

Updates to ANZ Asset Protector Insurance – 2 April 2022

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.

Section	Page	Current wording	New wording
Front cover	Cover page	June 2021	April 2022
Home Gradual damage benefit	8	Gradual damage — we'll cover hidden gradual damage caused by leaking water pipes	Gradual damage — we'll cover gradual damage caused by leaking water pipes
Home Gradual damage image/diagram	9	Diagram text: We cover hidden gradual damage resulting from water leaking or overflowing from any internal water system.	Diagram text: We cover gradual damage resulting from water leaking or overflowing from any internal water system.
Home Natural disaster — we'll cover natural disasters along with EQC	11	<p>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:</p> <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 less any excess we usually charge. <p>EQC must have:</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 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"> cables drains driveways garden walls (apart from retaining walls covered by the Retaining walls benefit) paths patios pipes swimming or spa pools tennis courts. 	<p>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:</p> <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 less any <i>excess</i> we usually charge. <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 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>All other policy terms and conditions apply to this benefit, along with the basis for settling claims.</p>

		<p>When we calculate the amount we pay for the parts of your home which EQC does not insure under the EQC Act, we deduct the <i>natural disaster excess</i> shown on your <i>schedule</i>.</p> <p>The total you receive for natural disaster is limited to your home sum insured</p> <p>...</p> <p>All other policy terms and conditions apply to the <i>natural disaster</i> benefit, along with the basis for settling claims.</p>	
Home Temporary accommodation benefit	16	<p>We'll cover your reasonably incurred costs for temporary accommodation for up to 12 months if you can't live in your home because it's <i>uninhabitable</i> due to:</p> <p>...</p> <p>This cover includes boarding your domestic pets, and moving and storing your contents.</p> <p>If there's been a widespread <i>natural disaster</i>, we can choose to pay beyond the 12-month period.</p> <p>The most we'll pay is up to 5% of your <i>sum insured</i> or \$30,000, whichever is larger.</p>	<p>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> <p>...</p> <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>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.
Home	17	<p>Excess refund — for the excess you've selected We'll pay the cost of your claim...</p>	<p>Excess refund — for the excess you've selected We'll pay the cost of your claim...</p>

Optional benefits – Excess refund		<p>If damage is caused by several events, each separate event must result in a claim that’s more than the <i>excess</i> you’ve selected, before we’ll pay you anything under this benefit.</p> <p>Your Excess refund will not include the increased portion of your <i>excess</i> if your claim is a <i>total loss</i> and you pay your premium by instalments.</p> <p>Read more about the increased portion of your <i>excess</i> under the heading ‘If you suffer a <i>total loss</i>, and pay premium by instalments, your excess increases’ on page 81.</p>	<p>If damage is caused by several events, each separate event must result in a claim that’s more than the <i>excess</i> you’ve selected, before we’ll pay you anything.</p>
Home exclusions	21	-	<p>Uncertified home We won’t cover any loss or damage that’s in any way connected to your home failing to meet the standard that any regulation, Act, or bylaw prescribes.</p>
Home exclusions	21	<p>Unoccupied homes ... All of the following conditions must also be met.</p> <ul style="list-style-type: none"> • The home and its lawns and gardens must be kept tidy. • All external doors and windows must be kept locked. • Papers and mail must have been stopped, or be collected each week. • The home must be regularly supervised. 	<p>Unoccupied homes ... All of the following conditions must also be met.</p> <ul style="list-style-type: none"> • The home and its lawns and gardens must be kept tidy. • All external doors and windows must be kept locked. • Papers and mail must have been stopped, or be collected regularly. • The home must be regularly supervised.
Home How we will settle your home insurance claim	22	<p>We’ll pay the estimated rebuild cost ... If we choose this option, all of the following will apply.</p> <ul style="list-style-type: none"> • We’ll have no obligation to undertake any repairs or rebuilding of your home. • We’ll deduct any costs we’ve paid to cover demolition and removing debris, and all relevant <i>excesses</i>, from any payment we make to you. • Your policy will end, and we won’t refund any premium. 	<p>We’ll pay the estimated rebuild cost ... If we choose this option, all of the following will apply.</p> <ul style="list-style-type: none"> • We’ll have no obligation to undertake any repairs or rebuilding of your home. • We’ll deduct any costs we’ve paid to cover demolition and removing debris, and all relevant <i>excesses</i>, from any payment we make to you. • Your policy will end, and we’ll refund any premium you have paid for the part of the period of insurance after the date of the loss or damage.
Contents Gradual damage benefit	30	<p>Gradual damage — we’ll cover hidden gradual damage caused by leaking water pipes</p>	<p>Gradual damage — we’ll cover gradual damage caused by leaking water pipes</p>
Contents What we won’t pay under Occupier’s and personal liability	31	<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: <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: <p>...</p>

		-canoes, kayaks, surfboards, surf skis, kite surfers, paddle boards, windsurfers, boats, or other watercraft with a <i>market value</i> of less than \$3,000.	-canoes, kayaks, surfboards, surf skis, kite surfers, paddle boards, windsurfers, boats, or other watercraft. We'll only cover liability arising from the use of any boat that has a <i>market value</i> of less than \$3,000.
Contents Temporary accommodation benefit	32	<p>Temporary accommodation — we'll cover temporary accommodation if your home is uninhabitable</p> <p>We'll cover your reasonably incurred costs for temporary accommodation if you can't live in your home because it's <i>uninhabitable</i> due to:</p> <p>...</p> <p>These costs include boarding domestic pets, and moving and storing your contents.</p> <p>If you own the home</p> <p>If you own the home where your contents are insured, we'll pay for your reasonably incurred costs for temporary accommodation up to 12 months or \$30,000, whichever is less. If there's been a widespread <i>natural disaster</i>, we may choose to pay beyond the 12-month period — the maximum we will pay will still be \$30,000.</p> <p>If you are renting the home</p> <p>If you rent the home where your contents are insured, we'll pay for your reasonably incurred costs for temporary accommodation up to 1 month.</p>	<p>Temporary accommodation — we'll pay for temporary accommodation if your home is uninhabitable</p> <p>We'll cover your reasonably incurred <i>extra</i> costs for temporary accommodation if you can't live in your home because it's <i>uninhabitable</i> due to:</p> <p>...</p> <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>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</p> <p>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</p> <p>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</p> <p>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.
Contents Optional benefits – Excess refund	34	<p>Excess refund — for the excess you've selected</p> <p>We'll pay the cost of your claim...</p>	<p>Excess refund — for the excess you've selected</p> <p>We'll pay the cost of your claim ...</p>

		<p>If damage is caused by several events, each separate event must result in a claim that's more than the <i>excess</i> you've selected, before we'll pay you anything.</p> <p>Your Excess refund will not include the increased portion of your <i>excess</i> if your claim is a <i>total loss</i> and you pay your premium by instalments.</p> <p>Read more about the increased portion of your <i>excess</i> under the heading 'If you suffer a <i>total loss</i>, and pay premium by instalments, your excess increases' on page 81.</p>	<p>If damage is caused by several events, each separate event must result in a claim that's more than the <i>excess</i> you've selected, before we'll pay you anything.</p>
Contents Exclusions	36	Deliberate damage by anyone else living at your home	Deliberate damage by people living in your home
Contents Exclusions	37	<p>Unoccupied homes</p> <p>...</p> <p>All of the following conditions must also be met.</p> <ul style="list-style-type: none"> • The home and its lawns and gardens must be kept tidy. • All external doors and windows must be kept locked. • Papers and mail must have been stopped, or be collected each week. • The home must be regularly supervised. 	<p>Unoccupied homes</p> <p>...</p> <p>All of the following conditions must also be met.</p> <ul style="list-style-type: none"> • The home and its lawns and gardens must be kept tidy. • All external doors and windows must be kept locked. • Papers and mail must have been stopped, or be collected regularly. • The home must be regularly supervised.
Contents How we settle your Contents insurance claim	38	<p>If we pay you the full contents sum insured, your policy will end</p> <p>If we pay out the total contents <i>sum insured</i>, your policy will end. We'll subtract the relevant <i>excesses</i> from the payment we make to you and won't refund any premium.</p>	<p>If we pay you the full contents sum insured, your policy will end</p> <p>If we pay out the total contents <i>sum insured</i>, your policy will end. We'll subtract the relevant <i>excesses</i> from the payment we make to you. We'll refund any premium you have paid for the part of the <i>period of insurance</i> after the date of the loss or damage.</p>
Contents The most we'll pay for some items	39	Any boat (except those listed above) \$1,500	<p>Any boat (except those listed above) \$3,000</p> <p>Under this policy we won't cover any boat that has a <i>market value</i> of more than \$3,000</p>
Contents We'll settle some claims in specific ways	40	-	<p>Keep higher valued specified jewellery and watches in a locked safe when not in use</p> <p>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.

			If you don't follow these requirements, we won't cover the items for burglary, theft, or unexplained loss.
Motor Vehicle use: what we never cover	42	Your vehicle is never covered by this policy for any of the uses below:	Even if your vehicle is being used for one of the private or business uses above, your vehicle is never covered by this policy for any of the uses below:
Motor What your vehicle is covered for if you have Comprehensive cover	44	If your <i>schedule</i> shows you're covered for <i>agreed value</i> , this is the maximum we will pay for your vehicle.	If your <i>schedule</i> shows you're covered for <i>agreed value</i> , the amount shown is the maximum we will pay for your vehicle.
Motor Legal liability – Extended liability	45	Extended liability We'll also provide cover for liability for <i>damages</i> and liability for <i>reparation</i> in any of these three circumstances.	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.
Motor Premium credit benefit	46 (Comprehensive motor)	Premium credit — we'll transfer your premium to your replacement vehicle After a <i>total loss</i> , we don't refund any premium you've paid for the part of the <i>period of insurance</i> after the date of the <i>accident</i> . However, in some circumstances, we'll transfer any premium you've paid for the part of the <i>period of insurance</i> after the date of the accident, to the new policy for your replacement vehicle. We'll do this if your vehicle is a <i>total loss</i> and: <ul style="list-style-type: none"> the driver of your vehicle at the time of the <i>accident</i> was not at fault we are satisfied that the person at fault has been identified you choose to insure your replacement vehicle with us. 	This benefit has been removed
Motor Windscreens and windows benefit	47	Windscreens and windows — we'll repair or replace windscreens and windows When we pay for <i>accidental</i> breakage of your windscreen or windows: <ul style="list-style-type: none"> if your windscreen or window has a chip that can be repaired, you won't have to pay an <i>excess</i> if your windscreen or window needs to be replaced, you'll need to pay your policy <i>excess</i>. 	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 windows <i>glass</i> . <ul style="list-style-type: none"> If your windscreen or window <i>glass</i> has a chip that can be repaired, you won't have to pay an <i>excess</i> If your windscreen or window <i>glass</i> needs to be replaced, you'll need to pay your policy <i>excess</i>.
Motor Windscreens and windows diagram text	47	UNDERSTANDING YOUR WINDSCREEN AND WINDOW COVER Items with a 'tick' are included in the Windscreen and windows benefit above Items with a 'cross' are not included in the Windscreen and windows benefit, but are covered by your policy as part of your vehicle	UNDERSTANDING YOUR WINDSCREEN AND WINDOW GLASS COVER Items with a 'tick' are included in the Windscreen and window <i>glass</i> benefit above Items with a 'cross' are not included in the Windscreen and window <i>glass</i> benefit, but are covered by your policy as part of your vehicle
Motor Comprehensive - Optional benefits	48	-	Excess-free windscreen and window glass replacement If you choose this optional benefit, you won't have to pay an <i>excess</i> if your vehicle's windscreen or window <i>glass</i> needs to be replaced due to <i>accidental</i> damage. This benefit does not cover any other items, such as: <ul style="list-style-type: none"> sunroofs, glass roofs, mirrors

			<ul style="list-style-type: none"> • headlights, tail lights, lamp covers • any other glass or transparent plastics • anything attached to the windscreen or windows. <p>You will still have to pay the <i>excess</i> that applies if you claim for any other loss or damage to your vehicle, or for legal liability.</p>
Motor What your vehicle is covered for if you have Third Party, Fire and Theft cover	49	The maximum we'll pay for your vehicle is the <i>market value</i> as shown on your <i>schedule</i> .	The maximum we'll pay for your vehicle is the <i>market value</i> .
Motor Legal liability – Extended liability	50	Extended liability We'll also provide cover for liability for <i>damages</i> and liability for <i>reparation</i> in any of these three circumstances.	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.
Motor – Third Party, Fire and Theft Optional benefit	51	-	<p>Excess-free windscreen and window glass If you choose this optional benefit, we'll cover <i>accidental</i> damage to your vehicle's windscreen or window glass as long as the damage is repaired or replaced.</p> <p>You won't have to pay an <i>excess</i>, as long as you're not claiming for any other loss or damage to your vehicle or for legal liability.</p> <p>This benefit does not cover any other items, such as:</p> <ul style="list-style-type: none"> • sunroofs, glass roofs, mirrors • headlights, tail lights, lamp covers • any other glass or transparent plastics • anything attached to the windscreen or windows.
Motor Legal liability – Extended liability	52	Extended liability We'll also provide cover for liability for <i>damages</i> and liability for <i>reparation</i> in any of these three circumstances.	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.
Motor – Third Party Only Optional benefit	53	-	<p>Excess-free windscreen and window glass If you choose this optional benefit, we'll cover <i>accidental</i> damage to your vehicle's windscreen or window glass as long as the damage is repaired or replaced.</p> <p>You won't have to pay an <i>excess</i>, as long as you're not claiming for any other loss or damage to your vehicle or for legal liability.</p> <p>This benefit does not cover any other items, such as:</p> <ul style="list-style-type: none"> • sunroofs, glass roofs, mirrors • headlights, tail lights, lamp covers • any other glass or transparent plastics

			anything attached to the windscreen or windows.
Motor Exclusions	54	We won't cover any driver of your vehicle who is excluded from the policy cover at the time of the accident.	We won't cover any loss, damage or liability if the driver of your vehicle at the time of the <i>accident</i> is excluded from the policy cover.
Motor Exclusions	55	Wear and tear, corrosion or depreciation We won't cover depreciation, wear and tear, or corrosion.	Wear and tear, corrosion, gradual damage or depreciation We won't cover wear and tear, corrosion, gradual damage or depreciation.
Motor Your policy ends once we've paid your claim	57	Your policy ends once we've paid your claim Once we've paid your <i>total loss</i> claim, your policy comes to an end. We keep the damaged vehicle, including all insured <i>accessories</i> and the value of whatever is left of your registration. We won't refund any premium you have paid for the part of the <i>period of insurance</i> after the date of the <i>accidental loss</i> or damage. However, if you have the Comprehensive <i>cover type</i> , you may be able to use this premium toward the insurance of a new or replacement vehicle. The 'Premium credit' benefit on page 46 tells you more about this.	Your policy ends once we've paid your claim Once we've paid your <i>total loss</i> claim, your policy comes to an end. We keep the damaged vehicle, including all insured <i>accessories</i> and the value of whatever is left of your registration. We <i>will</i> refund any premium you have paid for the part of the <i>period of insurance</i> after the date of the <i>accidental loss</i> or <i>damage</i> .
Boat Premium credit benefit	62	Premium credit — we'll transfer your premium to your replacement boat After a <i>total loss</i> , we don't refund any premium you've paid for the part of the <i>period of insurance</i> after the date of the <i>accident</i> . However, in some circumstances we'll transfer any premium you've paid for the part of the <i>period of insurance</i> after the date of the <i>accident</i> , to the new policy for your replacement boat. We'll do this if your boat is a <i>total loss</i> , and: <ul style="list-style-type: none"> the person in control of your boat at the time of the <i>accident</i> was not at fault we are satisfied that the person at fault has been identified you choose to insure your replacement boat with us. 	This benefit has been removed
Lifestyle Block Natural disaster benefit	69	Loss or damage to parts of your lifestyle block buildings which EQC insures ... EQC must have: <ul style="list-style-type: none"> accepted liability for your claim already paid the maximum under the EQC Act for the loss or damage. We won't cover any <i>excess</i> charged by EQC. ... The total you receive for natural disaster is limited to your sum insured ... All other policy terms and conditions apply to the natural disaster benefit, along with the basis for settling claims.	Loss or damage to parts of your lifestyle block buildings which EQC insures ... EQC must have done both of the following : <ul style="list-style-type: none"> accepted liability for your claim already paid the maximum under the EQC Act for the loss or damage. We won't cover any <i>excess</i> charged by EQC. ... The total you receive for natural disaster is limited to your sum insured ... All other policy terms and conditions apply to this benefit, along with the basis for settling claims.

What we don't cover under this policy – Overall exclusions	77	Asbestos We won't cover any loss, damage, or liability that is in any way connected with asbestos or the need to remove it.	This exclusion has been removed
What we don't cover under this policy – Overall exclusions	77	-	Cyber acts and incidents We won't cover any loss, damage, liability, cost, or expense in any way connected to a <i>cyber act</i> or <i>cyber incident</i> . This exclusion does not apply if a loss covered by this policy causes a <i>cyber incident</i> . However, if there's resulting loss or damage to your property caused by a <i>cyber act</i> or <i>cyber incident</i> , we'll cover it (unless it's excluded under another part of this policy).
What we don't cover under this policy – Overall exclusions	78	Electronic data We won't cover any loss, damage, or liability in any way connected with the loss of or damage to any electronic data.	Data We won't cover any loss, damage, liability, cost or expense of any kind in any way connected to: <ul style="list-style-type: none">• <i>Data</i> being totally or partially destroyed, distorted, erased, corrupted, altered, misinterpreted or misappropriated• errors in creating, amending, entering, deleting or using <i>data</i>• total or partial inability or failure to receive, send, access or use <i>data</i> for any time• any loss of use of <i>data</i>, or <i>data</i> being reduced in functionality, repaired, replaced, restored or reproduced• the value of any <i>data</i>. This exclusion applies whether any other causes or events contribute at the same time, or in any order, to any of the above.
War or hostilities exclusion	79	<ul style="list-style-type: none">• civil commotion that amounts to an uprising	<ul style="list-style-type: none">• civil commotion assuming proportions of or amounting to an uprising
Making a claim - If you suffer a total loss, and pay premium by instalments, your excess increases	83	If you suffer a total loss, and pay premium by instalments, your excess increases If you suffer a <i>total loss</i> and you've been paying your premium by instalments, we'll increase the <i>excess</i> shown on your <i>schedule</i> . The increase will include both: <ul style="list-style-type: none">• the difference between the amount of premium you've paid, and the amount of premium you would have paid if you had paid your premium annually• the total value of the instalment fees for all the unpaid premium instalments.	This clause has been removed
Making a claim - If you're not at fault, your	83	If you're not at fault, your excess can be refunded for motor vehicle claims	If you're not at fault, your excess can be refunded for motor vehicle claims We may refund your <i>excess</i> for a motor vehicle claim, if we are satisfied that both of the following conditions are met.

<p>excess can be refunded for motor vehicle claims</p>		<p>We may refund your <i>excess</i> for a motor vehicle claim, if we are satisfied that both of the following conditions are met.</p> <ul style="list-style-type: none"> • The driver or person in charge of your vehicle is free of blame. • The person at fault is identified. <p>If we refund your <i>excess</i>, the amount of the refund will not include the increased portion of the <i>excess</i> if the claim is for a <i>total loss</i> and you've been paying your premium by instalments.</p> <p>The increased portion of the <i>excess</i> is explained under the heading 'If you suffer a <i>total loss</i>, and pay premium by instalments, your excess increases' above.</p>	<ul style="list-style-type: none"> • The driver or person in charge of your vehicle is free of blame. • The person at fault is identified.
<p>What your responsibilities are You can't pass on your rights under this policy</p>	<p>85</p>	<p>You can't pass on your rights under this policy You can't pass on your interest in this policy to anyone else without our written agreement.</p>	<p>You can't pass on your rights or interests under this policy <i>Without our prior written agreement, you can't assign, or attempt to assign, either of the following to any other party:</i></p> <ul style="list-style-type: none"> • this policy or your interest in it • your rights to any claims proceeds under this policy.
<p>Your privacy and personal information</p>	<p>90</p>	<p>Your privacy and personal information Vero holds the personal information you gave when you bought this policy. ANZ may also hold this information. Vero also holds the personal information you give us while you're insured with us, including when you make a claim. By taking out this policy, you permit us to tell ANZ if premium payments for your policy are overdue.</p>	<p>Your privacy and personal information We collect and hold the personal information you gave when you bought this policy. We use this information to:</p> <ul style="list-style-type: none"> • evaluate your insurance requirements • determine whether to give you insurance cover and, if so, on what terms • administer your policy and any claims. <p>We also collect and hold the personal information you give us while you're insured with us, including when you make a claim. We hold your personal information in accordance with our Privacy Statement, which you can find on our website at vero.co.nz/privacy</p> <p>By taking out this policy, you permit us to tell ANZ if premium payments for your policy are overdue. If ANZ facilitates your interactions with us, ANZ may also collect and hold information about that fact. ANZ also receives information about your policy from us so they can:</p> <ul style="list-style-type: none"> • monitor your insurance requirements • carry out market research, data processing and statistical analysis. <p>ANZ holds this information in accordance with ANZ's Privacy Statement, which you can find on ANZ's website at anz.co.nz/privacy</p>

Your rights to access and correct your information	90	Vero or ANZ may charge a fee.	Vero or ANZ may charge a fee and may transfer your request to the other party to respond to.
Dictionary of defined words	91	Act of terrorism Means any act which:	Act of terrorism Any act which:
Dictionary of defined words	91	-	Computer system Any of the following in any configuration: <ul style="list-style-type: none"> computers, hardware, and software communications systems electronic devices, including smart phones, laptops, tablets, and wearable devices electronically controlled equipment, including data processing equipment server, cloud or microcontroller equipment any similar system, input, output, data storage device, networking equipment or back up facility.
Dictionary of defined words	91	-	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.
Dictionary of defined words	91	-	Cyber incident Either of the following. <ul style="list-style-type: none"> Any error, omission or series of related errors or omissions involving accessing, processing, using or operating any <i>computer system</i>. Any partial or total unavailability or failure, or recurring unavailability or failure, involving accessing, processing, using or operating any <i>computer system</i>.
Dictionary of defined words	91	-	Data Any kind of information, including facts, concepts or code. In this definition, we mean information that is converted, recorded or transmitted in a form that a <i>computer system</i> can access, communicate, display, distribute, interpret, process, transmit, store or use.
Dictionary of defined words	93	Indemnity value Indemnity value is either of the following:	Indemnity value Either of the following:
Dictionary of defined words	93	Market value Market value is the reasonable:	Market value The reasonable:
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