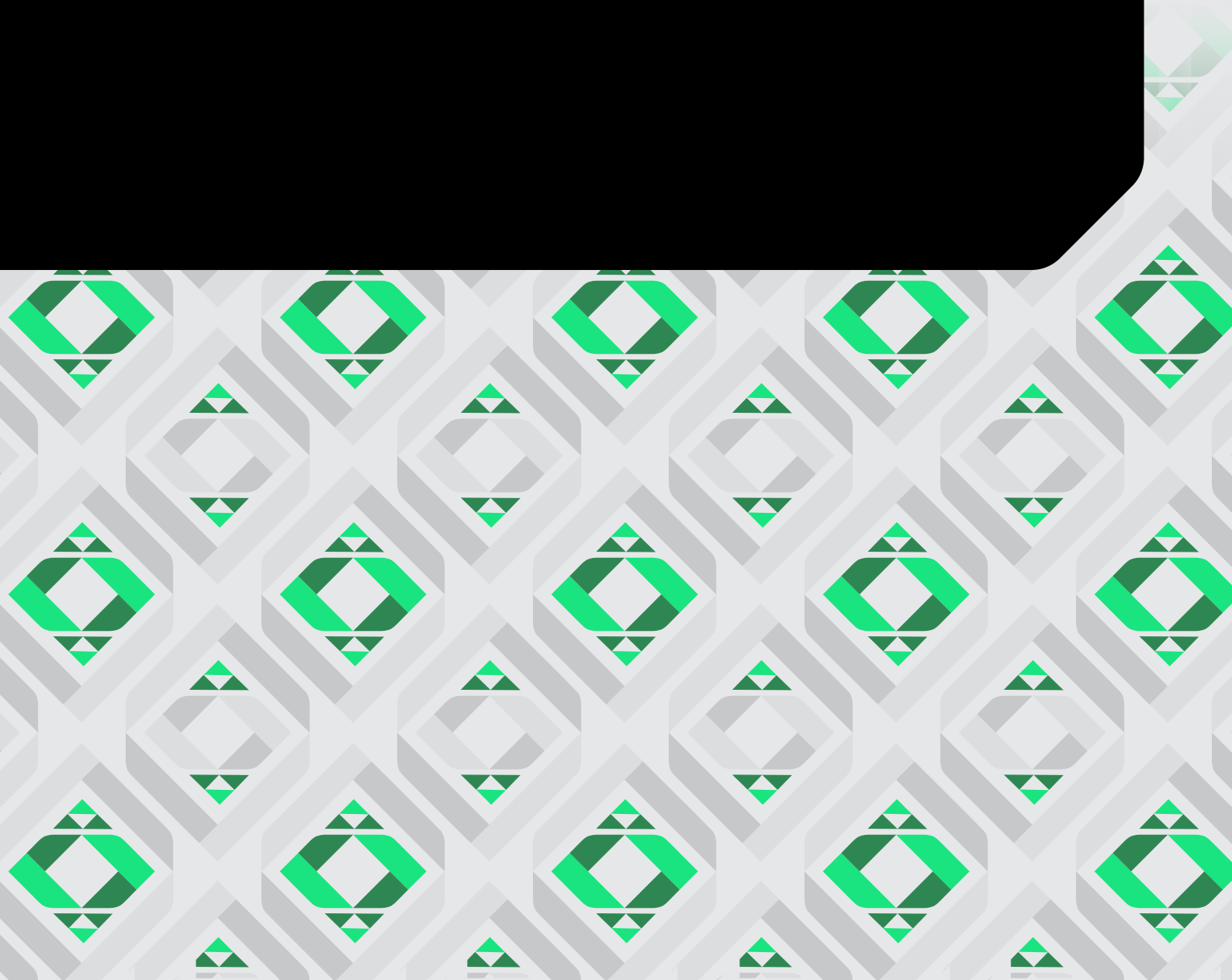




CONTENTS INSURANCE

# Policy



# Thank you for arranging your Contents Insurance through Kiwibank!

Contents Insurance is provided by The Hollard Insurance Company Pty Ltd. The Hollard Insurance Company Pty Ltd is the only organisation responsible for claims under this cover. Administration of Contents Insurance and claims handling services are managed by Ando Insurance Group Limited on behalf of The Hollard Insurance Company Pty Ltd.

If you arrange your insurance through Kiwibank, you need to know that Kiwibank Limited doesn't guarantee the obligations of, or any product issued by, The Hollard Insurance Company Pty Ltd. Kiwibank Limited may receive a commission on any insurance it arranges.

## Fair Insurance Code

The Hollard Insurance Company Pty Ltd is a member of the Insurance Council of New Zealand and its New Zealand partners adhere to the Fair Insurance Code, which provides you with assurance that they have high standards of service to their customers.

You can access a copy of the code [here](#).



# Welcome to your Contents Insurance

## Find out what your insurance does and doesn't cover

This document explains how the insurance works, your responsibilities, and how to make a claim. Please read it carefully as it's important you understand it. While there's a lot of information, if you take time to read it now, you'll know what the insurance covers. Just as important, you'll also know what it doesn't cover.

This Contents Insurance policy document sets out the policy's benefits, what's not covered, and the main terms and conditions of the insurance agreement.

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**I'm interactive.** Click the section you'd like in the Table of Contents and go directly there.

Looking for something specific? Search key words by pressing **Ctrl + F** (PC) or **Command + F** (Mac) on your computer.

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## In this document you'll find sections covering:

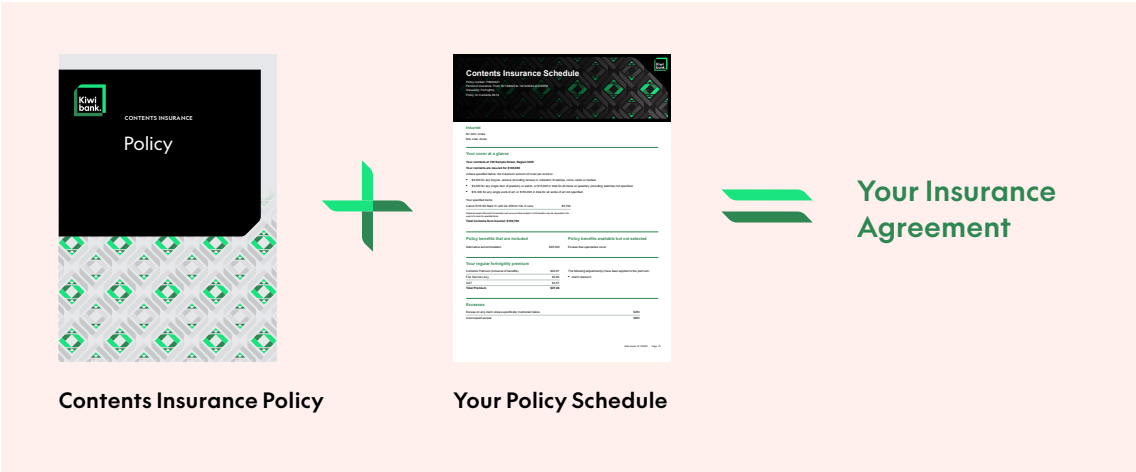
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As part of our commitment to you, this policy document meets the WriteMark Plain Language Standard. The WriteMark is an internationally recognised plain English quality mark. The WriteMark does not apply to the Definitions of medical conditions.

# Read and keep your insurance agreement

These documents set out your insurance agreement with us:



This Contents Insurance policy plus your Contents Insurance schedule make up your insurance agreement.

We'll also send you a schedule showing the cover you've applied for, the limits and optional benefits you have selected and the information you provided us when doing so. To ensure your cover is correct and you haven't forgotten to tell us anything, please check the record carefully. Let us know if any of the details are incorrect, as this might impact your cover with us.

# How to contact us

Whether you need help understanding your policy, or need to make a claim, we'll be here.

Phone **0800 222 491** and select the service you need.

Or you can email us

**Sales and service:** [kiwibanksupport@ando.co.nz](mailto:kiwibanksupport@ando.co.nz)

**Claims:** [kiwibankclaims@ando.co.nz](mailto:kiwibankclaims@ando.co.nz)

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# Words with specific meaning

This policy contains words with specific meanings. Some, like the ones below, are used regularly, so we have put them in a handy index. Others we have placed at the end of each section so you can see what they mean.

These are the parties relating to the insurance:

- We, us, our means The Hollard Insurance Company Pty Ltd.
- You and your means the person(s) or entity named in the schedule as the 'Insured'.
- Your family means any family member of you or your partner's immediate family who lives with you permanently, and includes your husband, wife, partner or any person who you are living with in the nature of marriage. It also includes a family member who is a student attending a school, university or polytechnic who is temporarily living away from your house but intends to return at the end of every academic year.

We use these terms throughout the document that you need to understand too:

- Event means something that happens and causes loss covered by this policy.
- Accidental means sudden, unforeseen, unexpected and unintended by you and your family.
- Home means the residential dwelling that you own or rent at the situation shown in the schedule, provided that it's always used for domestic use. If you move home during the period of insurance, home will mean:
  - both your old and new home for 14 days from the date when you start moving, and
  - your new home only after 14 days from the date when you start moving.
- Loss means sudden and accidental physical loss or sudden and accidental physical damage happening during the period of insurance in New Zealand.
- Natural disaster means an earthquake, natural landslip, volcanic eruption, hydrothermal activity, tsunami or natural disaster fire. It does not include any gradual or slow-moving slips.
- Period of insurance is the period when the insurance is in force. It is shown on the schedule. The period starts at the 'from' date and ends at 4pm on the 'to' date. At this point, if we agree to keep insuring you, and you pay the premium, we will extend the policy:
  - for a further 14 days if you pay the premium fortnightly
  - for a further month if you pay the premium monthly
  - for a further 12 months if you pay the premium annually.
- Schedule means the latest current policy schedule and any endorsements made to the schedule.
- Sum insured means the relevant sum insured shown in the schedule.

# What we agree to cover you for

We'll cover you for loss to your contents that happens during the period of insurance. However, this depends on the insurance agreement's terms, conditions and exclusions, which are set out in this Contents Insurance policy wording and your Contents Insurance policy schedule.

Please read them and if any of these documents don't make sense, please contact us.

## Your contents include

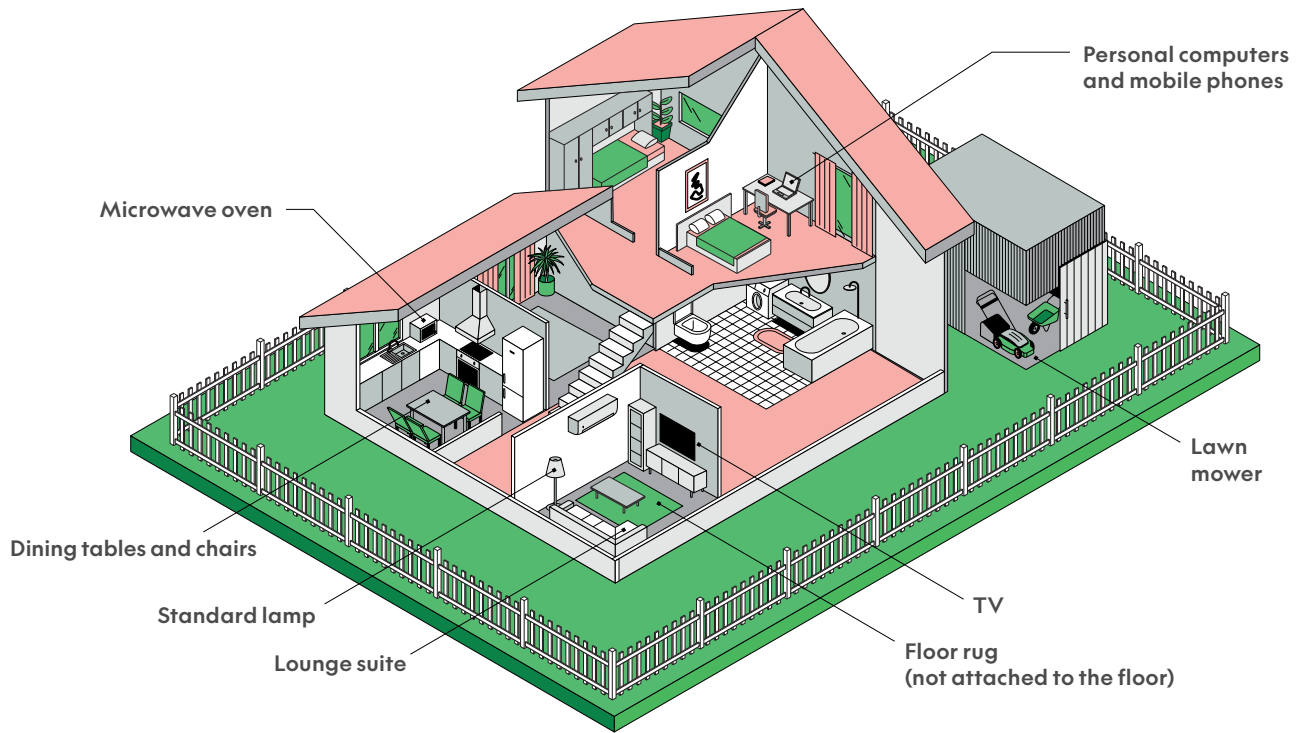
Your contents include the following items owned or hired by you. This can be while they are at your home and anywhere in New Zealand if they are temporarily away from your home while being used.

Your contents include:

- household goods and personal effects
- furniture, furnishings, rugs, lamps, blinds and curtains
- electric wheelchairs, mobility scooters, and domestic garden appliances such as 'ride on lawn mowers, golf carts, children's motorbikes' that are less than 50cc and used only off road (together with parts and accessories for these items)
- portable swimming pools and portable spa pools
- watercraft
- parts or accessories of:
  - watercraft, motor vehicles, motor cycles, motor scooters, trailers and caravans
  - aircraft and other aerial devices
 that are not in or attached to them at the time of loss.
- wedding or Christmas presents for other people being kept at the home unless they are otherwise excluded.

- Watercraft means any surfboard, windsurfer, paddleboard, surf ski, dinghy, kayak and canoe (including its attached parts and accessories). It also means any other single person watercraft powered by motor or sail, with a value of no more than \$3,000, including attached parts and accessories.
- Motor vehicle means any type of machine on wheels or tracks that is made or intended to be propelled by its own power, as well as anything towed by the machine.

See diagram on next page. It illustrates some examples of what your contents include.



*This diagram shows some examples of what your contents include.*

## Your contents doesn't include

You're not covered by this insurance for these things:

- carpets and fixed floor coverings including glued, smooth edge or tacked carpet and floating floors (as these can be covered under our House Insurance policy)
- lawns, plants, trees, shrubs or hedges
- land, earth or fill
- animals of any kind
- boats, crafts and vessels that travel in or on water, (other than watercraft and their parts and accessories)
- motor vehicles, motor cycles, motor scooters, trailers and caravans and their parts or accessories that are in them, on them or attached to them.

You're also not covered for:

- aircraft and other aerial devices including remotely piloted aircraft and their parts or accessories that are in them or attached to them
- stock, property or materials used for earning an income or part of a business
- any item that you own or are responsible for, but of which you have not yet taken physical possession
- any artificial body parts, surgical implants, or attachment that are permanently fitted to you or to any animal
- fixtures or fittings permanently attached to your home or any building (as these can be covered by our House Insurance policy).



- Remotely-piloted aircraft means an unmanned aircraft that is piloted remotely and includes controlled model aircraft and drones, control line model aircraft and free flight model aircraft.

## If your house is unoccupied for more than 60 days

### The house you usually live in

Your cover continues if your house is unoccupied for more than 60 days.

However, if a loss happens while the house is unoccupied, you must pay the 'unoccupied excess' shown on the schedule for each individual event.

### The house you use as a holiday home

If the schedule shows that your house is a holiday home and the home is unoccupied at the time of the loss, we will only cover you for loss to your contents if:

- the home and its lawns and gardens are kept in a tidy condition
- all external doors and windows are kept locked
- all papers and mail are collected
- the home is inspected monthly inside and out by you or someone you nominate.

If your holiday home meets the above criteria, the 'unoccupied excess' will not apply.

- Unoccupied means you or a person authorised by you is not using your home as a residence for a time longer than 60 days.
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# Additional Policy Benefits included in your cover

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## **I'm interactive.**

Click the section you'd like in the Table of Contents and go directly there.

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# Additional Policy Benefits included in your cover

You are also covered by the following Additional Policy Benefits, subject to the insurance agreement's terms, conditions and exclusions.

The cover provided by the Additional Policy Benefits is included within the sum insured stated on the schedule for contents unless otherwise noted.

## Alternative accommodation

If your home becomes uninhabitable due to loss to the home that happens during the period of insurance, we'll pay the reasonable cost of alternative accommodation if the loss is covered by this policy.

This will be for accommodation of a similar quality to your home. It will include accommodation for you, your family members who were permanently living with you immediately before the loss, and your domestic pets.

We'll also pay the reasonable cost of alternative accommodation if your home is otherwise safe and sanitary, but you are prevented from accessing it. This may be by an order or direction of government or local authorities made during the period of insurance.

We'll stop paying alternative accommodation as soon as any of the following happens:

- your home has been repaired, rebuilt or is no longer uninhabitable
- you move into another home that you own
- your tenancy agreement ends (if you occupy the home as a tenant)
- you move to another rental property on a permanent basis (if you occupy the home as a tenant)
- we settle your claim under this policy by paying you a sum of money
- we have provided temporary accommodation for 12 months
- we have paid the maximum amount stated in your schedule for alternative accommodation.

- Uninhabitable means that your home:
  - is no longer safe or sanitary for anyone to occupy
  - no longer has a functioning bathroom or kitchen
  - has been determined by government, local authorities, or us to be uninhabitable because of physical damage or possible future physical damage to your home.
- Domestic pets mean an animal of a domesticated species, for example a cat or dog, that you own, and that lives permanently with you at your home.

## We only pay out for alternative accommodation under one policy

If you or a family member have another policy with us that also covers alternative accommodation costs, the most we'll pay you is one benefit under all of the policies for any one event.

The most we'll pay for alternative accommodation is the amount shown in your schedule.

If we are already providing alternative accommodation and another loss happens that you could claim for, then the most we'll pay for all events combined is the amount shown on the schedule.

## When we won't pay the alternative accommodation benefit

We won't pay this benefit if:

- your home is insured as or used as a holiday home
  - your home was unoccupied at the time of the event
  - the loss is to land only.
- Unoccupied means you or a person authorised by you is not using your home as a residence for a time longer than 60 days.

## Business tools

We'll cover you for loss to your business tools that aren't covered by any other insurance policy during the period of insurance while:

- they are at the home
- they are temporarily away from the home anywhere in New Zealand.

The most we'll pay you under this Additional Policy Benefit for any one event is \$1,000.

## Change of address

If you are moving to a new home, we'll cover your contents while your contents are at:

- both your old and new home for 14 days from the date when you start moving
- your new home only after 14 days from the date when you start moving.

## Children's contents

### Boarding school students

We'll cover your family for loss to their contents during the period of insurance while they are temporarily living away from the home at accommodation provided by a primary, intermediate or secondary school.

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## Tertiary students

We'll cover your family for loss to their contents during the period of insurance while they are temporarily living away from the home attending a polytechnic or university, provided they intend to return to live at the home at the end of the academic year.

However, we won't pay for theft or unexplained loss of your family member's contents from such accommodation, unless:

- there is forcible violent entry to the building in which the contents are kept, or
- they are staying in a hostel or other accommodation run by or for that polytechnic or university.

The most we'll pay under this Additional Policy Benefit is \$1,000 for any one item of contents and \$5,000 in total for any event.

## Children living overseas

We'll cover your children for loss during the period of insurance to their contents that are left with you and are stored at the home while they live overseas.

The cover provided by this Additional Policy Benefit is included within the sum insured and is subject to the limits shown in the 'Making a claim' section of the policy.

## Contents kept in a bank vault or safety deposit box

We'll cover you for loss to your contents during the period of insurance while they are kept in a bank vault or bank safety deposit box.

The cover provided by this Additional Policy Benefit is included within the sum insured and is subject to the limits shown in the 'Making a claim' section of the policy.

## Contents in commercial storage

We'll cover you for loss to your contents during the period of insurance while they are kept in a storage facility operated by a commercial storage company. The cover under this benefit is limited to loss caused by any of the following:

- fire, explosion or lightning
- storm or flood (but not if the flooding originates from inside the building)
- burglary by violent or forced entry into the storage building
- malicious damage or vandalism
- water or oil escaping from, or freezing in, a tank, pipe, water or heating system installed in the storage building
- impact by vehicle, aircraft, animal, falling trees or branches
- earthquake, volcanic eruption, hydrothermal activity, landslip or tsunami.

We won't cover you for loss to any of your contents that have been kept at the storage facility for longer than six months at the date of the loss, unless you have notified us, and we have agreed in writing to cover them.

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The most we'll pay you under this Additional Policy Benefit is the sum insured or \$50,000, whichever is the lesser, for any one event.

The cover provided by this Additional Policy Benefit is included within the sum insured and is subject to the limits shown in the 'Making a claim' section of the policy.

## Contents in transit

We'll cover you for loss to your contents during the period of insurance while your contents are in transit from your home to any permanent residence in New Zealand, if the loss was caused by:

- fire, lightning or explosion
- theft after a violent and forceful entry to any motor vehicle or building
- earthquake, volcanic eruption, hydrothermal activity, landslip or tsunami
- impact by aircraft or other aerial or spatial devices or articles dropped from them
- the motor vehicle used to transport them being involved in a collision.

We won't cover you for loss to any of your contents caused by:

- scratching, chipping or denting
- any amount recoverable from the carrier.

The most we'll pay you under this Additional Policy Benefit for any one event is the sum insured or \$50,000, whichever is the lesser.

The cover provided by this Additional Policy Benefit is included within the sum insured and is subject to the limits shown in the 'Making a claim' section of the policy.

## Credit or debit cards

We'll cover you for the sum of money that you lose if your credit or debit cards are lost or stolen and used fraudulently by any person who is:

- not related to you
- not living at the home
- not a person whose contents are covered by this Contents Policy.

We'll only cover you under this Additional Policy Benefit if:

- you are unable to recover the money from the person who committed the fraud, from the issuer of the credit or debit card or any other party, and
- you have complied with all conditions of your credit card or debit card.

The most we'll pay you under this Additional Policy Benefit is \$1,000 for all claims made under this Benefit during the period of insurance.

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## Fatal injury

If you are injured at the home because of a fire or burglary and you die within three months because of the injuries you sustained in the fire or burglary, then we'll pay your legal representative \$10,000.

The most we'll pay your legal representative under this Additional Policy Benefit is \$10,000 for all claims made under this Benefit during the period of insurance.

The cover provided by this Additional Policy Benefit is in addition to the sum insured.

## Food spoilage

We'll cover you for loss during the period of insurance to food that is spoiled because:

- a refrigerator or freezer stops working or breaks down
- the power supply to the refrigerator or freezer is accidentally disconnected.

We'll not cover you for loss where you have been notified of a scheduled disruption or the power supply is disconnected due to any failure to pay a power bill.

## Golf carts

We'll cover you for loss to your golf cart(s) during the period of insurance while they are kept in a locked building at a golf club.

The cover provided by this Additional Policy Benefit is included within the sum insured and is subject to the limits shown in the 'Making a claim section' of the policy.

## Hidden gradual damage

We'll cover you for gradual physical damage to your contents if the damage is caused by the leaking or overflowing of a:

- water pipe
- waste disposal pipe
- water storage tank

which is hidden from view within the home or enclosed within its walls, ceiling, cupboards, floors or roof space and that is permanently connected to the home's plumbing system.

We won't cover you for:

- any other gradually occurring damage
- the cost of repairing the water pipe, the waste disposal pipe or the water storage tank, including the cost of accessing these items
- any damage that happens before or after the period of insurance.

The most we'll pay you under this Additional Policy Benefit is \$3,000 for all events occurring during the period of insurance.

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## Home office

We'll cover you for loss that happens during the period of insurance to your office furniture or office equipment that you normally use in the home for the purpose of earning income.

The maximum that we'll pay you under this Additional Policy Benefit is:

- \$15,000 for any one event if the loss happens at the home, or
- \$3,000 for any one event if the loss happens when the furniture or equipment is temporarily away from the home.

## Keys and locks

We'll cover you for the cost of replacing keys or locks that gives access to the home or to change key codes if the security of your home is at risk following:

- theft or loss of your keys
- the unauthorised duplication of your keys.

We'll also cover you for the cost of opening any safe or strong room following theft or disappearance of its key or combination.

The most we'll pay you under this Additional Policy Benefit for any one event is \$1,000.

If you have another policy with us that also covers these costs, the most we'll pay you is \$1,000 in total under all the policies for any one event.

The excess does not apply to this Additional Policy Benefit.

## Legal liability

We'll cover you for your legal liability for:

- accidental bodily injury, or
- accidental physical damage to other people's property

provided that the accidental bodily injury or accidental physical damage happens in New Zealand and during the period of insurance.

The most we'll pay you under this Additional Policy Benefit for any one event is:

- \$2,000,000 for accidental physical damage to other people's property, and
- \$1,000,000 for accidental bodily injury.

The limits above include related legal costs and expenses you incur.

The cover provided by this Additional Policy Benefit is in addition to the sum insured and is subject to the limits shown in the 'Making a claim section' of the policy.

If you make a claim under this Additional Policy Benefit:

- we may, but are not required to, take over and control the defence of the claim and may settle it
  - we may appoint a lawyer of our choice to represent you to defend the claim
  - we may choose to pay, the full amount payable under this section of the policy, or any lesser amount for which the liability can be settled, plus defence costs incurred.
-



If you have cover for your legal liability under another insurance policy with us, you can only claim for your legal liability under one of the policies.

## Liability to pay reparation

We'll cover you for your legal liability to pay reparation to a person who has suffered accidental loss of property or accidental bodily injury during the period of insurance, provided that:

- the reparation results from you committing an offence, and
- you tell us immediately if you are charged with an offence, and
- we give our written approval before any offer of reparation is made.

We won't cover you for any amounts that are covered under the Accident Compensation Act 2001 ('the Act'), or would normally be covered but aren't because:

- the victim failed to correctly notify a claim to the Accident Compensation Corporation within the time required under the Act
- the victim decided not to claim any amount they would be entitled to claim under the Act
- the Accident Compensation Corporation decided to decline a claim or limit its liability in whole or in part.

This Additional Policy Benefit does not provide cover for any defence costs, court costs or levies.

- Reparation means an amount ordered by a New Zealand Court to be paid to the victim of an offence under section 32 of the Sentencing Act 2002.
- Accidental bodily injury means bodily injury, death, illness, disability, disease, fright, shock, mental anguish or mental injury to another person that is sudden, unforeseen unexpected and unintended by you.

## Natural disaster

We'll cover you for loss to your contents caused by natural disaster that happens during the period of insurance.

The most we'll pay you under this benefit is your sum insured as shown in the schedule.

- Natural disaster means an earthquake, natural landslip, volcanic eruption, hydrothermal activity, tsunami or natural disaster fire. It does not include any gradual or slow-moving slips.

## Overseas travel

We'll cover you for loss to:

- clothing, personal effects, suitcases and bags
- jewellery, watches and cameras

while you are in transit to and from, and travelling within Australia or the Pacific Islands on personal or business travel during the period of insurance.

This Additional Policy Benefit only applies if:

- the entire length of your travel out of New Zealand does not exceed 30 days in total
- the covered items are not also covered by a travel insurance policy.

In the case of loss by theft or burglary, you must report the incident to the local police within 48 hours of the loss being discovered.

The maximum we'll pay you under this Additional Policy Benefit is \$5,000 for all events happening during the period of insurance.

## Stress payment

If you have a claim accepted under this policy that is a total loss, we'll also pay you the additional sum of \$1,000 for the stress caused by that loss. The cover provided by this Additional Policy Benefit is in addition to the sum insured as specified in the schedule.

If you have another policy with us that also provides a benefit related to stress, the most we'll pay you is \$1,000 in total under all of the policies for any one event.

- Total loss means that the total value of your claim exceeds your relevant sum insured as specified in the schedule.
-

# Optional Policy Benefit

If you have selected the Optional Policy Benefit and paid the extra premium, it will be shown on the schedule. The insurance agreement's terms, conditions and exclusions apply.

## Excess-free spectacles cover

We won't require you to pay an excess if you have chosen 'Excess-free spectacles cover' and the loss is solely to your spectacles, reading glasses, prescription glasses, prescription sunglasses or prescription contact lenses.

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# What's not covered under the policy

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## I'm interactive.

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# What's not covered under the policy

The things we won't cover are known as our exclusions. These exclusions apply to all sections of the policy including the Additional Policy Benefits and Optional Benefits unless it expressly states otherwise.

## Business use

We won't cover you for loss or damage to your contents, or your family's contents, that are used or have been used at any time for earning income, except for loss covered under these Additional Policy Benefits:

- Business tools
- Home office.

## Confiscation

We won't cover you for any loss or liability caused by your contents being:

- confiscated, nationalised, destroyed or acquired through any decision by the government or local authorities
- confiscated or seized by anyone with a financial interest in your house.

## Consequential loss

We won't cover you for consequential loss of any kind, except for the cover provided under the following Additional Policy Benefits:

- Alternative accommodation
- Electronic programmes
- Keys and locks
- Legal liability
- Stress payment.

- Consequential loss means any intangible loss, loss of use or enjoyment, loss of value and any additional cost, liability or damage that is a consequence of the loss, costs, liability, damage or lost rent which is directly covered under this policy.
-

## Contents removed or stored away from home

We won't cover you for loss to your contents while they are stored away, permanently removed or removed for exhibition or sale from the home, except for loss covered under the following Additional Policy Benefits:

- Contents kept in a bank vault or safety deposit box
- Contents in storage
- Contents in transit
- Children studying away from home
- Golf carts, and
- Overseas travel.

We won't cover you for loss to your contents while they are in transit to a new residence, except for loss covered under the Additional Policy Benefit 'Contents in Transit'.

We won't cover you for loss to your contents if they have been permanently removed from your home, except for those kept in a bank vault or bank safety deposit box, or golf carts that are kept at a golf club.

## Electronic data

We won't cover you for loss or liability to computer software or electronic data caused by:

- interference
- malfunction
- loss of use
- reduced functionality.

However, we do cover any resultant loss to your or your family's contents that are not electronic equipment.

- Electronic data is any electronic media content intended to be used in electronic or printed form.

## Excess

We won't cover you for your excess on this or any other policy.

- Excess is the amount you must pay for each event when you make a claim.

## Existing damage

We won't cover you for any loss to your contents that:

- was present at the beginning of the period of insurance
  - we have previously accepted a claim for, but the loss or damage has not yet been repaired or replaced.
-

## Faults and defects

We won't cover you for any loss or liability caused by, or consisting of, any fault, defect, error or omission in:

- any design, plan or specification
- workmanship, method of construction or materials.

However, we will cover you for any resulting loss to other contents.

## Gradual damage

Except for cover provided under the Additional Policy Benefits 'Hidden gradual damage' and 'Food spoilage', we won't cover you for:

- wear and tear
- corrosion or rust
- rot, mildew, or mould
- depreciation
- gradual deterioration of any form.

## Intentional damage

We won't cover you for any loss or liability caused by malicious, intentional, deliberate or criminal acts or omissions committed by:

- you or your family
- anyone acting on your behalf
- anyone living with you, including a boarder
- a tenant
- any guest in your home.

However, we will cover you if the loss is from a fire or explosion caused by a tenant or any guest in your home. We will also cover you for theft by any guest in your home if you take reasonable care in inviting that guest into your home.

- Tenant means any person or persons renting the home from you under a residential tenancy agreement.
- Guest means a person who enters your home with your consent, or with the consent of a person who lives at your home.

## Legal liability

We won't cover you for legal liability:

- for exemplary or punitive damage
  - for fines and any form or penalty
-

- for legal costs incurred by any other party that you may be ordered to, or agree, to pay
- assumed by agreement unless you would have been liable anyway
- which is caused by intentional acts by you or your family members living with you
- where your liability arises from a fire you intentionally lit, and which is in breach of the Fire and Emergency New Zealand Act, or any requirement of government or local authorities
- connected with loss to your own property, your family's property or loss to property in your care, custody or control.

Also, we won't cover you for legal liability caused by:

- any business, trade, profession or sponsorship
- the ownership or use of any motor vehicle, trailer or caravan (other than domestic ride-on lawn-mowers, mobility scooters or golf carts)
- the ownership or use of any boat, craft, vessel other than a watercraft
- any aircraft or other aerial device, including remotely piloted aircraft
- the ownership or possession of any animals other than domestic pets
- illegal or unlawful activities or events
- pollution or contamination, or
- accidental bodily injury suffered by you or your family.

- Motor vehicle means any type of machine on wheels, or tracks, that is made or intended to be propelled by its own power, as well as anything towed by the machine.
- Watercraft means any surfboard, windsurfer, paddleboard, surf ski, dinghy, kayak and canoe (including its attached parts and accessories). It also means any other single person watercraft powered by motor or sail, with a value of no more than \$3,000, including attached parts and accessories.
- Remotely piloted aircraft means an unmanned aircraft that is piloted from a remote station and includes controlled model aircraft and drones, control line model aircraft and free flight model aircraft.
- Domestic pets mean an animal of a domesticated species, for example a cat or dog, that you own, and that lives permanently with you at your home.
- Accidental bodily injury means physical injury, illness, disease or mental injury to another person which is sudden, unexpected and unintended.

## Loss caused by electricity

We won't cover you for loss caused to lights, heaters or heating elements or to fuses and other protective devices if that loss is caused by electricity.



## Loss caused by storm, flood or landslip within the first 48 hours

We won't cover you for loss caused by a storm, flood or landslip that happens within 48 hours from the start of your policy.

However, we will cover you if:

- the policy starts immediately after another policy with us that insured the same contents against the perils of storm, flood and landslip
- this policy was taken out at the time you took possession of the contents.

## Mechanical or electrical breakdown

We won't cover you for any loss or liability caused by the failure of any mechanical, electronic or electrical equipment.

However, this exclusion will not apply:

- to any resulting loss to other contents
- if the loss results from a physical accidental external cause
- to cover provided under the Additional Policy Benefit 'Food spoilage'.

## Nuclear

We won't cover you for any loss or liability caused by:

- ionising radiation
- contamination by radioactivity
- any nuclear waste
- the combustion or fission of nuclear fuel or nuclear weapons material.

## Pest damage

We won't cover you for any loss or liability caused by insects, pests, rodents or vermin (except possums).

However, we will cover you for any resulting loss to other contents.

## Pollution and contamination

We won't cover you for any loss or liability caused by pollution or contamination including the use, consumption, storage or manufacture of any controlled drug.

- Controlled Drug has the same meaning as in the Misuse of Drugs Act 1975 (and any amendments or substituted legislation).
-

## Recklessness

We won't cover you for any loss or liability caused by:

- recklessness or grossly irresponsible behaviour by you
- water in any form (including hail and snow) entering the home because any roofing material, exterior cladding, window, or door has been removed.

## Structural additions or alterations

We won't cover you for any loss or liability caused by structural additions or structural alterations to the home.

## Terrorism

We won't cover you for any loss or liability caused by an act of terrorism, including in connection with controlling, preventing, suppressing, retaliating against, or responding to an act of terrorism.

- Act of terrorism means an act by any person, group of people, organisation or government, including but not limited to the use or threatened use of force or violence, which is committed with the probable intention to:
  - influence any government
  - put fear into the public or any section of the public.

By its nature or context an act of terrorism is probably done for, or in connection with any:

- political
- religious
- ideological
- ethnic
- or similar purpose or reason.

## War

We won't cover you for any loss or liability caused directly or indirectly by war, invasion, hostilities or war-like operations (whether war is declared or not), rebellion, or revolution.

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# Making a claim

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## **I'm interactive.**

Click the section you'd like in the Table of Contents and go directly there.

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# Making a claim

When you need to make a claim, we'll be here to help. However, there are some things that you must do. Phone us on **0800 222 491** and we'll explain how this will work.

## What you must do

Immediately after an event happens, you must:

- take all reasonable steps to protect yourself and your home
- take all reasonable steps to prevent further loss
- tell the police as soon as possible if you think the loss was caused by a criminal act.

You'll then need to:

- tell us immediately about the event
- keep any damaged property and let us inspect the damaged contents
- provide all reasonable assistance and co-operate with us and our assessors, investigators, lawyers and anyone else we appoint
- get our consent before repairing any damaged item
- give us any information we ask for or help that we reasonably request
- assist us without charge if we decide to take any recovery action against somebody else over your loss.

## Claiming for legal liability

If you become aware of a claim against you that may be covered under the 'Legal liability' Additional Policy Benefit, or circumstances that could give rise to a claim, you must:

- not admit liability without our consent
- tell us immediately
- as soon as possible, send us everything you receive from anyone about the claim or possible claim against you
- not incur any expense without our consent
- not negotiate with the claimant or pay the claimant or agree anything in relation to any claim.

If you make a claim on this policy, you must be honest and truthful.

If your claim is dishonest or fraudulent in any way, we may do any or all of these things. We may:

- decline your whole claim or part of it
  - recover anything that we have already paid you for your claim or the event
  - declare that this policy and any other policy you have with us, to be of no effect and to no longer exist from the date of the dishonest or fraudulent act.
-

## Your excess

The excess is the amount you must pay for each individual event when you make a claim. The amounts and types of excess are shown on the schedule. You must pay the excess for each event. In all circumstances, the relevant excess will be deducted from the relevant policy limit so that we are only ever required to pay the limit shown, less the relevant excess payable.

### One event - one excess

If you claim under more than one policy with us for loss caused by the same event, you will only be required to pay one excess. This will be the highest applicable excess.

### Unoccupied excess

If a loss happens when your house is unoccupied and we cover you under this policy for the loss, you must also pay the 'unoccupied excess' shown on the schedule.

### Excess-free spectacles cover

You won't need to pay an excess if both:

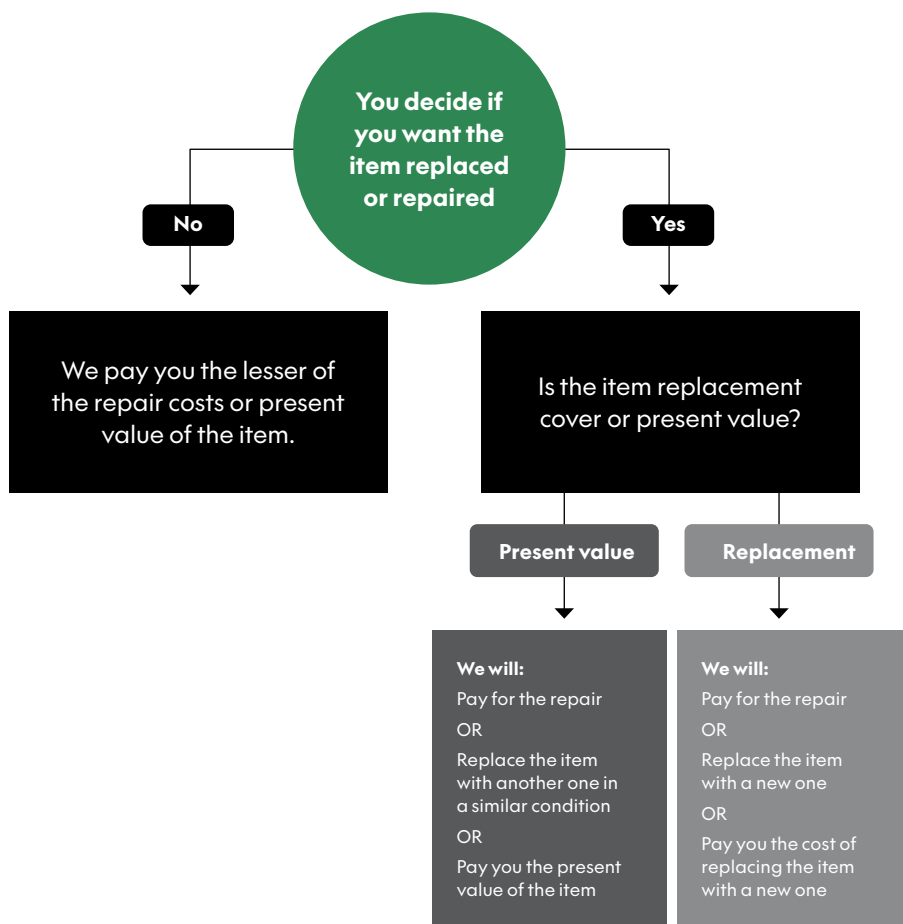
- the schedule shows that you've chosen the Optional Policy Benefit 'Excess-Free Spectacles or Contact Lenses'
- your claim is solely for loss to your spectacles, reading glasses, prescription glasses, prescription sunglasses or prescription contact lenses.

- Excess is the amount you must pay for each event when you make a claim.
  - Unoccupied means you or a person authorised by you is not using your house as a residence for a time longer than 60 days.
-

## How we'll settle your claim

We'll settle your claim for a covered loss by following the process set out in the diagram below.

The summary is only an overview and does not form part of your insurance agreement with us. You need to read all the documents that make up your insurance agreement to understand how we'll settle your claim.



We use the term 'present value' in this section about 'How we'll settle your claim'.

- Present value means the reasonable cost in New Zealand to replace a lost or damaged item with another that is of comparable age and quality and is in the same general condition.

If we accept your claim, how we settle the claim depends on whether you want the damaged items to be repaired or replaced and whether the items are replacement cover items.

If you tell us that you do not want a damaged item to be repaired or replaced, then we'll pay you the lesser of:

- the cost to repair the item
- the present value of the item.

This is irrespective of whether the damaged item is a present value item, or a replacement cover item.

If you tell us that you want a damaged item to be repaired or replaced, then we'll settle your claim as follows:

- For any item that is a present value item, we'll settle your claim for that item by, at our option:
  - paying to repair the item to a similar condition as it was before the damage occurred, or
  - replacing the item with another one that is in similar condition to the damaged item immediately before the damage occurred, or
  - paying you the present value of the present value of the item.
- For any item that is a replacement cover item, we'll settle your claim for that item by, at our option:
  - paying to repair the item to a similar condition as it was in immediately before the damage occurred, or
  - replacing the item with a new one, or
  - paying you the cost of replacing the item with a new one.

## Replacement cover item or present value item

All contents are replacement cover items except the following items, that are present value items:

- books
- clothing and footwear
- cosmetics
- consumables
- records, audio tapes, video tapes, compact discs (CDs) and digital versatile discs (DVDs) Blu-ray discs and other audio, video or digital storage media
- computers, and gaming systems that are more than 5 years old at the time of loss
- computer software or gaming software.

The following items are also considered present value items:

- camping equipment and sports equipment
- watercraft and their parts and accessories
- parts and accessories of motor vehicles, motor cycles, motor scooters, trailers and caravans
- parts and accessories of aircraft or other aerial devices that are not in or attached to them
- household linen
- bicycles more than three years old at the time of loss.

- Present value means the reasonable cost in New Zealand to replace a lost or damaged item with another that is of comparable age and quality and is in the same general condition.

If we replace an item covered for 'replacement value', we'll do so with another item that is equivalent to the damaged item when new. However, the replacement may not be the same brand, model or colour of the lost or damaged item.

If the damaged item is a blind or curtain, we'll only either replace or repair the blind or curtain in the room where the damaged item is located, or make payment to you on that basis.

## Pairs and sets

When you claim for a part of a pair or set, we will at our choice pay:

- the cost to replace the damaged part, or
- the difference between:
  - the cost to replace the complete pair or set, and
  - the value of the incomplete pair or set.

However, if the damaged part cannot be repaired, provided we agree, you may surrender the undamaged parts of the pair or set to us, we will pay you the cost to replace the entire set.

## Limits on what your contents are insured for

Your contents are insured for a maximum amount called the 'sum insured'. A number of sub-limits also apply for specific types of item.

In all circumstances, we will deduct the relevant excess from the sum insured or sub-limit payable so that we only ever need to pay the sum insured or sub-limit less the relevant excess payable.

- Sum insured means the relevant sum insured shown in the schedule.

The limits shown in the following Additional Policy Benefits are in addition to the sum insured:

- Alternative accommodation
- Fatal injury
- Legal liability
- Liability to pay reparation
- Stress payment.

The cover provided by all other Additional Policy Benefits is included within the sum insured.



## Specified limits for certain types of item

The following shows the most we'll pay per event for any of these items unless the item is noted on your schedule.

Type of item	Maximum per event
<b>Art and ornaments</b> <ul style="list-style-type: none"> <li>▪ for a single ornament, painting, picture or work of art</li> <li>▪ for all ornaments, paintings, pictures or works of art (not including those noted on the schedule).</li> </ul>	\$10,000 \$150,000
<b>Bicycles</b> For a single bicycle excluding accessories.	\$3,000
<b>Cameras</b> For a single camera (film, video or digital) including lenses but excluding accessories.	\$3,000
<b>Collections</b> For a single collection of any type including coin, stamp, card or medal collections.	\$3,000
<b>Jewellery</b> <ul style="list-style-type: none"> <li>▪ for a single item of jewellery or watch</li> <li>▪ for all items of unspecified jewellery and watches (not including those noted on the schedule).</li> </ul>	\$3,000 \$15,000
<b>Money and vouchers</b> For all money, vouchers that can be redeemed for cash, bullion, unset precious stones, credit cards or stamps that are not part of a collection combined.	\$1,000
<b>Parts and accessories</b> Combined limit for all parts and accessories not attached to: <ul style="list-style-type: none"> <li>▪ watercraft</li> <li>▪ motor vehicles, motor cycles, motor scooters, trailers and caravans</li> <li>▪ aircraft and other aerial devices</li> </ul> that are covered under this policy.	\$1,000
<b>Watercraft</b> For a single watercraft item, including attached parts and accessories.	\$3,000

# Cancelling or ending the insurance agreement

## Cancellation by you

You may cancel your policy with us at any time unless you have made a claim for a total loss. If you pay your premiums fortnightly or monthly, we may not refund any unused premium. If you pay your premiums annually, we'll refund any unused premium that you paid.

### You can cancel during your 'free look' period

You have a 30-day free look period to cancel the insurance agreement and get your premiums back. This period begins when you take out this insurance. If you ask us to cancel within this period, we'll do so from the date you took out the insurance and treat this policy as if it never started. We'll refund any premiums that you paid.

## Cancellation by us

We may cancel your policy with us:

- if you have not paid the premium within 28 days of the due date. Cancellation will take effect from the first day of the period to which the unpaid premium relates
  - for any other reason, by advising you by email to your last known email address. Cancellation will take effect on the 14th day after the date of our email to you. We'll refund any unused premium you have paid.
-

# Other important information and conditions

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## **I'm interactive.**

Click the section you'd like in the Table of Contents and go directly there.

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# Other important information and conditions

Here are some important things to remember, like what you should tell us, things we'll tell you about, and some other conditions that apply.

## Do not transfer or assign this policy

Unless you have our written consent, you must not transfer (assign) or try to assign to anyone:

- this insurance agreement
- your interest in this insurance agreement
- any claim or claim proceeds under this policy.

## If you also insure your contents with someone else

You must tell us immediately if you insure your contents, or anything insured under this policy, with someone else.

We won't cover you under this policy for loss or liability that is also covered by any other policy with another Insurer.

## You need to be truthful and accurate

When you apply for insurance, you have a legal duty of disclosure. This means you or anyone applying on your behalf must tell us everything you know (or could be reasonably expected to know) that might affect our decision:

- to accept your insurance
- about the cost and terms of the insurance, including the excesses.

In particular, you must tell us anything that may increase:

- the chance of a claim under this insurance agreement
- the amount of a claim under this insurance agreement.

You also have this duty every time your insurance renews, and whenever you make any changes to it.

If you or anyone on your behalf breaches this duty of disclosure, we may treat this policy as being of no effect and to have never existed from the date of the non-disclosure. If we do this, we may decide to refund any premiums that you have paid.

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## Tell us about changes to facts or circumstances during the period of insurance

You must tell us of any material change to any of the facts or circumstances that existed at the start of the period of insurance. If you do notify us of a change, we can take action at any time.

Examples of change include:

- you move residential addresses
- you or someone covered by this policy is convicted for a crime.

If you are not sure whether you need to tell us about something, just ask us.

We may change the terms of this policy or cancel it by advising you by email to your last known email address. The change will take effect on the 14th day after the date of our email.

- Material means any information that would impact our decision about whether to offer cover and, if so, on what terms.

## If you breach any condition

We may not pay a claim if you or anyone acting on your behalf breaches any term or condition of this policy. We may not pay the full claim or part of it.

This does not affect our right to cancel or avoid the policy for non-disclosure. If we avoid your policy, any claim payments we have made to you must be refunded to us. Your entire premium will be refunded less any claims that were paid to you.

- Avoid means your policy is treated as though it never existed.

## We can change this policy

We may change the terms of this policy or cancel. We will email you at your last known email address if we change the terms of the policy. The change will take effect 14 days after the date of our email.

We have the right to change the policy's premiums, terms, and conditions at each anniversary. We will send you a new schedule and will tell you of any changes.

## Costs incurred by you

If you are entitled under this policy to claim for any costs you incur:

- you must get our consent before incurring the costs
  - we'll only cover you for the reasonable amount of any costs incurred.
-

## **Goods and services tax (GST) applies to this policy**

All benefit limits and excesses include goods and services tax (GST).

## **This insurance agreement is governed by New Zealand law**

This insurance agreement is governed by New Zealand law. New Zealand courts have exclusive jurisdiction.

## **If you are joint insureds**

You and all other people covered by this policy are joint insureds. All joint insureds are deemed to act with each other's express authority. This means that if one person breaches the policy or cancels the policy or settles a claim, this will affect all other joint insureds.

## **How we protect you against inflation**

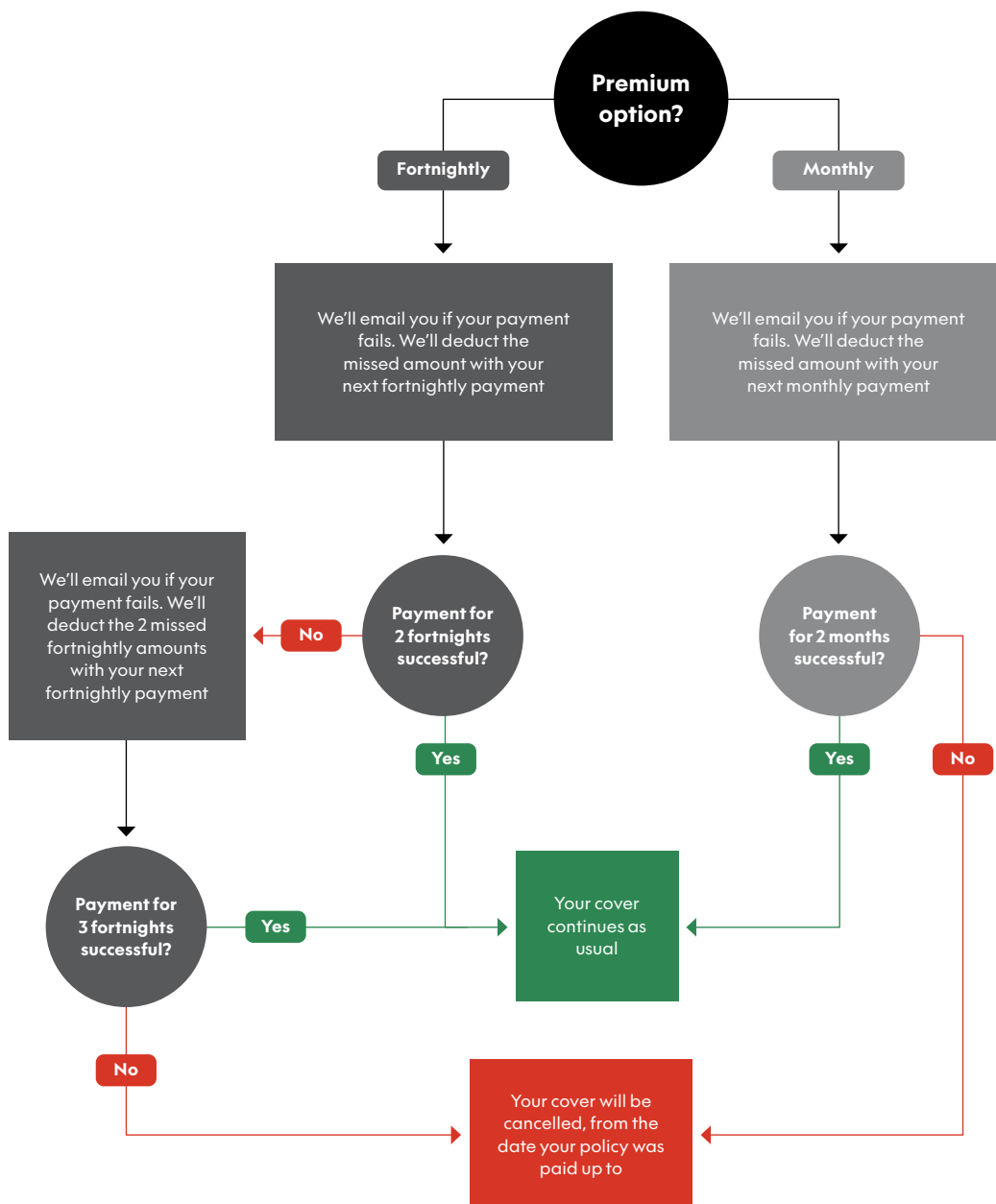
To help protect you from inflation, we may increase the sum insured shown on the schedule when we renew your policy.

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## How premium payments affect a claim

We'll only pay a claim if the premium is showing as paid at the time of the loss.

If you pay your premium fortnightly or monthly, you'll need to keep your payments up to date. If you miss a payment, we may cancel your policy as shown in the flowchart below.



## Reasonable care

You must take reasonable care at all times to avoid circumstances that could result in a claim.

## Reinstatement of cover after a loss

If your claim is not for a total loss, the sum insured will be reinstated as and to the extent that the damaged items are actually repaired or replaced before any subsequent event(s).

The sum insured will not reinstate following a total loss.

## Your policy ends if we pay for a total loss

If we settle a claim for a total loss, your policy will come to an end on the date of the loss.

You will not be entitled to any refund of premium. If you are paying your premium by installment, then you must pay all unpaid instalments.

- Total loss means that the total value of your claim exceeds your relevant sum insured specified in the schedule.

## Privacy Act and the Insurance Claims Register

By entering into this insurance agreement with us, you consent to your personal information being collected by Ando Insurance Group Limited. Ando Insurance Group Limited may share your personal information with other organisations to evaluate, provide, process and maintain your insurance agreement. Other organisations may include The Hollard Insurance Company Pty Ltd, Kiwibank Limited and any of their partners, other insurers and suppliers.

You also consent us to place details of any claims made against this insurance agreement on the database of the Insurance Claims Register. This information will be available for other insurance companies to inspect. Other participating insurers may access the information to manage claims.

For information on the Ando Insurance Group Limited Privacy Policy, go to [www.ando.co.nz](http://www.ando.co.nz)

- Insurance Claims Register is an electronic register that holds a central record of claims lodged with participating insurance companies like us. These companies can access the claims history of a customer for the specific purpose of checking for fraud.



