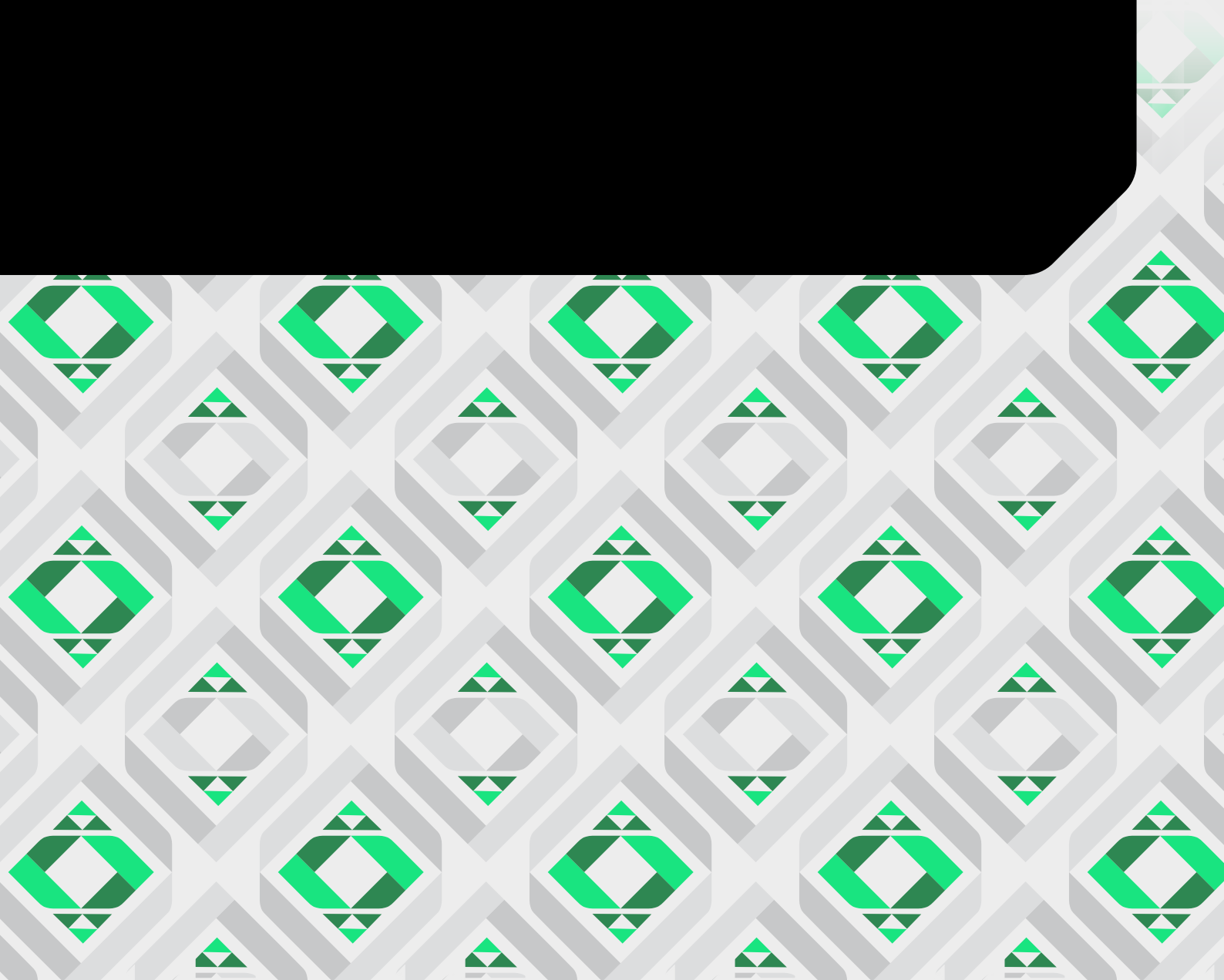




HOUSE INSURANCE

Policy



Thank you for arranging your House Insurance through Kiwibank!

House 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 House 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 no member of the Kiwi Group Capital Limited group guarantees 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 House 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 House Insurance Policy document sets out the policy's benefits, what's not covered, and the main terms and conditions of the insurance agreement.

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.

In this document you'll find sections covering:

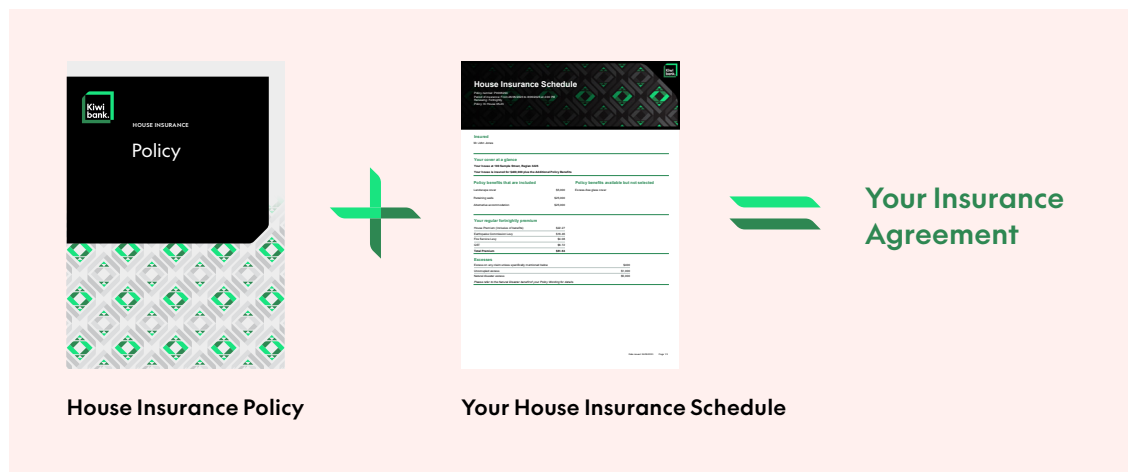
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As part of our commitment to you, this policy document meets the WriteMark Plain Language Standard. The WriteMark is an internationally recognised plain English quality mark. The WriteMark does not apply to the Definitions of medical conditions.

Read and keep your insurance agreement

These documents set out your insurance agreement with us:



This House Insurance Policy plus your House 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. If there is any inconsistency between this House Insurance Policy and your House Insurance Schedule, your House Insurance Schedule takes priority.

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

Claims: kiwibankclaims@ando.co.nz

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 member of your 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:

- Accidental means sudden, unforeseen, unexpected and unintended by you and your family.
- Event means something that happens and causes loss covered by this policy.
- Fire means any fire other than natural disaster fire, as defined in the EQC Act.
- Flood means normally dry land being covered by water that has escaped or been released from the normal confines of:
 - the sea
 - any lake, river, creek or other natural watercourse, whether or not altered or modified
 - any reservoir, canal, or dam.
- House means the residential dwelling we insure as described in the schedule.
- Loss means sudden and accidental physical loss or sudden and accidental physical damage happening during the period of insurance in New Zealand.
- Sum insured means the sum specified in the schedule.
- Natural disaster means an earthquake, natural landslip, volcanic eruption, hydrothermal activity, tsunami or natural disaster fire, as defined in the EQC Act. It does not include any gradual or slow-moving slips.
- EQC Act means the Earthquake Commission Act 1993 and any Act in substitution of that Act.
- Period of insurance is the period when the insurance is in force. This is shown on the schedule. The period starts on 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.
- Total loss means that the loss to your house is uneconomic to repair, or the cost to rebuild your house exceeds the sum insured.

What we agree to cover you for

We'll cover you for loss to your house 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 House Insurance Policy and your House Insurance Schedule.

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

Your house includes

Your house includes the following items that are owned by you, used for residential purposes and located within the residential boundaries at the insured address shown on the schedule.

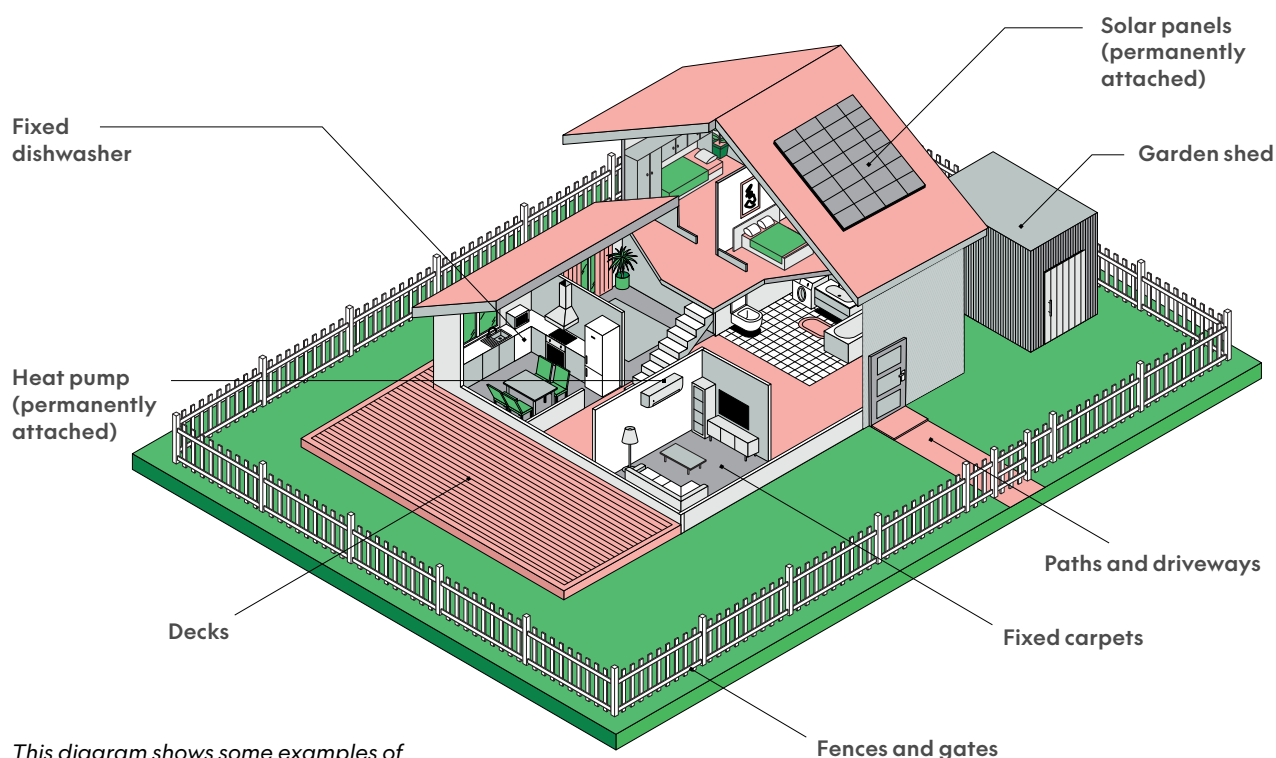
Buildings and structures

- residential buildings including sleep-outs
- outbuildings such as sheds, garages, carports, greenhouses, and pergolas
- residential outbuildings that are used for rural lifestyle purposes and for storing:
 - tools
 - animal feed
 - machinery and/or vehicles
- decks, balconies, and verandahs
- paths, patios, sports courts and driveways constructed of or sealed with permanent material such as concrete
- any private road, lane, right-of-way that gives direct access to a driveway and that you are legally responsible for
- fences, gates and free-standing garden walls
- underground and overhead services extending to the public mains that you are legally responsible for.

Fixtures and fittings attached to the buildings or the site

- fixed water tanks, septic tanks and their systems
- fixed or built-in swimming pools, spa pools and saunas and their systems
- solar panels and solar heating systems
- drains, pipes, gas lines, cables and poles that you are legally responsible for
- aerials and satellite dishes that are attached to your house
- internal or external appliances or fixtures and fittings that are permanently attached, plumbed or wired into the building
- carpets and fixed floor coverings including glued, smooth edge or tacked carpet and floating floors.

See diagram on next page. It illustrates some examples of structural improvements, fixtures, fittings and residential outbuildings.



This diagram shows some examples of structural improvements, fixtures, fittings and residential outbuildings.

Your house doesn't include

Your house insurance doesn't include cover for these things, unless otherwise noted on your schedule.

The property

- where the house is situated on a property greater than 10 acres, items that are owned by you more than 150 metres away from a dwelling or garage used for residential purpose
- any neighbouring property owner's share in any residential property, access way, fences, or retaining walls jointly owned by you and other property owners
- temporary structures, structures or property not at the insured address shown on the schedule
- retaining walls; except for the automatic cover provided under the Additional Policy Benefit 'Retaining walls'
- lawns, trees, plants, hedges and shrubs except for the automatic cover provided under the Additional Policy Benefit 'Landscaping'
- land, earth or fill
- any part of your house that is used for business or commercial purposes except if:
 - you use it solely as a home office for administrative tasks
 - it's a residential rental property
 - we agree to another use and is noted on the schedule.

Special features

- boat ramps, wharves, jetties, landings, pontoons, piers, water-based structures
- breakwaters and sea walls, flood walls and levees
- culverts, dams and bridges
- wells and bore holes
- wind or water mills
- diesel generators, wind turbines and other power generation equipment (except solar panels)
- cable cars and associated equipment.

Building works

- any part of your house being constructed, de-constructed or altered, that is not suitable for permanent residential use or occupation, other than cover we provide under the Additional Policy Benefit 'House under minor alteration'.

Contents

- fittings that are not permanently attached to your house or any buildings, including curtains, drapes and blinds
- household goods and personal effects.

Other than cover we provide under the Additional Policy Benefits 'Landlord's contents' or 'Landlord's protection'.

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' that is shown on the schedule for each individual event.

The house you use as a holiday home or rental property

If the schedule shows that your house is a holiday home or a rental property and it's unoccupied, we will only cover you if:

- your house 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
- your house is inspected monthly inside and out by you or someone you nominate.

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

- Unoccupied means you or a person authorised by you is not using your house as a residence for a time longer than 60 days.

Additional Policy Benefits included in your cover

I'm interactive.

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Additional Policy Benefits included in your cover

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

Alternative accommodation

If your house becomes uninhabitable because of loss to your house that happens during the period of insurance, we'll pay the reasonable cost of alternative accommodation if the loss is:

- covered by this policy, or
- covered by the Earthquake Commission.

This will be for accommodation of a similar quality to your house. 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 house 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. They may do this because of possible or impending loss to your house that would be covered by this policy or covered entirely by the Earthquake Commission.

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

- your house has been repaired or rebuilt
- your house is no longer uninhabitable
- you move into another house that you own
- we settle your claim under this policy by paying you a sum of money
- we have given you temporary accommodation for 12 months
- we have paid the maximum amount stated in your schedule for alternative accommodation.

The most we'll pay you for alternative accommodation is the amount shown on your schedule. This will be paid in addition to the sum insured.

- Your house is uninhabitable if any of the following apply:
 - it is no longer safe or sanitary for anyone to occupy
 - it no longer has a functioning bathroom or kitchen
 - it has been determined by government, local authorities, or us to be uninhabitable because of physical damage or possible future physical damage to your house.

- 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 house.

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.

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 house is insured as or used as a holiday home
- the loss is to land only, unless government or local authorities make an order that deems your house uninhabitable.

Authorities damage

We'll cover you for any physical damage to your house caused by government or local authorities if the damage was necessary to prevent other loss that is covered by the policy.

Any amount we pay you under this Additional Policy Benefit is included within your sum insured.

Electronic programmes

We'll cover you for the reasonable cost of resetting, restoring or reprogramming any software that is necessary to operate any electronic equipment installed in your house, if that equipment has suffered loss covered by this policy. However, this does not extend to the cost of replacing any data stored on any of this equipment.

Any amount we pay you under this Additional Policy Benefit is included within your sum insured.

Extra sum insured for fire or explosion

We'll pay up to an extra 20% of your sum insured shown on your schedule if:

- your house suffers loss caused by fire or explosion
- you intend to repair or rebuild your house, and
- your sum insured is not enough to fully cover the actual cost required to repair or rebuild your house.

The most we'll pay you under this Additional Policy Benefit is 20% of the sum insured. This limit is in addition to the sum insured.

Hidden gradual damage

We'll cover you for gradual physical damage to the owner-occupied house we insure if the damage is hidden from view and is caused by the leaking or overflowing of:

- a water pipe
- a waste disposal pipe
- a water storage tank

within the residential building or enclosed within its walls, ceiling, cupboards, floors or roof space and that is permanently connected to your house'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 occurs before or after the period of insurance.

The most we'll pay you under this Additional Policy Benefit is \$3,000 for all events that happen during the period of insurance. This limit is in addition to the sum insured.

Home office

We'll cover you for loss to any part of your house that is used as a home office, which happens during the period of insurance.

Any amount we pay you under this Additional Policy Benefit is included within your sum insured.

- Home office, for the purpose of this benefit, means the part of the home that is solely used for administrative tasks by you or your tenant.

House under minor alteration

We'll cover loss to your house while it is under minor alteration up to \$50,000 during the period of insurance.

We'll cover:

- any work being undertaken to alter existing fittings or features in your house
- any decks or patios except where there are alterations to an external wall of a residential building
- any building materials that are intended for use as part of the alterations to your house, and are owned by you, and are located within the residential boundaries of your house we insure.

We won't cover any of the following:

- any of the alterations where the expected value of the completed work, or the cost that an independent professional would charge, including building materials, is more than \$50,000 including GST
 - alterations that involve excavation more than 1 metre deep
 - alterations that involve any work on, or removal of load bearing walls
 - re-piling or any work involving piles or foundations
 - removal of roofing or external cladding
-

- structural alterations or alterations that involve an extension, such as an additional room being added to the existing house
- any work where a building consent or similar is required but has not been granted
- any work that is covered by a separate contract works insurance policy.

If we accept a claim or claims under this Additional Policy Benefit, the most we'll pay you under this Additional Policy Benefit for all events happening during the period of insurance is \$50,000.

Any amount we pay you under this Additional Policy Benefit is included within your sum insured.

- Residential boundaries mean the boundary of the land on which your house is located. It does not include any parts of your land that are used for farming purposes, whether commercial or not.

Intentional acts

We'll cover you for loss to your house by fire or explosion that is caused intentionally by a tenant or their guests, but only if:

- your house is a residential rental property, and this is shown on the schedule
- you comply with the 'landlord obligations', and
- it happens during the period of insurance.

Any amount we pay you under this Additional Policy Benefit is included within your sum insured.

- Rental property means a house that you rent to someone else under a residential tenancy agreement.
- Landlord obligations

You, or the person who manages the tenancy on your behalf, must:

- get satisfactory written or verbal references for the tenant or tenants before entering the residential tenancy agreement
- inspect the property internally and externally, every three months and whenever there's a change of tenants
- keep a written record of each inspection that you can provide to us.
- Tenant means anyone renting your house from you under a residential tenancy agreement.
- Guest means a person who enters your house with your consent, or with the consent of anyone who lives at your house.

Keys and locks

We'll cover you for the cost of replacing keys or locks (including electronic keys or swipe cards) that give access to your house if they are:

- lost or stolen
- believed on reasonable grounds to have been duplicated without your permission.

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. Any amount we pay you under this Additional Policy Benefit is included within your sum insured.

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

The excess does not apply to this Additional Policy Benefit.

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

Landlord's contents

We'll cover you for loss to landlord's contents, that happens during the period of insurance if:

- the loss is covered by this policy
- the schedule shows that your house is a residential rental property, and
- you comply with the 'landlord obligations'.

For loss to landlord's contents, we'll pay, at our choice:

- the present value of the loss, or
- the cost to repair the item as near as possible to the same condition it was in immediately before the loss happened.

The most we'll pay you under this Additional Policy Benefit for any one event is the amount specified in the schedule. This limit is in addition to the sum insured.

This Additional Policy Benefit does not apply where the loss to your landlord's contents is covered by the Additional Policy Benefit 'Landlord's protection'.

- 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.
- Landlord's contents means contents you own in a rental property and includes:
 - blinds, curtains
 - rugs
 - household goods such as washing machines, dryers, refrigerators, freezers, dishwashers and electric heaters
 - other items listed in the tenancy agreement that remain in your rental property for your tenants to use during the period of insurance.

It does not include any of these:

- personal effects, items you leave in storage at your rental property
- contents owned by a tenant
- drapes, curtains or blinds that are not in the room or rooms where the loss happened.

- Landlord obligations

You, or the person who manages the tenancy on your behalf, must:

- get satisfactory written or verbal references for the tenant or tenants before entering the residential tenancy agreement
- inspect the property internally and externally, every three months and whenever there's a change of tenants
- keep a written record of each inspection that you can provide to us.

Landlord's protection

We'll cover you for loss to your house and landlord's contents that happens during the period of insurance if:

- the schedule shows that your house is a residential rental property
- you comply with the 'landlord obligations'
- the loss is caused by an intentional act, vandalism or theft by:
 - a tenant
 - anyone sub-leasing or living with your tenant
 - any guest in your house.

An excess of \$1,000 applies to any claim for vandalism or intentional act. This excess applies to each residential rental property shown on the schedule.

The most we'll pay you under this Additional Policy Benefit for any one event is \$20,000. This limit applies to each residential rental property shown on the schedule.

Any amount we pay you under this Additional Policy Benefit is included within your sum insured.

For loss to landlord's contents, we'll pay, at our choice:

- the present value of the loss, or
- the cost to repair the item as near as possible to the same condition it was in immediately before the loss happened.

- 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.
- Landlord's contents means contents you own in a rental property and includes:
 - blinds, curtains
 - rugs
 - household goods such as washing machines, dryers, refrigerators, freezers, dishwashers and electric heaters
 - other items listed in the tenancy agreement that remain in your rental property for your tenants to use during the period of insurance.

It does not include any of these:

- personal effects, items you leave in storage at your rental property
- contents owned by a tenant
- drapes, curtains or blinds that are not in the room or rooms where the loss happened.

- Landlord obligations

You, or the person who manages the tenancy on your behalf, must:

- get satisfactory written or verbal references for the tenant or tenants before entering the residential tenancy agreement
- inspect the property internally and externally, every three months and whenever there's a change of tenants
- keep a written record of each inspection that you can provide to us.

Landscaping

We'll cover you for loss to your gardens (including hedges, trees, shrubs and plants), garden edging, and lawns that happens during the period of insurance if:

- your house was also damaged in the same event and we have agreed to pay a claim for loss to your house, or
- a vehicle that doesn't belong to you or isn't in your control causes damage by impact during the period of insurance, without causing damage to your house.

The most we'll pay you under this Additional Policy Benefit for any one event is the amount shown in the schedule. This limit is in addition to the sum insured shown in the schedule.

Legal liability

We'll cover you for your legal liability for accidental bodily injury or accidental physical damage to other people's property in New Zealand during the period of insurance. Your legal liability must be in connection with the ownership of your house or the site on which it stands.

We'll also cover you for defence costs, court costs or levies you incur with our prior written approval to defend the alleged legal liability.

Liability to pay reparation

We'll also 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 in connection with the ownership of your house, 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, or
- the Accident Compensation Corporation decided to decline a claim or limit its liability in whole or in part.

Also, we won't cover you for any defence costs, court costs or levies associated with your liability to pay reparation.

What we'll pay

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 reparation costs and defence costs related to the alleged legal liability only.

These limits are in addition to the sum insured specified in the schedule. 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.

- 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.
- 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.
- Site means the land within the residential boundaries at the insured address shown on the schedule. It does not include any neighbouring shared property jointly owned by you and other property owners.

Loss of rent

If your house is a residential rental property and this is shown on the schedule, we'll cover you for the reasonable rent that you lose if your house becomes uninhabitable due to loss to your house.

To receive this, you must comply with the 'landlord obligations', and a residential tenancy agreement must be in place at the time of the loss.

The most we'll pay you under this Additional Policy Benefit for all events happening during the period of insurance is the amount specified in the schedule for each dwelling. This limit is in addition to the sum insured.

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

- Your house is uninhabitable if any of the following apply:
 - it is no longer a safe or sanitary place for anyone to occupy
 - it no longer has a functioning bathroom or kitchen
 - it has been determined by government, local authorities, or us to be uninhabitable because of physical damage or possible future physical damage.

- **Landlord obligations**

You, or the person who manages the tenancy on your behalf, must:

- get satisfactory written or verbal references for the tenant or tenants before entering the residential tenancy agreement
- inspect the property internally and externally, every three months and whenever there's a change of tenants
- keep a written record of each inspection that you can provide to us.

Natural disaster

We'll cover you if a natural disaster results in loss to your house, and the cost of remedying the loss (repairing or rebuilding) is greater than your cover under the EQC Act. For this cover to apply:

- the natural disaster must happen during the period of insurance, and
- the loss must be covered under the EQC Act.

The most we'll pay you under this benefit is the difference between the maximum payable by the Earthquake Commission and your sum insured specified in the schedule less your standard excess.

If the Earthquake Commission has not accepted your claim

We cover you if the loss or damage would have been covered under the EQC Act but isn't because:

- you failed to notify the Earthquake Commission of a claim within the time required under the EQC Act, or
- the Earthquake Commission declined the claim, or only partially settled a claim for loss or damage.

We'll only pay the difference between:

- the maximum that the Earthquake Commission would have paid if it had accepted your claim in full, and
- the cost of remedying the loss, up to the sum insured specified in the schedule less your standard excess.

We do not cover you for the cost of any excess paid to the Earthquake Commission.

Loss to parts of your house not covered under the EQC Act

If parts of your house suffer damage from natural disaster and this damage is not covered under the EQC Act, we will pay for their repair or replacement. Examples of property not covered under the EQC Act are:

- gates, fences, or walls
- driveways, patios, paving, or tennis courts made of permanent artificial materials
- swimming or spa pools that aren't an integral part of your house.

For these claims, the excess will be \$5,000 per event (or your standard excess if higher).

Post disaster inflation

We may, if we decide, increase the sum insured available under this policy if:

- a natural disaster, flood or storm has occurred near your house during the period of insurance causing widespread damage to the property of the community and, as a direct result, building costs have significantly increased, and
- you intend to repair or rebuild your house, and
- the sum insured is not enough to fully cover the actual cost required to repair or rebuild your house, solely because of the increase in building costs described above.

The most we'll pay you under this Additional Policy Benefit is 10% of the sum insured. This limit is in addition to the sum insured.

Retaining walls

We'll cover you for loss to retaining walls that happens during the period of insurance.

The most we'll pay you under this Additional Policy Benefit is the amount specified in the schedule for any one event. This limit is in addition to the sum insured shown in the schedule.

We won't cover you for loss to incomplete or underground retaining walls. We also won't cover you for any retaining wall for which a building consent, or resource consent was legally required and either:

- a building consent or resource consent was not obtained, or
- the local authority has not issued a code compliance certificate for the retaining wall.

We won't cover you for loss to any retaining wall that is covered under the EQC Act.

- Retaining wall means a wall that has a specific purpose to retain land in full or in part. It does not mean a wall that forms part of the structure of a building.

Sale and purchase

If you have entered into a contract to sell your house, we'll cover the buyer on the same basis that we insure you under this policy. We will cover loss to your house that happens between the date the contract was entered into and any of these dates (whichever is first):

- the date of settlement
- the date on which the buyer takes possession of your house
- the expiry of the period of insurance.

This Additional Policy Benefit only applies if the buyer:

- meets all conditions of this policy
- has not otherwise insured your house at the time of the loss.

Stress payment

If your house is a total loss and we accept a claim under this policy, we'll pay you an additional sum of \$1,000 for the stress caused by that loss. This limit is in addition to the sum insured 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.

Tree removal

If your house suffers loss because a tree or part of a tree falls onto your house and we've agreed to pay a claim covered by this policy, we'll cover you for the cost of:

- removing the tree from your house so repairs can be carried out
- removing the rest of the tree from your property, including any parts of that tree that have not fallen.

The most we'll pay you under this Additional Policy Benefit for any one event is \$2,000. This limit is in addition to the sum insured specified in the schedule.

We won't cover you for the cost of removing stumps from the ground.

Use or manufacture of drugs by a tenant

We'll cover you for loss caused by contamination of your house through the consumption, manufacture, storage, or distribution of any controlled drug at your house during the period of insurance. To be eligible for this benefit:

- your schedule must note that your house is a residential rental property
- you must comply with the 'landlord obligations'
- the damage must result from contamination that first happened while your house was insured with us, unless you told us about the contamination, and it was accepted by us in writing.

The most we'll pay you under this Additional Policy Benefit for all events happening during the period of insurance is \$30,000.

Any amount we pay you under this Additional Policy Benefit is included within your sum insured.

If you have another policy with us that also covers the same loss, the most we'll pay is \$30,000 in total under all of the policies for all events happening during the period of insurance.

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

- Landlord obligations

You, or the person who manages the tenancy on your behalf, must:

- get satisfactory written or verbal references for the tenant or tenants before entering the residential tenancy agreement
- inspect the property internally and externally, every three months and whenever there's a change of tenants
- keep a written record of each inspection that you can provide to us.

Water or sewage pipe blockage

We'll cover you for the cost of clearing an accidental blockage in an underground water or sewage pipe that happens during the period of insurance. The blocked pipe must be within the residential boundaries of your house.

The cover provided by this Additional Policy Benefit only extends to:

- the costs of clearing the accidental blockage
- the cost of repairing or rebuilding any driveway, patio, path, paving, tennis court or other permanent structure within the residential boundaries that is damaged or disturbed by the work to clear the blockage.

We won't cover you if the blockage was caused by the roots of any tree or plant or for any maintenance costs.

The most we'll pay you under this Additional Policy Benefit for all events occurring during the period of insurance is \$1,500. This limit is in addition to the sum insured specified in the schedule.

- Residential boundaries mean boundary of the land on which your house is located, and that is used primarily for residential purposes. It does not include any parts of your land that are used for farming purposes, whether commercial or not.
- Accidental means sudden, unforeseen, unexpected and unintended by you and your family.

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 glass cover

We won't require you to pay an excess if you have chosen 'Excess-free glass cover' and the loss is solely for accidental breakage of glass in any:

- windows, doors or screens in your house
- sinks, baths, wash basins, toilet bowls, shower cabinets, bidets, fixed glass lampshades, permanently fixed mirrors or glass built-in furniture in your house.

If the Optional Policy Benefit has not been selected, the excess is \$250 for each event unless otherwise noted on your schedule.

What's not covered under the policy

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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 Policy Benefit, unless it expressly states otherwise.

Asbestos

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

- asbestos
- asbestos products
- asbestos contained within any items.

Confiscation

We won't cover you for any loss or liability caused by your house 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.

However, we will cover you for physical damage to your house covered under the Additional Policy Benefit 'Authorities damage'.

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
- Liability to pay reparation
- Loss of rent
- Stress payment
- Tree removal.

- Consequential loss means any intangible loss, loss of use or enjoyment, loss of value and any additional cost, liability or damage that results from the loss.

Earth and other movements

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

- subsidence
- erosion
- vibration
- weakening or removal of support
- lifting or other movement of your house
- settlement or any earth movement, except for loss covered under the Additional Policy Benefit 'Natural disaster'.

Electronic data

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

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

However, we do cover any resultant loss to other parts of your house that are not electronic equipment.

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

Excess

We won't cover you for your excess.

- 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 house 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 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 parts of your house.

Floor coverings

We won't cover you for floor coverings that are not in the room or rooms where the loss happened.

Glass and windows

We won't cover you for the cost of:

- repairing any wear and tear or deterioration of your house that is necessary for broken glass to be replaced
- repairing any pre-existing damage or replacing any framing necessary to enable broken glass to be replaced
- replacement of undamaged glass to create a match.

Gradual damage

Unless it's covered by the 'Hidden gradual damage' or the 'Use or manufacture of drugs by a tenant' Additional Policy Benefit, we won't cover you for any loss connected with:

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

Heritage or historic houses

We won't cover you for any additional costs or fees required to comply with any heritage covenants or orders that apply to your house or site.

Hydrostatic pressure

We won't cover you for loss to swimming pools, spa pools or other in-ground structures caused by hydrostatic pressure.

However, we do cover you for any resulting loss to other parts of your house.

Intentional damage

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

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

However, we will cover you if the loss is from a fire or explosion that is covered under the Additional Policy Benefit 'Intentional acts' or the 'Landlord's protection'.

This exclusion does not limit your cover under the Additional Policy Benefit 'Use or manufacture of drugs by a tenant'.

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

Land damage

We won't cover you for the costs associated with the repair, preparation, stabilisation or other treatment of land to enable the repair or rebuilding of your house.

We also won't cover you for any loss caused directly or indirectly by the condition of the land on which your house is situated if:

- you, or a previous owner of your house, received payment from the Earthquake Commission for damage to the land on which your house is situated, and the land was not appropriately repaired
- you knew or ought to have known that the land required repair or posed a threat to your house at the beginning of the period of insurance.

Legal liability

We won't cover you for legal liability:

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

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

- any business (other than your house being a residential rental), trade, profession or sponsorship
- the ownership or use of any motor vehicle, trailer, caravan, watercraft, aircraft or other aerial device (other than domestic ride-on lawn-mowers, mobility scooters or golf carts)
- ownership or possession of any animals other than domestic pets
- illegal or unlawful activities or events
- pollution or contamination
- intentional, deliberate or malicious acts or omissions 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.
- Domestic pet means an animal of a domesticated species, for example a cat or dog, that you own and that lives permanently with you at your house.

Loss caused by electricity

We won't cover you for loss to fuses, protective devices, lighting or heating elements that is caused by electricity.

However, we will cover you for any resulting loss to other parts of your house.

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 the first 48 hours of your policy commencing.

However, we will cover you if:

- the policy starts immediately after another policy that insured your house against the perils of storm, flood and landslip, or
- this policy was taken out at the time you took possession of your house.

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 parts of your house, or
 - if the loss results from a physical accidental external cause.
-

New building work

We won't cover you for loss or liability caused directly or indirectly by any new building work, other than cover provided under the Additional Policy Benefit 'House under minor alteration'.

Non-compliance

We won't cover you for loss or liability caused directly or indirectly by the non-compliance of your house with New Zealand laws and regulations that apply to it.

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 parts of your house.

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.

This exclusion does not limit your cover under the Additional Policy Benefit 'Use or manufacture of drugs by a tenant'.

- 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 or your family.

For example, this exclusion applies but is not limited to any loss or liability in connection with:

- a tree falling over where you knew that the tree was unsound or unstable
 - water in any form (including hail and snow) entering your house because any roofing material, exterior cladding, window or door has been removed.
-

Structural additions or alterations

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

- structural additions or structural alterations to the home
- the removal of any external wall, roof materials, external cladding, window or door by you or any other person who has your permission.

However, we will cover you if:

- cover is provided by the Additional Policy Benefit 'House under minor alteration'
- we've been notified of any such additions, alterations, or removal work and we've agreed to maintain cover.

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 likely 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.

Unlawful substances

We won't cover you for loss or liability caused by the consumption, manufacture, storage, or distribution of any controlled drug at or in the vicinity of your house except for:

- loss covered under the Additional Policy Benefit 'Use or manufacture of drugs by a tenant', and
- loss to your house by fire or explosion.

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

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.

Making a claim

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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 property
- 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 any areas of your house where the loss happened
- provide all reasonable assistance and co-operate with us and our assessors, investigators, lawyers and anyone else we appoint
- get our consent before incurring any costs to repair or rebuild your house
- 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.

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:

- decline your whole claim or part of it
- recover from you 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 have no effect and to cease to exist from the date of the dishonest or fraudulent act.

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, pay the claimant, or agree anything in relation to any claim.
-

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 for glass

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

- the schedule shows that you've chosen the Optional Policy Benefit 'Excess-free glass cover'
- your claim is solely for accidental breakage of glass.

If the Optional Policy Benefit 'Excess-free glass cover' has not been selected and your claim is solely for accidental breakage of glass, the excess is \$250 for each event unless otherwise noted on your schedule.

This applies for breakages of:

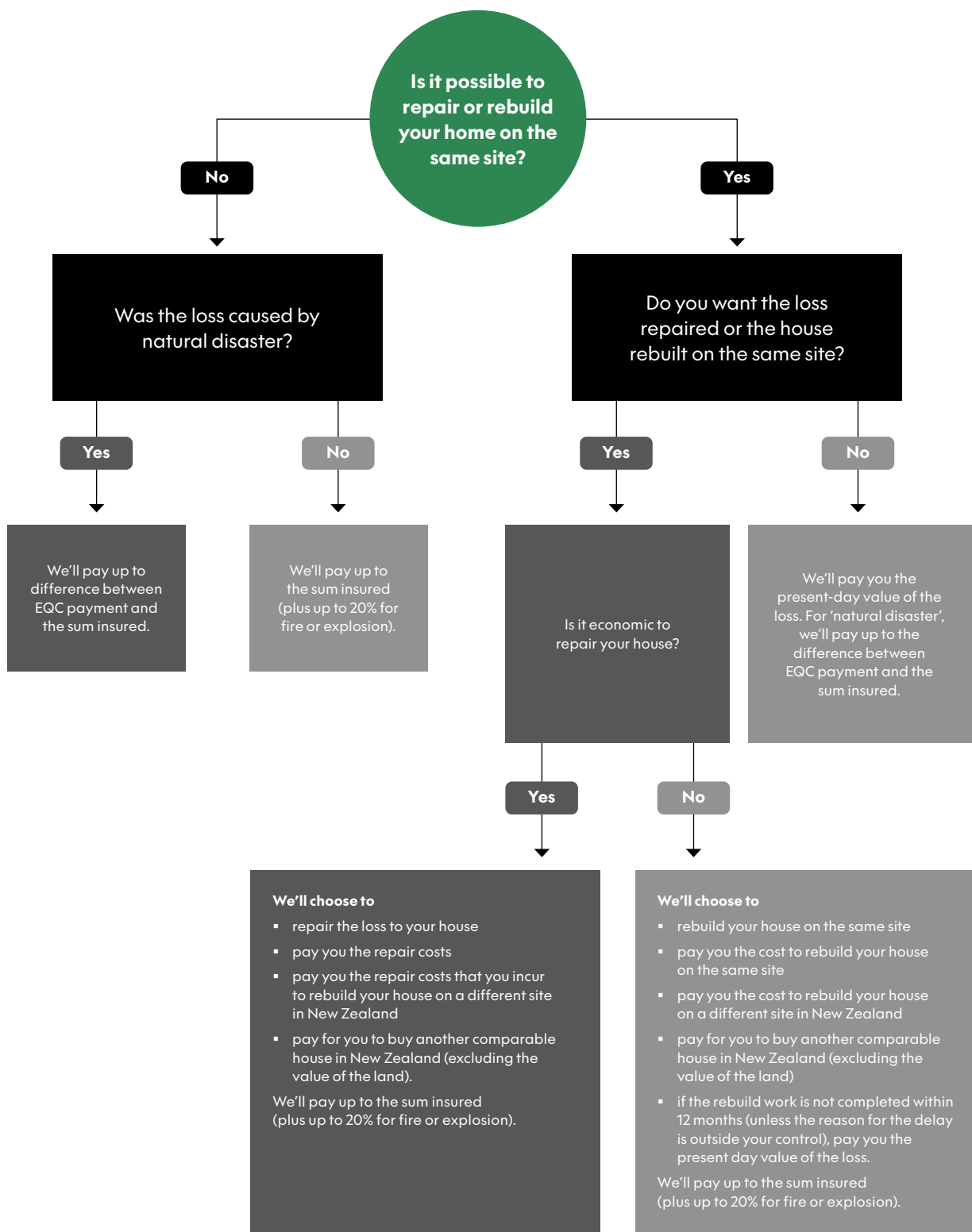
- windows, doors or screens in your house
- sinks, baths, wash basins, toilet bowls, shower cabinets, bidets, fixed glass lampshades, permanently fixed mirrors or glass built-in furniture in your house.

- 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.



Replacement cost and present day value

We use the terms 'replacement cost' and 'present value' in this section about 'How we'll settle your claim'.

- Replacement cost means the costs that would be reasonably required to repair, rebuild or replace the damaged part of your house to the standard set out in this policy.
- Present day value means one of the following, which we will choose:
 - the market value of your house, excluding land, immediately before the loss (as calculated by an independent registered valuer we appoint), or
 - the depreciated replacement cost, which means the costs that would be reasonably required to repair, rebuild or replace the damaged part of your house to the standard set out in this policy (as calculated by an independent registered valuer we appoint), or
 - the estimated cost of repairing the loss, less wear and tear and depreciation, but including the cost of complying with government or local authority by-laws or regulations.

Is it possible to repair or rebuild?

If it is not physically or legally possible to economically repair the loss or rebuild your house on the same site, we'll pay you the sum insured.

If your claim is made under the Additional Policy Benefit 'Natural disaster' the most we'll pay under this Benefit is the difference between the maximum payable by the Earthquake Commission and the sum insured specified in the schedule.

Rebuild/repair the damage or leave it as is – you decide

If it is physically or legally possible to economically repair the loss or rebuild your house on the same site, you need to decide whether you want the loss to be repaired or the house to be rebuilt.

- If you do not want the loss to be repaired or your house to be rebuilt, then we'll pay you the present day value of the loss. If your claim is made under the Additional Policy Benefit 'Natural disaster' the most we'll pay under this benefit is the difference between the maximum payable by the Earthquake Commission and your sum insured specified in the schedule.
- If you do want the loss to be repaired or your house to be rebuilt, we'll decide how we'll settle your claim.

You must tell us of your decision within 3 months of the event. If you do not decide within this period, then we may settle your claim by paying you the present day value of the loss.

If it is economic to repair your house

If we decide that it is economic to repair the loss to your house, we will, at our option, choose one of the following:

- repair the loss to your house
- pay you the actual reasonable repair costs that you incur to repair the loss to your house, at the time you incur those costs
- pay you the actual reasonable repair costs that you incur to rebuild your house on a different site in New Zealand, at the time you incur those costs
- with your agreement, pay for you to buy another comparable house in New Zealand (excluding the value of the land).

If it is uneconomic to repair your house

If we decide it is uneconomic to repair the covered loss to your house and it is more economic to rebuild it, we will, at our option, choose one of the following:

- rebuild your house on the same site
- pay you the actual cost that you incur to rebuild your house on the same site, as you incur those costs
- pay you the actual cost that you incur to rebuild your house on a different site in New Zealand, as you incur those costs
- if you agree, pay for you to buy another comparable house in New Zealand (excluding the value of the land)
- if the rebuild work is not completed within 12 months (unless the reason for the delay is outside your control), pay you the present day value of the loss.

Extra costs that we'll pay

If we choose to pay you the actual incurred repair or rebuild costs, we'll also pay you the following costs as they are incurred with our prior written consent.

We will pay the extra cost of complying with local authority laws and regulations necessary for repairing or rebuilding the loss to your house, provided that:

- the compliance cost solely relates to the parts of your house that suffered the loss covered by the policy
- the damaged parts of your house complied with local authority laws and regulations at the time they were built or altered
- no notice had been issued or entry made on your certificate of title before the loss relating to the compliance issue or hazard
- your house has not been identified as being within an area prone to a natural hazard.

We will pay architects', engineers' and surveyors' fees necessary for repairing or rebuilding the loss to your house.

We will pay the reasonable incurred cost of demolition and removal of debris including the contents.

We won't pay these extra costs if we:

- pay for you to buy a comparable house
 - pay the present day value of the loss.
-

How we'll repair or rebuild

If we rebuild or repair your house, or pay for you to do so, we'll use the following principles (or make payment based on them).

- The damaged part of your house will be repaired or rebuilt to a condition similar to, but no more extensive or better than, its condition when new.
- Building materials and construction methods commonly used at the time of the repair or rebuild will be reused.
- Heritage features will be replicated only if the techniques are still commonly used and the building materials are readily available in New Zealand.
- Where the loss is covered under Additional Policy Benefit 'Use or manufacture of drugs by a tenant', the standard of repair is to the post-remediation level for residues given in the latest version of the New Zealand Standard NZS 8510.
- If your house is tenanted, we'll only pay the present-day value of loss to floor coverings that are more than 5 years old.
- We may, at our option, retain any salvaged property.

What we won't pay

We won't pay the following costs:

- any extra cost of repairing or rebuilding any part of your house where the loss resulted from that part not having a legally required building consent when it was built or being built contrary to the building consent issued
- if you rebuild your house on a different site, any extra costs associated with that site
- the cost of repairing or rebuilding any part of your house that has not suffered loss
- the cost of repair or rebuild beyond what is reasonable and practical
- the cost to repair or rebuild your house to exactly its previous shape, location, dimensions, appearance or condition, or beyond what is reasonably comparable with the original house when first built or renovated
- costs incurred without our consent. We may want to work with you to agree on suitable contractors and obtain quotes.
- any more than the amount set out in 'the maximum we'll pay' clause below.

The maximum we'll pay

The total maximum amount that we'll pay you or incur ourselves for any event is:

- the sum insured
- the amount of any applicable Additional Policy Benefits outlined below that applies in addition to the sum insured, and
- the amount of any applicable Optional Policy Benefit shown on your schedule.

The Additional Policy Benefits paid in addition to the sum insured are:

- Alternative accommodation
 - Extra sum insured for fire or explosion
 - Hidden gradual damage
 - Landlord's contents
-

- Landscaping
- Legal liability
- Loss of rent
- Post disaster inflation
- Retaining walls
- Stress payment
- Tree removal, and
- Water or sewage pipe blockage.

Reinstatement of cover after a loss

Where your house suffers loss covered by this policy but not a total loss, the amount of cover available for future claims will be reduced under the policy by the amount of that loss. The amount of cover will be restored once any loss is fully repaired or rebuilt.

Where your house suffers a total loss, we will not reinstate your policy.

Cancelling or ending the insurance agreement

Cancellation by you

You may cancel your insurance agreement 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 insurance agreement 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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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 else:

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

If you also insure your house with someone else

You must tell us immediately if you insure your house, 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 policy
- the amount of a claim under this policy.

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.

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 changes include:

- you add extra square metres to your house
- you or someone covered by this policy is convicted of a crime
- the local or regional authorities tell you that your house is now in a hazard zone.

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 changed 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, including the sum insured 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.

Parties with a financial interest in your house

You may have a party who has a financial interest in your house, such as a bank or finance company, that you would like to be noted as an interested party. We may partially or fully settle a claim by making payment to the interested party. This payment will either go towards meeting our obligations under this policy, or completely fulfilling them.

The interested party is not covered by this policy and does not have any right to make a claim under this policy.

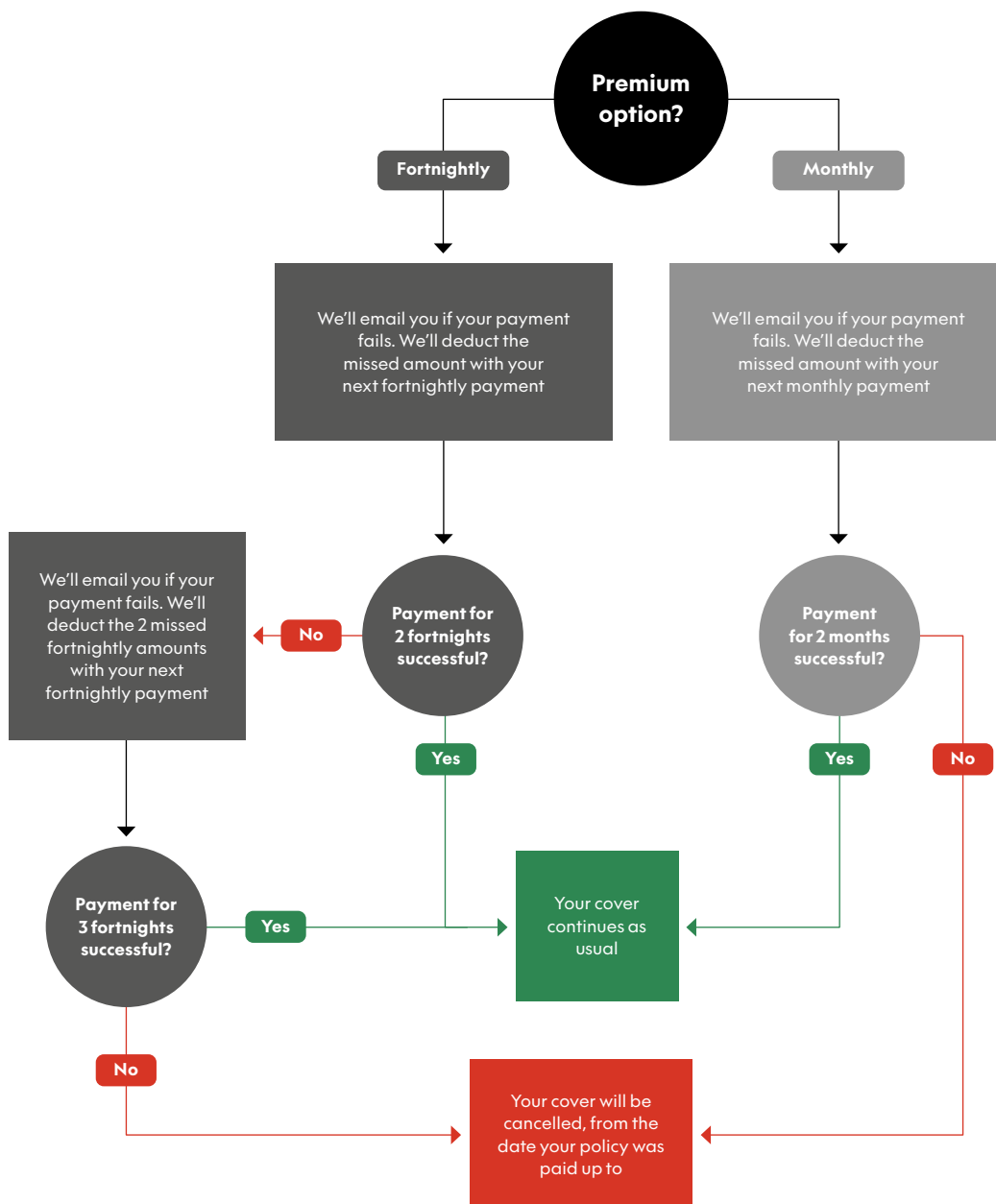
You authorise us to disclose any of your personal information to the interested party.

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.



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.

- Total loss means that the loss to your house is uneconomic to repair, or if the loss was caused by a natural disaster, that the cost to repair the loss to your house exceeds the sum insured.

The 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. The 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**

- 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.



KI House 05-23