

Effective 15 December 2023



FARM & LIFESTYLE BLOCK INSURANCE

Farm Household Contents



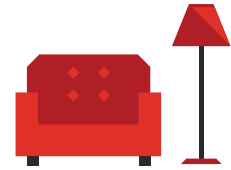
Summary of changes

Your Agriplan policy has been updated it's now written using plain language principles making it easier to navigate and understand what you are, and are not, covered for. We've also made changes to the cover provided by the policy.

This booklet provides a summary of key policy changes but it's important to take the time to familiarise yourself with this new wording. Access it online at vero.co.nz/rural. If you're unsure how changes may impact you or you have questions about the cover please reach out to your broker or adviser who can provide guidance.

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Key changes to the policy are provided below, including the page number where you can find the relevant clause in your new policy wording. Red shading indicates cover is less favourable than what was offered previously, or there is new criteria. The policy wordings are where you will see full terms, conditions and exclusions.



This policy was previously called 'Home Contents' and is referred to as 'Contents' on your policy schedule. The Farm Household Contents policy wording will apply from your current renewal.

Section	Overview of what's changed	Page
Food spoilage	Previously your policy covered claims for spoiled food if your fridge or freezer was accidentally damaged or disconnected from power. We have removed this specific benefit but we will still consider such claims under the general cover of the policy.	
Sharemilker's permanently wired appliances and carpets	Previously your policy included cover for sharemilker's permanently wired appliances and carpets. This is no longer covered by the policy. If you cause accidental damage to sharemilker's wired appliances or carpet and are legally liable, you may be covered by the Property owner's liability clause in the home policy.	
Tenant's improvements	The cover has changed for permanently attached contents to a property that you are renting to others. Previously cover was 20% of the total contents sum insured or \$15,000. Cover is now limited to \$5,000.	11
Occupier's and personal liabilities	Previously liability cover for bodily injury was limited to \$2,000,000. This has been reduced to \$1,000,000. Liability cover for damages was previously \$1,000,000. This has now been combined with reparation cover. The limit for damages and reparation is \$2,000,000 in any period of insurance.	14
Communicable disease	The policy won't cover anything related to human, animal, plant or other diseases that can be transmitted directly or indirectly between organisms. This includes viruses, bacterium, parasites, or other organisms. Nor will it cover claims related to infectious or quarantinable diseases. Refer to the policy wording for full details.	17

The changes shaded in red indicate cover is reduced or there is new criteria or less favourable.

Section	Overview of what's changed	Page
Cyber acts and incidents	The policy won't cover any loss, damage, liability, cost or expense related to cyber acts or incidents. However, we'll cover resulting loss to your contents provided it hasn't been excluded under another section of the policy. Refer to the policy wording for full details.	18
Fire and Emergency Act 2017	If you're lighting a fire, you must comply with the Fire and Emergency Act 2017, local legislation and rules, to be covered by this policy.	19
Pre-existing damage	Clarification that pre-existing damage or defects will not be covered by this policy. Cover is provided for loss or damage that occurs after the policy is purchased.	20
Some events in the first 72 hours of this policy	Cover for storms, floods, landslips, bush fires and volcanic eruptions will only commence 72 hours following the purchase of the policy.	21

The changes shaded in red indicate cover is reduced or there is new criteria or less favourable.

