s and Personal Liabilities Limits on what we will pay under Occupier’s and Personal Liabilities: In respect of any one event, we will pay:</p> <ol style="list-style-type: none"> i. for <i>loss</i> to someone else’s property, up to \$2,000,000; and ii. for <i>bodily injury</i>, up to \$1,000,000. <p>In addition, where <i>your</i> legal liability is to pay <i>damages</i>, we will pay <i>your</i> legal defence costs and expenses incurred with <i>our</i> prior written consent. However we will not pay <i>your</i> legal defence costs and expenses in relation to an offence or where <i>your</i> legal liability is to pay <i>reparation</i>.</p>
<p>Exclusions (what you are not insured for)</p>	<ol style="list-style-type: none"> 1. Any excess 2. We will not pay for: 3. Loss caused by: 4. Loss caused by: 5. Confiscation War, Radioactivity, and Terrorism 	<ol style="list-style-type: none"> 1. 72 Hour Restriction 2. Any excess 3. We will not pay for: 4. Loss caused by: 5. Loss cause by:

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	<p>6. Loss of or damage to contents:</p> <p>7. Any sporting or recreational equipment (other than bicycles) while they are in use</p> <p>8. Unoccupied Home</p> <p>9. The Accident Compensation Act 2001</p> <p>10. Intentional or reckless acts or criminal activity</p> <p>11. Natural Disaster Damage</p>	<p>6. Confiscation, War, Radioactivity, and Terrorism</p> <p>7. Loss of or damage to contents:</p> <p>8. Any sporting or recreational equipment (other than bicycles and e-bikes) while they are in use</p> <p>9. Unoccupied Home</p> <p>10. The Accident Compensation Act 2001</p> <p>11. Intentional or reckless acts or criminal activity</p> <p>12. Land</p> <p>13. Fire and Emergency Act 2017</p>
<p>Exclusions (what <i>you</i> are not insured for)</p> <p>72 Hour Restriction - Exclusion 1</p>	<p>New</p>	<p>72 Hour Restriction</p> <p>This policy does not provide cover for any <i>loss</i> that occurs during the first 72 hours of the policy caused by storm, <i>flood</i>, landslip, bush fire or volcanic activity. This exclusion only applies when <i>you</i> first take out the policy with <i>us</i> and does not apply where this policy started immediately following any other policy that insured the <i>contents</i> against storm, <i>flood</i>, landslip, bush fire or volcanic activity.</p>
<p>Exclusions (what <i>you</i> are not insured for)</p> <p>Any sporting or recreational equipment (other than bicycles and e-bikes) while they are in use - Exclusion 8</p>	<p>Any sporting or recreational equipment (other than bicycles) while they are in use.</p>	<p>Any sporting or recreational equipment (other than bicycles and e-bikes) while they are in use.</p>
<p>Exclusions (what <i>you</i> are not insured for)</p> <p>Land - Exclusion 12</p>	<p>Natural Disaster Damage</p> <p>This policy does not provide cover for natural disaster, except:</p> <ul style="list-style-type: none"> a. where there is loss to contents, and <ul style="list-style-type: none"> i. the loss to contents is covered under the Earthquake Commission Act 1993 (the EQC Act); and ii. the Earthquake Commission has accepted liability and has paid the maximum amount that it is liable for under the EQC Act for your claim. 	<p>Land</p> <p>This policy will never provide cover for <i>loss</i> to land, or for costs associated with stabilising land, or erecting or upgrading improvements to land, which are required to avert or mitigate <i>loss</i> to the <i>contents</i>.</p>

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	<p>b. where there is loss to contents that are not subject to insurance under the EQC Act.</p> <p>Where there is loss caused by natural disaster for which you are covered under this policy, our liability will be limited to the amount that we would have paid under the policy if the cause of loss was other than natural disaster, less the amount that you have received from the Earthquake Commission.</p> <p>However, this policy will never provide cover for loss to land, or for costs associated with stabilising land, or erecting or upgrading improvements to land, which are required to avert or mitigate loss to the contents, even if such loss or costs are covered by the Earthquake Commission.</p>	
<p>Exclusions (what <i>you</i> are not insured for)</p> <p>Fire and Emergency Act 2017 – Exclusion 13</p>	<p>New</p>	<p>Fire and Emergency Act 2017</p> <p>This policy does not provide cover where <i>your</i> liability arising directly or indirectly from any fire you lit intentionally that did not comply with the Fire and Emergency Act 2017 or any other statutory or local body requirement governing the lighting of fires.</p>
<p>Policy Conditions</p> <p>Claims – Condition 6.d</p>	<p>We will be entitled, at <i>our</i> expense and in <i>your</i> name, to take any proceedings necessary to obtain relief from any other party, and to take over and conduct the defence and settlement of any claim against <i>you</i> for <i>damages</i> or under the Forest and Rural Fires Act 1977. At <i>your</i> cost <i>you</i> must provide all reasonable assistance and cooperation.</p>	<p>We will be entitled, at <i>our</i> expense and in <i>your</i> name, to take any proceedings necessary to obtain relief from any other party, and to take over and conduct the defence and settlement of any claim against <i>you</i> for <i>damages</i>. At <i>your</i> cost <i>you</i> must provide all reasonable assistance and cooperation.</p>
<p>Policy Conditions</p> <p>Government EQC Cover – Condition 10</p>	<p>Government EQC Cover</p> <p>Where the policy insures <i>contents</i> at more than one named location, for the purposes of the Earthquake Commission Act 1993, each location is deemed to be subject to a separate contract.</p>	<p>This condition has been removed</p>
<p>Policy Conditions</p>	<ol style="list-style-type: none"> 1. Assignment 2. Breach of Policy Terms and Conditions 3. Cancellation 	<ol style="list-style-type: none"> 1. Assignment 2. Breach of Policy Terms and Conditions 3. Cancellation

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	4. Care of Insured Property	4. Care of Insured Property
	5. Change of Terms	5. Change of Terms
	6. Claims	6. Claims
	7. Correctness of Statements and Fraud	7. Correctness of Statments and Fraud
	8. Duty of Disclosure and Change of Circumstances	8. Duty of Disclosure and Change of Circumstances
	9. Governing Law	9. Governing Law
	10. Government EQC Cover	10. <i>Sum Insured</i> Adjustment on Renewal
	11. <i>Sum Insured</i> Adjustment on Renewal	11. Installment <i>Premiums</i>
	12. Installment <i>Premiums</i>	12. Joint Insureds
	13. Joint Insureds	13. Other Insurance
	14. Other Insurance	14. Other Interests
	15. Other Interests	15. <i>Reparation</i>
	16. <i>Reparation</i>	

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