

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](http://vero.co.nz/policywordings)

## Vero Residential Home Policy

Section	Current Wording	New Wording
HELP Service – emergency assistance	<p><b>HELP service – emergency assistance</b></p> <p>HELP is a 24-hour, 7 day a week emergency assistance service which Vero offers as part of your insurance policy – at no extra cost.</p> <p>With just one phone call you can sort out all the hassles that arise if you 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 you need. The toll free number is 0800 800 786.</p> <p>Ringling HELP costs you nothing. The assistance is free, but you will have to pay if you ask for a tradesperson to call or for other services. Where the services are covered by your policy, you can claim back any bills paid, subject to the policy excess.</p> <p><b>How HELP can help you</b></p> <p><b>Convenience</b></p> <p>Instead of looking through the Yellow Pages for a plumber at 11 o'clock at night, HELP can organise (without prejudice) a call-out.</p> <p><b>Responsiveness</b></p> <p>Our systems ensure that someone will actually arrive.</p> <p>How do you qualify for HELP?</p> <p>HELP is automatically provided to all Vero <i>home, contents</i>, or private motor vehicle policyholders (but not business cars or motorcycles). HELP is also available to members of your immediate family who live with you.</p> <p>No matter which policy you have (of those listed above), you can use any of the HELP services provided.</p>	<b>This section has been removed</b>

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	<p><b>How do you qualify for HELP?</b></p> <p>HELP is automatically provided to all Vero <i>home, contents</i>, or private motor vehicle policyholders (but not business cars or motorcycles). HELP is also available to members of your immediate family who live with you.</p> <p>No matter which policy you have (of those listed above), you can use any of the HELP services provided.</p> <p><b>Service available</b></p> <p>HELP provides a 24-hour referral to a comprehensive nationwide network of recommended service organisations and trades people.</p> <p>So if you have got a problem with plumbing, a leaking roof, broken glass, replacement of locks or electrical faults, our operators can provide rapid assistance.</p> <p>Advice is also available on our 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.</p> <p>HELP also offers to arrange a host of other services for you (while you are in New Zealand) even when no insurance claim is involved:</p> <ol style="list-style-type: none"> <li>1. emergency call-out service – for problems like flat batteries or keys locked in your car;</li> <li>2. medical referral service – if you are away and want the name of a recommended local doctor, out of hours;</li> <li>3. replacement of personal effects following <i>loss</i> or theft away from <i>home</i>.</li> </ol> <p>Remember, HELP is always available whether you are at <i>home</i> or miles away.</p> <p>HELP – a valuable addition to your policy from Vero.</p>	
<p>Maxi – Limits on what we will pay – Limit 8</p>	<p><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 insurance</i>.</p>	<p><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 insurance</i>.</p>

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	<p>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&amp;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>	<p>In addition we will pay <i>your</i> legal defence costs and expenses incurred with our 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>Maxi - Benefits included in <i>your</i> cover</p> <p>Property Owner's Liability – Benefit 6</p> <p>Forest and Rural Fires Act – Benefit C</p> <p>Limits on what we will pay under Property Owner's Liability</p>	<p><b>Property Owner's Liability</b></p> <p><b>If <i>you</i>, or a member of <i>your</i> household, have <i>home, contents, motor, or boat insurance with us, you are only entitled to payment of any of the benefits below under one policy or section of a policy per event.</i></b></p> <p><b>A. Liability for <i>Damages</i></b></p> <p><i>We will cover you for your legal liability to pay damages for accidental bodily injury or loss to someone else's property happening during the period of insurance as a result of an event that occurs in New Zealand and arises out of your ownership of the home.</i></p> <p><b>B. Liability for <i>Reparation</i></b></p> <p><i>We will cover you for your legal liability to pay reparation for accidental bodily injury or loss to someone else's property happening during the period of insurance as a result of an event that occurs in New Zealand and arises out of your ownership of the home, provided that:</i></p> <ul style="list-style-type: none"> <li><i>i. you tell us immediately if you are charged with any offence in connection with your ownership of the home which resulted in loss to someone else's property or bodily injury to another person; and</i></li> <li><i>ii. you obtain our written approval before any offer of reparation is made.</i></li> </ul> <p><b>C. Forest and Rural Fires Act</b></p> <p><i>We will cover you for your legal liability under the Forest and Rural Fires Act 1977 (F&amp;RF Act) arising out of your ownership of the home from an event that occurs in New Zealand during the period of insurance to pay:</i></p>	<p><b>Property Owner's Liability</b></p> <p><b>If <i>you</i>, or a member of <i>your</i> household, have <i>home, contents, motor, or boat insurance with us, you are only entitled to payment of any of the benefits below under one policy or section of a policy per event.</i></b></p> <p><b>A. Liability for <i>Damages</i></b></p> <p><i>We will cover you for your legal liability to pay damages for accidental bodily injury or loss to someone else's property happening during the period of insurance as a result of an event that occurs in New Zealand and arises out of your ownership of the home.</i></p> <p><b>B. Liability for <i>Reparation</i></b></p> <p><i>We will cover you for your legal liability to pay reparation for accidental bodily injury or loss to someone else's property happening during the period of insurance as a result of an event that occurs in New Zealand and arises out of your ownership of the home, provided that:</i></p> <ul style="list-style-type: none"> <li><i>i. you tell us immediately if you are charged with any offence in connection with your ownership of the home which resulted in loss to someone else's property or bodily injury to another person; and</i></li> <li><i>ii. you obtain our written approval before any offer of reparation is made.</i></li> </ul> <p><b>But we will not pay under any of these benefits for:</b></p> <ul style="list-style-type: none"> <li><i>a. legal liability for loss to property belonging to you or under your control;</i></li> <li><i>b. legal liability arising out of:</i></li> </ul>

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	<ul style="list-style-type: none"> <li>i. costs under section 43 of the F&amp;RF Act incurred and apportioned by any Fire Authority; and</li> <li>ii. costs and levies under sections 46 and 46A of the F&amp;RF Act; and</li> <li>iii. costs claimed by any other party in order to protect their property from fire.</li> </ul>	<ul style="list-style-type: none"> <li>i. any business, profession, or employment;</li> <li>ii. the ownership, possession, or use of any mechanically propelled vehicle, trailer, aircraft or boat;</li> <li>iii. the ownership and/or possession of any animals other than <i>domestic pets</i>;</li> <li>iv. or assumed by agreement (unless <i>you</i> would have been liable anyway), except liability normally agreed to by a landlord under a tenancy or lease agreement;</li> <li>c. any punitive or exemplary <i>damages</i> awarded against <i>you</i>;</li> <li>d. legal liability where any exclusion in the section “Exclusions (what you are not insured for)” applies.</li> </ul>
	<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&amp;RF Act or any other statutory or local body requirement governing the lighting of fires.</p>	
	<p><b>But we will not pay under any of these benefits for:</b></p>	<p><b>Limits on what we will pay under Property Owner’s Liability:</b></p>
	<ul style="list-style-type: none"> <li>a. legal liability for <i>loss</i> to property belonging to you or under <i>your</i> control;</li> <li>b. legal liability arising out of: <ul style="list-style-type: none"> <li>i. any business, profession, or employment;</li> <li>ii. the ownership, possession, or use of any mechanically propelled vehicle, trailer, aircraft or boat;</li> <li>iii. the ownership and/or possession of any animals other than <i>domestic pets</i>;</li> <li>iv. or assumed by agreement (unless <i>you</i> would have been liable anyway), except liability normally agreed to by a landlord under a tenancy or lease agreement;</li> </ul> </li> <li>c. any punitive or exemplary <i>damages</i> awarded against <i>you</i>;</li> <li>d. legal liability where any exclusion in the section “Exclusions (what you are not insured for)” applies</li> </ul>	<p>In respect of any one event, we will pay:</p> <ul style="list-style-type: none"> <li>a. for <i>loss</i> to someone else’s property, up to \$2,000,000; and</li> <li>b. for <i>bodily injury</i>, up to \$1,000,000.</li> </ul>
	<p><b>Limits on what we will pay under Property Owner’s Liability:</b></p>	<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>In respect for any one event, we will pay:</p> <ul style="list-style-type: none"> <li>a. for <i>loss</i> to someones else’s property, up to \$2,000,000;</li> <li>b. for <i>bodily injury</i>, up to \$1,000,000; and</li> </ul>	

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	<p>c. for liability under the F&amp;RF Act, up to \$1,000,000.</p> <p>In addition, where <i>your</i> legal liability is to pay <i>damages</i>, or costs and levies under the F&amp;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>Maxi - Benefits included in <i>your</i> cover</p> <p>Statutory Requirements - Benefit 7</p>	<p><b>Statutory Requirements</b></p> <p>c. such costs do not relate to design issues that are otherwise excluded by Exclusion 5 - Home Defects;</p>	<p><b>Statutory Requirements</b></p> <p>c. such costs do not relate to design issues that are otherwise excluded by Exclusion 6 - Home Defects;</p>
<p>Maxi - Benefits included in <i>your</i> cover</p> <p>Methamphetamine Contamination - Benefit 20</p>	<p><b>Methamphetamine Contamination</b></p> <p>This benefit only applies if:</p> <ol style="list-style-type: none"> <li>a. <i>your home</i> is <i>tenanted</i>; and</li> <li>b. <i>you</i> comply with the Landlord Obligations set out in the 'Policy Conditions' section of this policy.</li> </ol> <p>We will pay for the testing, decontamination and repair of <i>your home</i> if it suffers <i>loss</i> as a result of use, consumption, storage or manufacture of methamphetamine or its precursor chemicals by <i>your tenants</i> or persons at the <i>home</i> with <i>your tenants'</i> permission. This benefit includes the costs reasonably incurred in searching for and identifying contamination, if testing confirms that the <i>home</i> is contaminated.</p> <p>Cover under this benefit will only apply where, at the time of the claim being made, the level of chemical contamination exceeds the guidelines for acceptable indoor surface residues issued by the Ministry of Health in its Guidelines for the Remediation of Clandestine Methamphetamine Laboratory Sites. We will only pay for decontamination to the extent required to achieve the acceptable post-remediation re-occupancy levels for indoor surface residues outlined in the Guidelines.</p> <p>We will pay, within the <i>sum insured</i>, the reasonable cost incurred by <i>you</i> in decontaminating the <i>home</i>.</p>	<p><b>Methamphetamine Contamination</b></p> <p>This benefit only applies if:</p> <ol style="list-style-type: none"> <li>a. <i>your home</i> is tenanted; and</li> <li>b. <i>you</i> comply with the Landlord Obligations set out in the 'Policy Conditions' section of this policy.</li> </ol> <p>We will pay for the testing, decontamination and repair of <i>your home</i> if it suffers <i>loss</i> as a result of use, consumption, storage or manufacture of methamphetamine or its precursor chemicals by <i>your tenants</i> or persons at the <i>home</i> with <i>your tenants'</i> permission. This benefit includes the costs reasonably incurred in searching for and identifying contamination, if testing confirms that the <i>home</i> is contaminated.</p> <p>Cover under this benefit will only apply where, at the time of the claim being made, the level of chemical contamination exceeds 15µg/100cm<sup>2</sup>. We will only pay for decontamination to the extent required to achieve a post-remediation contamination level of less than 1.5µg/100cm<sup>2</sup>.</p> <p>We will pay, within the <i>sum insured</i>, the reasonable cost incurred by <i>you</i> in decontaminating the <i>home</i>. If a damaged portion of the <i>home</i> needs to be repaired or rebuilt in order to achieve a post-remediation contamination level of less than 1.5µg/100cm<sup>2</sup>, we will pay the reasonable cost incurred in repairing or rebuilding the damaged portion to <i>replacement condition</i>.</p>

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	<p>If a damaged portion of the <i>home</i> needs to be repaired or rebuilt in order to achieve the levels outlined in the Guidelines, we will pay the reasonable cost incurred in repairing or rebuilding the damaged portion to <i>replacement condition</i>.</p> <p><i>Our</i> liability under this benefit will be limited to \$30,000 for any one event. <i>We</i> will never pay the cost associated with decontaminating or repairing land even if this is required to facilitate decontamination, repair or rebuilding of the <i>home</i> or to comply with government or local authority statutes, bylaws or regulations.</p> <p><i>We</i> will only provide cover under this benefit for <i>loss</i> caused by one event while the <i>home</i> was let to the same <i>tenants</i> or under the same <i>tenancy agreement</i>.</p>	<p><i>Our</i> liability under this benefit will be limited to \$50,000 for any one event. <i>We</i> will never pay the cost associated with decontaminating or repairing land even if this is required to facilitate decontamination, repair or rebuilding of the <i>home</i> or to comply with government or local authority statutes, bylaws or regulations.</p> <p><i>We</i> will only provide cover under this benefit for <i>loss</i> caused by one event while the <i>home</i> was let to the same <i>tenants</i> or under the same <i>tenancy agreement</i>.</p>
<p>Maxi - Benefits included in <i>your</i> cover</p> <p>Environmental Improvements – Benefit 21</p>	<p><b>New</b></p>	<p><b>Environmental Improvements</b></p> <p>At <i>your</i> request, we will pay up to \$3,500 for the additional costs associated with the purchase and installation of <i>environmental improvements</i> to <i>your home</i> such as a rainwater tank, solar systems or compost equipment if:</p> <ol style="list-style-type: none"> <li>a. <i>we</i> have accepted a claim for <i>loss</i> or <i>damage</i> under this policy worth more than 80% of the <i>sum insured</i>; and</li> <li>b. <i>your home</i> does not already have the relevant environmental equipment; and</li> <li>c. <i>we</i> are authorising or arranging the repairs to <i>your home</i>; and</li> <li>d. <i>you</i> have sought <i>our</i> agreement prior to purchasing or installing the relevant environmental equipment.</li> </ol> <p>This benefit does not cover any amount which is, or would be but for the <i>sum insured</i>, covered under Benefit 7 - Statutory Requirements to comply with the latest building regulations.</p>

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Flexi - Limits on what we will pay - Limit 8	<p><i>Our liability to you under all legal liability benefits (Liability for Damages, Liability for Reparation 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 period of insurance. In addition we will pay your legal defence costs and expenses incurred with our consent where your legal liability is to pay damages, or costs under the F&amp;RF Act. However we will not pay your legal defence costs and expenses in relation to an offence or where your legal liability is to pay reparation.</i></p>	<p><i>Our liability to you under all legal liability benefits (Liability for Damages and Liability for Reparation), will be limited to the applicable sub-limits, and will never exceed \$2,000,000 in total during any period of insurance. In addition we will pay your legal defence costs and expenses incurred with our consent where your legal liability is to pay damages. However we will not pay your legal defence costs and expenses in relation to an offence or where your legal liability is to pay reparation.</i></p>
<p>Flexi-Benefits included in your cover</p> <p>Property Owner's Liability - Benefit 6</p> <p>Forest and Rural Fires Act - Benefit C</p> <p>Limits on what we will pay under Property Owner's Liability</p>	<p><b>Property Owner's Liability</b></p> <p><b>If you, or a member of your household, have home, contents, motor, or boat insurance with us, you are only entitled to payment of any of the benefits below under one policy or section of a policy per event.</b></p> <p><b>A. Liability for Damages</b></p> <p><i>We will cover you for your legal liability to pay damages for accidental bodily injury or loss to someone else's property happening during the period of insurance as a result of an event that occurs in New Zealand and arises out of your ownership of the home.</i></p> <p><b>B. Liability for Reparation</b></p> <p><i>We will cover you for your legal liability to pay reparation for accidental bodily injury or loss to someone else's property happening during the period of insurance as a result of an event that occurs in New Zealand and arises out of your ownership of the home, provided that:</i></p> <ul style="list-style-type: none"> <li><i>i. you tell us immediately if you are charged with any offence in connection with your ownership of the home which resulted in loss to someone else's property or bodily injury to another person; and</i></li> <li><i>ii. you obtain our written approval before any offer of reparation is made.</i></li> </ul>	<p><b>Property Owner's Liability</b></p> <p><b>If you, or a member of your household, have home, contents, motor, or boat insurance with us, you are only entitled to payment of any of the benefits below under one policy or section of a policy per event.</b></p> <p><b>A. Liability for Damages</b></p> <p><i>We will cover you for your legal liability to pay damages for accidental bodily injury or loss to someone else's property happening during the period of insurance as a result of an event that occurs in New Zealand and arises out of your ownership of the home.</i></p> <p><b>B. Liability for Reparation</b></p> <p><i>We will cover you for your legal liability to pay reparation for accidental bodily injury or loss to someone else's property happening during the period of insurance as a result of an event that occurs in New Zealand and arises out of your ownership of the home, provided that:</i></p> <ul style="list-style-type: none"> <li><i>i. you tell us immediately if you are charged with any offence in connection with your ownership of the home which resulted in loss to someone else's property or bodily injury to another person; and</i></li> <li><i>ii. you obtain our written approval before any offer of reparation is made.</i></li> </ul>

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<b>C. Forest and Rural Fires Act</b>	<p>We will cover you for <i>your</i> legal liability under the Forest and Rural Fires Act 1977 (F&amp;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>	<p><b>But we will not pay under any of these benefits for:</b></p>
	<ul style="list-style-type: none"> <li>i. costs under section 43 of the F&amp;RF Act incurred and apportioned by any Fire Authority; and</li> <li>ii. costs and levies under sections 46 and 46A of the F&amp;RF Act; and</li> <li>iii. costs claimed by any other party in order to protect their property from fire.</li> </ul>	<ul style="list-style-type: none"> <li>a. legal liability for <i>loss</i> to property belonging to <i>you</i> or under <i>your</i> control;</li> <li>b. legal liability arising out of: <ul style="list-style-type: none"> <li>i. any business, profession, or employment;</li> <li>ii. the ownership, possession, or use of any mechanically propelled vehicle, trailer, aircraft or boat;</li> <li>iii. the ownership and/or possession of any animals other than <i>domestic pets</i>;</li> <li>iv. or assumed by agreement (unless <i>you</i> would have been liable anyway), except liability normally agreed to by a landlord under a tenancy or lease agreement;</li> </ul> </li> </ul>
	<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&amp;RF Act or any other statutory or local body requirement governing the lighting of fires.</p>	<ul style="list-style-type: none"> <li>c. any punitive or exemplary <i>damages</i> awarded against <i>you</i>;</li> <li>d. legal liability where any exclusion in the section “Exclusions (what <i>you</i> are not insured for)” applies.</li> </ul>
	<p><b>But we will not pay under any of these benefits for:</b></p>	<p><b>Limits on what we will pay under Property Owner’s Liability:</b></p>
	<ul style="list-style-type: none"> <li>a. legal liability for <i>loss</i> to property belonging to <i>you</i> or under <i>your</i> control;</li> <li>b. legal liability arising out of <ul style="list-style-type: none"> <li>i. any business, profession, or employment;</li> <li>ii. the ownership, possession, or use of any mechanically propelled vehicle, trailer, aircraft or boat;</li> <li>iii. the ownership and/or possession of any animals other than <i>domestic pets</i>;</li> <li>iv. or assumed by agreement (unless <i>you</i> would have been liable anyway), except liability normally agreed to by a landlord under a tenancy or lease agreement;</li> </ul> </li> <li>c. any punitive or exemplary <i>damages</i> awarded against <i>you</i>;</li> <li>d. legal liability where any exclusion in the section “Exclusions (what <i>you</i> are not insured for)” applies.</li> </ul>	<p>In respect of any one event, we will pay:</p>
		<ul style="list-style-type: none"> <li>a. for <i>loss</i> to someone else’s property, up to \$2,000,000; and</li> <li>b. for <i>bodily injury</i>, up to \$1,000,000.</li> </ul>
		<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>



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	<p><b>Limits on what we will pay under Property Owner’s Liability:</b></p> <p>In respect of any one event, we will pay:</p> <ul style="list-style-type: none"> <li>a. for <i>loss</i> to someone else’s property, up to \$2,000,000;</li> <li>b. for <i>bodily injury</i>, up to \$1,000,000; and</li> <li>c. for liability under the F&amp;RF Act, up to \$1,000,000.</li> </ul> <p>In addition, where <i>your</i> legal liability is to pay <i>damages</i>, or costs and levies under the F&amp;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>Flexi – Benefits included in <i>your</i> cover</p> <p>Statutory Requirements – Benefit 7</p>	<p><b>Statutory Requirements</b></p> <p>c. such costs do not relate to design issues that are otherwise excluded by Exclusion 5 – Home Defects;</p>	<p><b>Statutory Requirements</b></p> <p>c. such costs do not relate to design issues that are otherwise excluded by Exclusion 6 – Home Defects;</p>
<p>Exclusions (what <i>you</i> are not insured for)</p>	<ol style="list-style-type: none"> <li>1. <b>Electronic Data</b></li> <li>2. <b>Hydrostatic Pressure</b></li> <li>3. <b>Natural Disaster Damage</b></li> <li>4. <b>Other causes of loss that you are not covered for</b></li> <li>5. <b>Home Defects</b></li> <li>6. <b>Uncertified Home</b></li> <li>7. <b>Unoccupied Home</b></li> <li>8. <b>Confiscation, War, Radioactivity, and Terrorism</b></li> <li>9. <b>The Accident Compensation Act 2001</b></li> <li>10. <b>Consequential Loss</b></li> <li>11. <b>Business Use</b></li> <li>12. <b>Costs to Mitigate Loss</b></li> <li>13. <b>Existing Damage</b></li> <li>14. <b>Unrepaired Land</b></li> <li>15. <b>Land</b></li> <li>16. <b>Excesses</b></li> <li>17. <b>Illegal Drug Contamination</b></li> </ol>	<ol style="list-style-type: none"> <li>1. <b>72 Hour Restriction</b></li> <li>2. <b>Electronic Data</b></li> <li>3. <b>Hydrostatic Pressure</b></li> <li>4. <b>Natural Disaster Damage</b></li> <li>5. <b>Other causes of loss that you are not covered for</b></li> <li>6. <b>Home Defects</b></li> <li>7. <b>Uncertified Home</b></li> <li>8. <b>Unoccupied Home</b></li> <li>9. <b>Confiscation, War, Radioactivity, and Terrorism</b></li> <li>10. <b>The Accident Compensation Act 2001</b></li> <li>11. <b>Consequential Loss</b></li> <li>12. <b>Business Use</b></li> <li>13. <b>Costs to Mitigate Loss</b></li> <li>14. <b>Existing Damage</b></li> <li>15. <b>Unrepaired Land</b></li> <li>16. <b>Land</b></li> <li>17. <b>Excesses</b></li> </ol>

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<p>Exclusions (what <i>you</i> are not insured for)</p> <p>72 Hour Restriction - Exclusion 1</p>	<p><b>New</b></p>	<p><b>18. Illegal Drug Contamination</b></p> <p><b>19. Fire and Emergency Act 2017</b></p> <p><b>72 Hour Restriction</b></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.</p> <p>This exclusion only applies when <i>you</i> first take out the policy with <i>us</i> and does not apply where:</p> <ul style="list-style-type: none"> <li>a. this policy started immediately following any other policy that insured the <i>home</i> against storm, <i>flood</i>, landslip, bush fire or volcanic activity; or</li> <li>b. <i>you</i> took this policy out at the time <i>you</i> first purchased the <i>home</i>.</li> </ul>
<p>Exclusions (what <i>you</i> are not insured for)</p> <p><i>Natural Disaster Damage</i> - Exclusion 3</p>	<p><b><i>Natural Disaster Damage</i></b></p> <p>Where there is <i>loss</i> caused by <i>natural disaster</i> for which <i>you</i> are covered under this policy, <i>our</i> liability will be limited to the amount that <i>we</i> would have paid under the policy if the cause of <i>loss</i> was other than <i>natural disaster</i>, less the amount that <i>you</i> have received from the Earthquake Commission, and less the additional excess of \$5,000 which applies for any payment under paragraph b. above.</p>	<p><b><i>Natural Disaster Damage</i></b></p> <p>Where there is <i>loss</i> caused by <i>natural disaster</i> for which <i>you</i> are covered under this policy, <i>our</i> liability will be limited to the amount that <i>we</i> would have paid under the policy if the cause of <i>loss</i> was other than <i>natural disaster</i>, less the amount that <i>you</i> have received from the Earthquake Commission, and less the additional excess of \$5,000 which applies for any payment under paragraph b. above. This policy does not provide cover for any excess imposed by the EQC Act.</p>
<p>Exclusions (what <i>you</i> are not insured for)</p> <p>Fire and Emergency Act 2017 - Exclusion 19</p>	<p><b>New</b></p>	<p><b>Fire and Emergency Act 2017</b></p> <p>This policy does 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 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</p>	<p><b>Claims</b></p> <ul style="list-style-type: none"> <li>a. On the happening of any event or occurrence that may give rise to a claim under this policy <i>you</i> must: <ul style="list-style-type: none"> <li>i. notify <i>us</i> of such event or occurrence immediately;</li> <li>ii. take all reasonable steps to minimise the extent of <i>loss</i>;</li> </ul> </li> </ul>	<p><b>Claims</b></p> <ul style="list-style-type: none"> <li>a. On the happening of any event or occurrence that may give rise to a claim under this policy <i>you</i> must: <ul style="list-style-type: none"> <li>i. notify <i>us</i> of such event or occurrence immediately;</li> <li>ii. take all reasonable steps to minimise the extent of <i>loss</i>;</li> </ul> </li> </ul>

Section	Current Wording	New Wording
	<ul style="list-style-type: none"> <li>iii. immediately send <i>us</i> any communications which <i>you</i> receive in relation to an event which may give rise to a claim;</li> <li>iv. obtain <i>our</i> consent before proceeding with repairs (other than for replacement or repair of window glass);</li> <li>v. make any damaged property available for inspection by <i>us</i>;</li> <li>vi. provide any information or assistance that <i>we</i> may require, including proof that <i>you</i> own the property <i>you</i> are claiming for;</li> <li>vii. in the case of <i>loss</i> by theft, burglary, or vandalism, advise the Police immediately;</li> <li>viii. assist <i>us</i> to take any recovery action <i>we</i> choose to instigate against person or persons <i>we</i> consider are responsible for the <i>loss</i>;</li> <li>ix. at <i>your</i> cost <i>you</i> must cooperate with <i>our</i> assessors, investigators, lawyers and anyone else <i>we</i> may appoint to help <i>us</i>, including attending meetings with them when <i>we</i> require <i>you</i> to; and</li> <li>x. not refund the bond to the tenant where <i>your</i> home is tenanted and the tenant is potentially legally liable for any <i>loss</i> for which <i>you</i> have lodged a claim under the policy and <i>you</i> are lawfully entitled to withhold some or all of the bond.</li> </ul>	<ul style="list-style-type: none"> <li>iii. immediately send <i>us</i> any communications which <i>you</i> receive in relation to an event which may give rise to a claim;</li> <li>iv. obtain <i>our</i> consent before proceeding with repairs (other than for replacement or repair of window glass);</li> <li>v. make any damaged property available for inspection by <i>us</i>;</li> <li>vi. provide any information or assistance that <i>we</i> may require, including proof that <i>you</i> own the property <i>you</i> are claiming for;</li> <li>vii. in the case of <i>loss</i> by theft, burglary, or vandalism, advise the Police immediately;</li> <li>viii. assist <i>us</i> to take any recovery action <i>we</i> choose to instigate against person or persons <i>we</i> consider are responsible for the <i>loss</i>;</li> <li>ix. at <i>your</i> cost <i>you</i> must cooperate with <i>our</i> assessors, investigators, lawyers and anyone else <i>we</i> may appoint to help <i>us</i>, including attending meetings with them when <i>we</i> require <i>you</i> to; and</li> <li>x. not refund the bond to the tenant where <i>your</i> home is tenanted and the tenant is potentially legally liable for any <i>loss</i> for which <i>you</i> have lodged a claim under the policy and <i>you</i> are lawfully entitled to withhold some or all of the bond.</li> </ul>
	<p>Failure to comply with Conditions a.i. to a.x. may result in <i>your</i> claim being declined or, if the claim has already been settled, <i>we</i> may require <i>you</i> to return funds paid by <i>us</i>.</p>	<p>Failure to comply with Conditions a.i. to a.x. may result in <i>your</i> claim being declined or, if the claim has already been settled, <i>we</i> may require <i>you</i> to return funds paid by <i>us</i>.</p>
	<ul style="list-style-type: none"> <li>b. <i>You</i> must not, without <i>our</i> written consent, incur any expense or negotiate, pay, settle, admit, repudiate, or make any agreement in relation to any claim.</li> </ul>	<ul style="list-style-type: none"> <li>b. <i>You</i> must not, without <i>our</i> written consent, incur any expense or negotiate, pay, settle, admit, repudiate, or make any agreement in relation to any claim.</li> <li>c. <i>We</i> will decide the best way to advance <i>your</i> claim, including inspecting any damage, choosing the repairer</li> </ul>

Section	Current Wording	New Wording
	<p>c. We will decide the best way to advance <i>your</i> claim, including inspecting any damage, choosing the repairer and arranging the repair. If <i>we</i> choose to repair the <i>home we</i> will seek independent quotes from <i>our</i> approved repairers or suppliers. If <i>you wish, you</i> can recommend a repairer or supplier to provide a quote for consideration. We will select who is to repair the <i>home</i>, oversee any repairs, and keep <i>you</i> informed of progress.</p> <p>d. 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 cost you</i> must provide all reasonable assistance and cooperation.</p> <p>e. <i>You</i> authorise <i>us</i> to disclose information to third parties in relation to any claim that <i>you</i> make under this policy. <i>You</i> also authorise <i>us</i> to obtain information from third parties that is relevant to any claim that <i>you</i> make under this policy.</p> <p>f. <i>You</i> must, prior to settlement of <i>your</i> claim, complete documentation which evidences <i>our</i> settlement of <i>your</i> claim.</p>	<p>and arranging the repair. If <i>we</i> choose to repair the <i>home we</i> will seek independent quotes from <i>our</i> approved repairers or suppliers. If <i>you wish, you</i> can recommend a repairer or supplier to provide a quote for consideration. We will select who is to repair the <i>home</i>, oversee any repairs, and keep <i>you</i> informed of progress.</p> <p>d. 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 cost you</i> must provide all reasonable assistance and cooperation.</p> <p>e. <i>You</i> authorise <i>us</i> to disclose information to third parties in relation to any claim that <i>you</i> make under this policy. <i>You</i> also authorise <i>us</i> to obtain information from third parties that is relevant to any claim that <i>you</i> make under this policy.</p> <p>f. <i>You</i> must, prior to settlement of your claim, complete documentation which evidences our settlement of <i>your</i> claim.</p>
<p>Definitions</p> <p><i>Environmental improvements</i></p>	<p><b>New</b></p>	<p><b><i>Environmental improvements</i></b> means an alteration or addition to <i>your home</i> which is intended to contribute to the protection or conservation of the environment. These may include, but are not limited to, items such as solar panels, rainwater tanks or compost equipment.</p>