

Vero Residential Home, Contents and Motor Wording Updates – effective from May 2022

We have redrafted the Vero Residential Home, Contents and Motor policy wordings in plain language, to make it easier for you to understand what you are and are not covered for.

There are some differences in the way we have worded your policy, but other than the changes outlined below, the plain language drafting of the wordings is not intended to change, restrict or expand the cover you are entitled to under your policy.

Please read your new policy wordings in full to see the detail of the changes below.

Home

Section	Previous cover	Page	New cover	Page
Policy Exclusions	<p>8. Unoccupied Home</p> <p>This policy does not provide cover for any loss:</p> <p>a. to the home if unoccupied unless we have been notified and have agreed in writing to maintain cover, and provided that:</p> <ol style="list-style-type: none"> i. the home and its lawns and gardens are kept in a tidy condition; and ii. all external doors and windows are kept locked; and iii. all papers and mail are collected weekly; and iv. the home is under weekly supervision. <p>b. to the home while unattended, if normally used as a holiday-home or weekend home, unless requirements a.i. to a.iv. above are complied with.</p>	14	<p>Unoccupied homes</p> <p>We won't cover any <i>loss</i> to your <i>home</i> while your <i>home</i> is:</p> <ul style="list-style-type: none"> • <i>unoccupied</i> • unattended, if you normally use it as a holiday <i>home</i> or weekend <i>home</i>. However, we'll cover your <i>home</i> if we know the <i>home</i> is a holiday <i>home</i>, or we agreed in writing to cover you while your <i>home</i> was <i>unoccupied</i>. <p>All of the following must be met.</p> <ul style="list-style-type: none"> • Your <i>home</i>, its lawns, and its gardens are kept tidy. • All external doors and windows are kept locked. • All papers and mail are collected regularly. • Your <i>home</i> is under regular supervision. 	27
Policy Exclusions	n/a	n/a	<p>Cyber acts and incidents</p> <p>We won't cover any <i>loss</i>, <i>damage</i>, <i>liability</i>, <i>cost</i>, or <i>expense</i> 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>.</p> <p>However, if there's resulting <i>loss</i> to your home 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).</p>	23
Policy Exclusions	<p>2. Electronic Data</p> <p>This policy does not provide cover for any loss to, or arising from, any loss of electronic data of any kind, or any loss of use, reduction in functionality, or any other associated loss or expense or liability directly or indirectly arising from or in connection with the loss of electronic data. This includes any electronic data that is purchased in place of an item that could be purchased in a non-electronic format.</p>	n/a	<p>Data</p> <p>We won't cover any <i>loss</i>, <i>damage</i>, <i>liability</i>, <i>cost</i>, or <i>expense</i> of any kind in any way connected to:</p> <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> 	23

			<ul style="list-style-type: none"> • 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>. <p>This exclusion applies whether any other causes or events contribute at the same time, or in any order, to any of the above.</p>	
Policy conditions and other important information	3. Cancellations We may cancel this policy at any time by sending a letter, facsimile, or e-mail to this effect to you at your last known postal address, facsimile number, or e-mail address, or to your insurance adviser. The cancellation will take effect at 4.00 pm on the 7th day after the communication has been sent. We will refund the unused part of your paid premium.	16	How your policy can be cancelled ... We can cancel your policy ... Your policy will be cancelled from 4.00pm on the 14th day after we send the letter. We will refund any <i>premium</i> you've already paid us for cover after the effective date of the cancellation.	40 - 41
Policy conditions and other important information	9. Excess (addressing the increased excess condition) ... e. Where you suffer a total loss and you have been paying your <i>premium</i> to us by instalment the excess shown on the <i>schedule</i> will be increased to include: <ul style="list-style-type: none"> i. the difference between the amount you have paid and the amount of <i>premium</i> you would have paid if you had instead elected to pay your <i>premium</i> annually; and ii. the total value of the instalment fees for all of the <i>premium</i> instalments. 	17	Section has been removed entirely	n/a
Policy conditions and other important information	14. Instalment Premiums Where we have agreed to accept payment of premium by instalments all benefits under this policy will be forfeited from the date the first unpaid instalment was due, and your policy will be automatically cancelled if any premium instalment/s remains unpaid for 28 days. To ensure that you have an opportunity to maintain cover in the event that an instalment premium has not been made to us, we will attempt again to collect the outstanding premium instalment from your nominated bank account. Where any instalment is overdue, but the policy has not been cancelled, all benefits under this policy will be suspended from the date the first unpaid instalment was due.	18	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 <i>policy schedule</i> . Paying your premium Your insurance policy is an annual contract. You can choose to pay annually in full, or in instalments. Your <i>premium</i> will be higher if you pay by anything other than annual instalments, as we charge you instalment fees. Making changes to your policy details may affect the <i>premium</i> you need to pay or have paid for the remainder of your <i>period of insurance</i> . If you pay annually and don't pay the full amount, we may reduce the <i>period of insurance</i> to align with the amount you paid.	40

			<p>Your premium must be paid up to date before we'll pay a claim If you need to make a claim and you have <i>premium</i> that is less than 28 days overdue, we may do one of these things:</p> <ul style="list-style-type: none"> • withhold the claim payment until you've paid the overdue <i>premium</i> • deduct the overdue <i>premium</i> from the claim payment. <p>Your policy ends if your premium is more than 28 days overdue If your <i>premium</i> is overdue by more than 28 days, your insurance cover under this policy ends. Cover stops from the date you have paid up to.</p>	
Definitions	n/a	n/a	<p>Avoid (a policy) We'll treat your policy as though it never existed in accordance with the legal principles which govern the duty of disclosure and its remedies.</p>	43
Definitions	n/a	n/a	<p>Computer system Any of the following in any configuration:</p> <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 <i>data</i> processing equipment • server, cloud or microcontroller equipment • any similar system, input, output, <i>data</i> storage device, networking equipment or back up facility. 	43
Definitions	n/a	n/a	<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>	43
Definitions	n/a	n/a	<p>Cyber incident Either of the following.</p> <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>. 	43
Definitions	n/a	n/a	<p>Data Any kind of information, including facts, concepts or code.</p> <p>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.</p>	44

Definitions	n/a	n/a	<i>Drone(s)</i> Any unmanned, unpiloted or remotely operated aerial device.	44
Definitions	n/a	n/a	<i>Excess(es)</i> The amount you must pay towards the cost of any claim.	44

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Section	Previous cover	Page	New cover	Page
Benefits	<p>Occupier's and Personal Liability</p> <p>...</p> <p>Extended Liability</p> <p>iv. the use of any canoe, kayak, surf board, surf ski, kite surfer, paddle board, windsurfer, or watercraft. Any watercraft that has a market value of more than \$3,000 is not covered by this policy.</p> <p>We will not pay for:</p> <p>iii. the ownership, possession, or use of any mechanically propelled vehicle, trailer, aircraft (including <i>drones</i>), or boat;</p>	10	<p>Occupier's and Personal Liabilities</p> <p>...</p> <p>Extended liability:</p> <ul style="list-style-type: none"> 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. <p>We won't pay for legal liability:</p> <ul style="list-style-type: none"> Arising from: <ul style="list-style-type: none"> your ownership, possession or use of any mechanically propelled vehicle, trailer, aircraft (including <i>drones</i>), or any boat where the market value of the boat is more than \$3,000. 	9
Policy Exclusions	n/a	n/a	<p>Cyber acts and incidents</p> <p>We won't cover any <i>loss, damage, liability, cost, or expense</i> in any way connected to a <i>cyber act</i> or <i>cyber incident</i>. This exclusion does not apply if a <i>loss</i> covered by this policy causes a <i>cyber incident</i>.</p> <p>However, if there's resulting <i>loss</i> to your <i>contents</i> 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).</p>	17
Policy Exclusions	<p>2. Electronic Data</p> <p>This policy does not provide cover for any loss to, or arising from, any loss of electronic data of any kind, or any loss of use, reduction in functionality, or any other associated loss or expense or liability directly or indirectly arising from or in connection with the loss of electronic data. This includes any electronic data that is purchased in place of an item that could be purchased in a non-electronic format.</p>	11	<p>Data</p> <p>We won't cover any <i>loss, damage, liability, cost, or expense</i> of any kind in any way connected to:</p> <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>. <p>This exclusion applies whether any other causes or events contribute at the same time, or in any order, to any of the above.</p>	18
Policy Exclusions	<p>8. Unoccupied Home</p> <p>This policy does not provide cover for any loss:</p>	14	<p>Unoccupied homes</p> <p>We won't cover any <i>loss</i> to your <i>home</i> while your <i>home</i> is:</p> <ul style="list-style-type: none"> <i>unoccupied</i> 	21

	<p>a. to the home if unoccupied unless we have been notified and have agreed in writing to maintain cover, and provided that:</p> <ol style="list-style-type: none"> i. the home and its lawns and gardens are kept in a tidy condition; and ii. all external doors and windows are kept locked; and iii. all papers and mail are collected weekly; and iv. the home is under weekly supervision. <p>b. to the home while unattended, if normally used as a holiday-home or weekend home, unless requirements a.i. to a.iv. above are complied with.</p>		<ul style="list-style-type: none"> • unattended, if you normally use it as a holiday <i>home</i> or weekend <i>home</i>. However, we'll cover your <i>home</i> if we know the <i>home</i> is a holiday <i>home</i>, or we agreed in writing to cover you while your <i>home</i> was <i>unoccupied</i>. <p>All of the following must be met.</p> <ul style="list-style-type: none"> • Your <i>home</i>, its lawns, and its gardens are kept tidy. • All external doors and windows are kept locked. • All papers and mail are collected regularly. • Your <i>home</i> is under regular supervision. 	
Policy conditions and other important information	<p>3. Cancellations</p> <p>We may cancel this policy at any time by sending a letter, facsimile, or e-mail to this effect to you at your last known postal address, facsimile number, or e-mail address, or to your insurance adviser. The cancellation will take effect at 4.00 pm on the 7th day after the communication has been sent. We will refund the unused part of your paid premium.</p>	14	<p>How your policy can be cancelled</p> <p>...</p> <p>We can cancel your policy</p> <p>...</p> <p>Your policy will be cancelled from 4.00pm on the 14th day after we send the letter. We will refund any <i>premium</i> you've already paid us for cover after the effective date of the cancellation.</p>	34-35
Policy conditions and other important information	<p>9. Excess (addressing the increased excess condition)</p> <p>...</p> <p>e. Where you suffer a total loss and you have been paying your <i>premium</i> to us by instalment the excess shown on the <i>schedule</i> will be increased to include:</p> <ol style="list-style-type: none"> i. the difference between the amount you have paid and the amount of <i>premium</i> you would have paid if you had instead elected to pay your <i>premium</i> annually; and ii. the total value of the instalment fees for all of the <i>premium</i> instalments. 	15	Section has been removed entirely	n/a
Policy conditions and other important information	<p>13. Instalment Premiums</p> <p>Where we have agreed to accept payment of premium by instalments all benefits under this policy will be forfeited from the date the first unpaid instalment was due, and your policy will be automatically cancelled if any premium instalment/s remains unpaid for 28 days.</p> <p>To ensure that you have an opportunity to maintain cover in the event that an instalment premium has not been made to us, we will attempt again to collect the outstanding premium instalment from your nominated bank account.</p>	16	<p>Your premium</p> <p>Your <i>premium</i> is the payment you make in exchange for your insurance cover. Your <i>premium</i> is detailed on your <i>policy schedule</i>.</p> <p>Paying your premium</p> <p>Your insurance policy is an annual contract. You can choose to pay annually in full, or in instalments.</p> <p>Your <i>premium</i> will be higher if you pay by anything other than annual instalments, as we charge you instalment fees.</p> <p>Making changes to your policy details may affect the <i>premium</i> you need to pay or have paid for the remainder of your <i>period of insurance</i>.</p>	34

	Where any instalment is overdue, but the policy has not been cancelled, all benefits under this policy will be suspended from the date the first unpaid instalment was due.		<p>If you pay annually and don't pay the full amount, we may reduce the <i>period of insurance</i> to align with the amount you paid.</p> <p>Your premium must be paid up to date before we'll pay a claim If you need to make a claim and you have <i>premium</i> that is less than 28 days overdue, we may do one of these things:</p> <ul style="list-style-type: none"> • withhold the claim payment until you've paid the overdue <i>premium</i> • deduct the overdue <i>premium</i> from the claim payment. <p>Your policy ends if your premium is more than 28 days overdue If your <i>premium</i> is overdue by more than 28 days, your insurance cover under this policy ends. Cover stops from the date you have paid up to.</p>	
Definitions	n/a	n/a	<p>Avoid (a policy) We'll treat your policy as though it never existed in accordance with the legal principles which govern the duty of disclosure and its remedies.</p>	37
Definitions	n/a	n/a	<p>Computer system Any of the following in any configuration:</p> <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 <i>data</i> processing equipment • server, cloud or microcontroller equipment • any similar system, input, output, <i>data</i> storage device, networking equipment or back up facility. 	37
Definitions	n/a	n/a	<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
Definitions	n/a	n/a	<p>Cyber incident Either of the following.</p> <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>. 	38
Definitions	n/a	n/a	<p>Data Any kind of information, including facts, concepts or code.</p>	38

			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.	
Definitions	n/a	n/a	<i>Excess(es)</i> The amount you must pay towards the cost of any claim.	38
Definitions	n/a	n/a	<i>Total contents sum insured</i> The amount your <i>schedule</i> shows your <i>contents</i> are insured for, including the GST-exclusive value of any specified items.	41

Motor

Section	Previous cover	Page	New cover	Page
What you are covered for	Was an option but not stated in the policy wording previously	n/a	<p>Voluntary named drivers and exclude under-25-year-old drivers</p> <p>When this option is noted on the <i>schedule</i> for your <i>vehicle</i>, we won't cover your <i>vehicle</i> while it's being driven by, or is under the care or control of, anyone under 25.</p> <p>You can choose to name the people who will be driving your <i>vehicle</i>, and we'll list them on your <i>schedule</i>.</p> <p>If your <i>vehicle</i> is driven by anyone 25 years or older not listed on the <i>schedule</i> at the time of a claim, the unnamed driver <i>excess</i> on your <i>schedule</i> will apply in addition to any other applicable <i>excesses</i>.</p>	5
Automatic Benefits – Comprehensive	<p>9. Trailers</p> <p>We will cover any trailer owned, hired or leased by you but excluding:</p> <p>a. caravans or boat, horse or camper trailers; b. the contents of any trailer; c. trailers which are insured by another policy; or d. trailers which cannot be drawn by your <i>vehicle</i>.</p> <p>We will pay up to \$1,000 for any one event. An excess of \$100 applies to each and every claim.</p>	6	<p>Trailers — we'll pay up to \$1,000 for trailers</p> <p>The benefit and its limits below do not apply if your <i>vehicle</i> (as shown on your <i>schedule</i>) is a trailer.</p> <p>We'll automatically cover any trailer you own, hire, or lease for <i>accidental</i> loss or <i>damage</i>, up to \$1,000 for any one event. We'll charge an <i>excess</i> of \$100 for any claim for <i>accidental</i> loss or damage to the trailer.</p> <p>Under this benefit, we won't automatically cover:</p> <ul style="list-style-type: none"> • caravans • boat, horse, or camper trailers • the contents of any trailer • any trailer that is separately listed on your <i>schedule</i> • any trailer that is insured under this or any other policy • any trailer that can't legally be towed by your <i>vehicle</i>. 	8
Caravan Benefits	n/a	n/a	<p>Personal effects – we'll cover personal effects in your caravan</p> <p>We'll pay for accidental loss or damage to personal effects, clothing, and domestic utensils in the caravan.</p> <p>We'll pay the indemnity value of the items immediately before the loss or damage occurred, up to \$1,000 in total. The items must belong to you, or to any member of your family who lives with you.</p>	10

Policy Exclusions	<p>4. Losses when your vehicle is being used or driven by any person who:</p> <p>a. does not have a licence which is in full force and effect to drive your vehicle at the time and place of the accident; or</p> <p>b. is not complying with the conditions of his/her licence; or</p> <p>c. is excluded from the policy cover.</p>	9	<p>Breach of, invalid or incorrect driver's licence</p> <p>We won't cover any loss, damage or liability where any driver of your <i>vehicle</i> at the time of the <i>accident</i>:</p> <ul style="list-style-type: none"> • is breaching the conditions of their driver's licence • doesn't hold a valid driver's licence • doesn't hold a driver's licence appropriate to the class of vehicle being driven. <p>This exclusion applies to anyone who is driving your <i>vehicle</i> with your permission.</p> <p>This exclusion doesn't limit cover under the 'Vehicle servicing and emergency' benefit.</p>	16
Policy Exclusions	n/a	n/a	<p>Cyber acts and incidents</p> <p>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>.</p> <p>However, if there's resulting loss to your <i>vehicle</i> 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).</p>	17
Policy Exclusions	n/a	n/a	<p>Data</p> <p>We won't cover any loss, damage, liability, cost, or expense of any kind in any way connected to:</p> <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>. <p>This exclusion applies whether any other causes or events contribute at the same time, or in any order, to any of the above.</p>	17
Policy Exclusions	n/a	n/a	<p>Excluded drivers</p> <p>We won't cover any <i>loss</i>, damage or liability if the driver of your <i>vehicle</i> at the time of the <i>accident</i> is excluded from the policy cover.</p>	17
Policy Exclusions	<p>1. Any Excess (addressing the increased excess condition)</p> <p>...</p>	8	<p>Section has been removed entirely</p>	n/a

	<p>Where you suffer a total loss and you have been paying your <i>premium</i> to us by instalment the excess shown on the <i>schedule</i> will be increased to include:</p> <ul style="list-style-type: none"> i. the difference between the amount you have paid and the amount of <i>premium</i> you would have paid if you had instead elected to pay your <i>premium</i> annually; and ii. the total value of the instalment fees for all of the <i>premium</i> instalments. 			
Policy conditions and other important information	<p>What we will pay – at our option The cost to repair or replace your vehicle or make a payment up to the market value.</p>	4	<p>If your vehicle is a total loss (a 'write-off') If we decide your <i>vehicle</i> is unable to be safely or economically repaired, or if it has been stolen and not recovered, we will settle your claim as a <i>total loss</i>.</p>	23
		6	<p>The most we'll pay for your <i>vehicle</i> is the <i>market value</i>. We'll pay up to any maximum limit which applies to your <i>vehicle</i> based on the cover type shown on your <i>schedule</i>.</p> <p><i>We will calculate the market value. We do this by obtaining an independent valuation of how much your vehicle was worth immediately before the accident happened.</i></p>	
Policy conditions and other important information	<p>5. Claims d. If we pay the <i>market value</i> then the cover is finished and no <i>premium</i> is refundable. We may keep whatever is left or recovered of the <i>vehicle</i>.</p>	10	<p>Your policy ends once we've paid your total loss claim Once we've paid your total loss claim, your policy comes to an end. We keep the damaged <i>vehicle</i>, including all insured <i>accessories</i>.</p> <p><i>We'll refund any premium you have paid for the part of the period of insurance after the date of the loss or damage.</i></p>	24
Policy conditions and other important information	<p>8. Instalment Premiums</p> <p>Where we have agreed to accept payment of premium by instalments all benefits under this policy will be forfeited from the date the first unpaid instalment was due, and your policy will be automatically cancelled if any premium instalment/s remains unpaid for 28 days.</p> <p>To ensure that you have an opportunity to maintain cover in the event that an instalment premium has not been made to us, we will attempt again to collect the outstanding premium instalment from your nominated bank account.</p> <p>Where any instalment is overdue, but the policy has not been cancelled, all benefits under this policy will be suspended from the date the first unpaid instalment was due.</p>	11	<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 <i>policy schedule</i>.</p> <p>Paying your premium Your insurance policy is an annual contract. You can choose to pay annually in full, or in instalments.</p> <p><i>Your premium will be higher if you pay by anything other than annual instalments, as we charge you instalment fees.</i></p> <p><i>Making changes to your policy details may affect the premium you need to pay or have paid for the remainder of your period of insurance.</i></p> <p><i>If you pay annually and don't pay the full amount, we may reduce the period of insurance to align with the amount you paid.</i></p>	27

			<p>Your premium must be paid up to date before we'll pay a claim If you need to make a claim and you have <i>premium</i> that is less than 28 days overdue, we may do one of these things:</p> <ul style="list-style-type: none"> • withhold the claim payment until you've paid the overdue <i>premium</i> • deduct the overdue <i>premium</i> from the claim payment. <p>Your policy ends if your premium is more than 28 days overdue If your <i>premium</i> is overdue by more than 28 days, your insurance cover under this policy ends. Cover stops from the date you have paid up to.</p>	
Policy conditions and other important information	<p>3. Cancellations We may cancel this policy at any time by sending a letter, facsimile, or e-mail to this effect to you at your last known postal address, facsimile number, or e-mail address, or to your insurance adviser. The cancellation will take effect at 4.00 pm on the 7th day after the communication has been sent. We will refund the unused part of your paid premium.</p>	10	<p>How your policy can be cancelled ...</p> <p>We can cancel your policy ... Your policy will be cancelled from 4.00pm on the 14th day after we send the letter. We will refund any <i>premium</i> you've already paid us for cover after the effective date of the cancellation.</p>	27
Definitions	<p>Accessory and Accessories mean:</p> <ul style="list-style-type: none"> • fitted entertainment, communications and navigation systems; • child restraints/seats; • tools and breakdown equipment permanently kept in your <i>vehicle</i>, purchased by you to repair your <i>vehicle</i> • car seat covers; • first aid kit, torch, fire extinguisher, maps; • other equipment (not otherwise defined) permanently fitted to the <i>vehicle</i> 	12	<p>Accessory and accessories Any of the following:</p> <ul style="list-style-type: none"> • car seat covers • child restraints and seats • first aid kit, torch, fire extinguisher, maps • fitted entertainment, communications, and navigation systems • other equipment permanently fitted to your <i>vehicle</i> • roof racks, roof boxes, bike racks and tow bars when fitted to your vehicle • tools and breakdown equipment you permanently keep in your <i>vehicle</i>, or bought by you to repair your <i>vehicle</i>. 	30
Definitions	n/a	n/a	<p>Avoid (a policy) We'll treat your policy as though it never existed in accordance with the legal principles which govern the duty of disclosure and its remedies.</p>	30
Definitions	n/a	n/a	<p>Computer system Any of the following in any configuration:</p> <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 	30

			<ul style="list-style-type: none"> server, cloud or microcontroller equipment any similar system, input, output, <i>data</i> storage device, networking equipment or back up facility. 	
Definitions	n/a	n/a	<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>	30
Definitions	n/a		<p>Cyber incident Either of the following.</p> <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>. 	30
Definitions	n/a	n/a	<p>Data Any kind of information, including facts, concepts or code.</p> <p>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.</p>	31
Definitions	Market value means the reasonable value of the vehicle immediately prior to the loss or damage.	12	<p>Market value The reasonable second-hand value of your <i>vehicle</i> immediately before the loss or damage occurred, based on factors including your <i>vehicle's</i> age, condition and kilometres travelled.</p>	31
Definitions	n/a	n/a	<p>Indemnity value Either of the following.</p> <ul style="list-style-type: none"> The value of the damaged property immediately before the damage. The cost to restore it to a condition no better than when it was new — less an amount for depreciation, wear, and tear. 	31