



Distinction

CONTENTS INSURANCE

POLICY WORDING

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INTRODUCTION

WELCOME

Welcome to NZI. Thank you for selecting **us** as **your** insurer.

ABOUT THIS POLICY

Your Contents Policy consists of:

1. this policy document, and
2. the **schedule**, and
3. the information **you** have provided in the **application**.

YOUR DUTY OF DISCLOSURE

When **you** apply for insurance, **you** have a legal duty of disclosure. This means **you** must tell **us** everything **you** know (or could be reasonably expected to know) that a prudent insurer would want to take into account in deciding:

1. to accept or decline **your** insurance, or
2. the cost or terms of the insurance, including the **excess**.

You also have this duty every time **your** insurance renews and when **you** make any changes to it. If **you** breach this duty, **your** Contents Policy will be cancelled as if it had never existed.

Please ask **us** if **you** are not sure whether **you** need to tell **us** about something.

CHANGING YOUR MIND

If **you** are not happy with this Contents Policy, **you** can change **your** mind, provided **you** tell **us** within 30-days of the date **your** Contents Policy started. **We** will cancel **your** Contents Policy as if it had never existed and refund in full any premium **you** have paid.

This does not apply if a claim has been made.

EXAMPLES

We have sometimes used examples and comments to make the parts of this policy document easier to understand. These examples and comments, *which are printed in italics*, do not affect or limit the meaning of the section they refer to.

HEADINGS

The headings in this policy document are for reference only and do not form part of it. They must not be used when interpreting the policy document.

DEFINED WORDS

If a word is shown in **bold**, it has a special meaning. There is a list of these words and what they mean at the back of this policy in the section 'DEFINITIONS'.

INSURANCE AGREEMENT

OUR PROMISE

You agree to pay **us** the premium. In exchange, **we** promise to insure **you** as set out in this policy document.

48-HOUR RESTRICTION

You are not covered for **loss** that occurs during the first 48-hours of this policy, caused by storm, flood or landslip. This only applies when **you** first take the policy out with **us**.

However, this exclusion does not apply where this policy started immediately following another policy that also insured the same property against the risks of storm, flood and landslip.

VACANT HOMES

This Contents Policy is automatically suspended if no one has been living at the **home** for a period of more than 90 consecutive days.

This Contents Policy may be continued, if **you** tell **us** that no one will be living at the **home** and **we** agree that cover will continue. **We** may, at this time, change the terms of the policy.

This Contents Policy will automatically resume as soon as the **home** is occupied again.

However, if the **home** is occupied as a holiday home, this condition will not apply provided:

1. the **home** is visited at least every three months, and
2. the property is adequately maintained, and
3. mail is cleared regularly, and
4. the water supply is turned off, and
5. the property is alarmed, all doors are locked, and all windows secured.

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CLAIMANT AUTHORISATION

If any person, except those named as the insured (in the **schedule**), makes a claim under this policy, then:

1. they authorise the insured to be their agent, and
2. they authorise the insured to negotiate and settle the claim, and
3. **we** may deal with the insured direct, and
4. **our** payment to the insured will represent payment to the person claiming.

This means that anyone who is covered under this policy authorises the main insured to deal with us and settle the claim.

SECTION ONE – COVER FOR YOUR CONTENTS

WHAT YOU ARE COVERED FOR

You are covered for sudden **accidental loss** to **contents** during the **period of cover** while they are:

1. at the **home**, or
2. **temporarily removed** from the **home** for use anywhere else in New Zealand.

WHAT YOU ARE NOT COVERED FOR

CAUSES OF LOSS NOT COVERED

You are not covered for **loss** to the **contents** caused by:

1. structural additions or structural alterations to the **home**, unless **we** have been notified of the additions or alterations beforehand and **we** have agreed in writing to cover this, or
2. water entering the **home** because any roofing material, exterior cladding, window or door has been removed by **you** or with **your** knowledge, or
3. insects, rodents or vermin (other than opossums). However, this exclusion 3 applies only to the **contents** first affected. It does not apply to any resultant **accidental loss** to other parts of the **contents**.

TYPES OF LOSS NOT COVERED

You are not insured for:

1. repairing or replacing floor coverings that are not in the room(s) where the **loss** happened, or
2. **loss** to fuses, protective devices or lighting or heating elements caused by electricity, or
3. fault, defect, error or omission in design or construction. However, this exclusion 3 applies only to the **contents** first affected. It does not apply to any resultant **accidental loss** to other parts of the **contents**, or
4. the breakdown, failure or wearing out of any part of any mechanical or electrical equipment, unless burning out occurs.

GRADUAL DAMAGE NOT COVERED

You are not insured for:

1. wear and tear, depreciation, corrosion, or rust, or
2. rot, mildew or gradual deterioration except for **loss** covered by 'Hidden Gradual Damage Automatic Additional Benefit'.

EARTHQUAKE COMMISSION

You are not insured for **loss** to the extent it is covered by the Earthquake Commission Act or that would have been covered but for:

1. the deduction of an excess, or
2. the Earthquake Commission exercising its power to decline a claim for that **loss**.

Where the Earthquake Commission agrees to cover it, but **your loss** exceeds the Earthquake Commission payment, the most **we** will pay is the difference between what the Earthquake Commission pays, or would have covered, and **your** maximum entitlement under this Contents Policy.

IMPORTANT: Please also read POLICY EXCLUSIONS THAT APPLY TO ALL PARTS OF THIS POLICY below.

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WHAT WE WILL PAY

CONTENTS COVERED FOR REPAIR OR REPLACEMENT

For any **replacement cover item**, **we** will at **our** option pay:

1. the cost of repair, or
2. the cost of replacing the item as near as possible to its condition when new.

ALL OTHER CONTENTS

For any other **contents**, **we** will at **our** option pay:

1. the cost to repair the item as near as possible to the condition it was in immediately before the **loss** happened, or
2. its **present value**.

MAXIMUM PAYMENT ON SPECIFIC TYPES OF CONTENTS

The most **we** will pay for any **event**, for any of the following is:

1. \$10,000 for any single: item of jewellery, watch, bullion or unset precious stones, and
2. \$5,000 for any single: **collection**, **camera**, (film, video or digital), or camera accessory, certificates or documents, and
3. \$3,000 in total for all parts or accessories of any:
 - (a) **watercraft**, or
 - (b) motor vehicle, motorcycle, motor scooter, trailer or caravan, or
 - (c) aircraft or other aerial device, that are not in it or attached to it, and
4. \$1,000 in total for: money, vouchers that can be redeemed for cash or stamps not being part of a **collection**,

unless the item is shown as a **specified item**.

MAXIMUM PAYMENT – SPECIFIED ITEMS

The most **we** will pay for any **event** for a **specified item** is its **specified sum insured**.

MAXIMUM PAYMENT

The most **we** will pay in total for any **event** is \$1,000,000, unless a higher amount is shown in the **schedule**.

SECTION ONE – AUTOMATIC ADDITIONAL BENEFITS

ALTERNATIVE ACCOMMODATION

If **you** cannot live in **your home** due to a **loss**:

1. covered by this Contents Policy, or
2. to the **home**,
 - (a) that is covered by the **home** insurance, or
 - (b) in which **you** are the tenant, and that would have been covered under **your** Home Policy if **we** had insured that property, or
3. covered by the Earthquake Commission,

we will pay the reasonable costs:

- (a) of alternative accommodation (of a similar standard to the **home**) for **you** and **your** domestic pets, and
- (b) to move **your contents** to the alternative accommodation and return them to the **home**, and
- (c) to move **your contents** to a secure storage facility, for storage costs while **you** are in alternative accommodation, and to return them to the **home**.

We will not pay for any expenses that can be claimed under any part of the **home** insurance.

We will pay these costs for a maximum of 12 months for any **event**.

This is in addition to the 'Maximum Payment' under 'What We Will Pay' above.

If **you** occupy the **home** as a tenant, cover under this Benefit ends, on the date that:

- (i) **your** tenancy agreement ends, or
- (ii) **you** move to another rental property, whichever occurs first.

CHANGE OF SITUATION

When **you** permanently move to a new address during the **period of cover**, **we** will automatically provide cover at **your** new address, provided **you** contact **us** before the **period of cover** ends and tell **us** of the change.

CHILDREN LIVING AWAY FROM HOME

This Contents Policy is extended to cover the **contents** of any **family** member who is a student attending a school, polytechnic or university and living away from **home** during the **period of cover**.

You are not insured for **loss** arising from the **contents** being:

1. stolen, unless the theft follows forceful and violent entry to any building, or
2. lost or misplaced.

The most **we** will pay is \$1,000 for any one item of **contents** and \$5,000 in total for any **event**.

However, this restriction does not apply if any **family** member is:

- (i) living in a hostel, or
- (ii) other accommodation run by or for that school, polytechnic or university.

COMPULSORY EVACUATION

We will pay the reasonable costs of alternative accommodation if a local authority or the Police advises against **you** living in **your home**, or **you** are prevented from accessing **your home**, following an emergency during the **period of cover**.

We will pay these costs for a maximum of 30-days for any **event**.

This is in addition to the 'Maximum Payment' under 'What We Will Pay' above.

CONTENTS IN STORAGE

This Contents Policy is extended to cover **your contents** while stored in a building, provided:

1. **your contents** are stored for no longer than 6-months, and
2. the **loss** is caused by any of the following:
 - (a) fire, lightning or explosion, or
 - (b) theft following violent and forceful entry, or
 - (c) storm or flood, or
 - (d) earthquake, volcanic eruption, hydrothermal activity, landslip or tsunami, or
 - (e) aircraft or other aerial or spatial device or articles dropped from them, or
 - (f) impact by any **vehicle**, and
3. the **loss** occurs during the **period of cover**.

CONTENTS IN TRANSIT

This Contents Policy is extended to cover **your contents** while in transit from **your home** to any permanent residence anywhere in New Zealand during the **period of cover**.

We will not cover any **loss** caused by scratching, chipping and denting.

CREDIT CARDS

We will pay the unrecoverable amount **you** have lost, if **your** credit cards or debit cards are lost or stolen and used fraudulently by any person who is:

1. not related to **you**, and
 2. not living at the **home**, and
 3. not a person whose **contents** are covered by this Contents Policy,
- provided that **you** have complied with the terms and conditions of **your** credit card or debit card.

The most **we** will pay during the **period of cover** is \$2,000.

This is in addition to the 'Maximum Payment' under 'What We Will Pay' above.

DOMESTIC EMPLOYEES

This Contents Policy is extended to cover **your** domestic employees' contents, while they are at **your home** during the **period of cover**.

FATAL INJURY

Following **your** death caused by fire, burglars or thieves, during the **period of cover** occurring at the **home**, **we** will pay \$10,000 to **your** legal representative.

The 'Other Insurance Policy Condition', does not apply to this Automatic Additional Benefit.

The most **we** will pay during the **period of cover** is \$10,000. This is in addition to the 'Maximum Payment' under 'What We Will Pay' above.

The **excess** does not apply to this Automatic Additional Benefit.

FROZEN FOOD

This Contents Policy is extended to cover **accidental loss** during the **period of cover** caused by a refrigerator or freezer stopping, breaking down or the power supply being **accidentally** disconnected (including by an electricity supply company).

We will pay the reasonable cost to:

1. replace the perished items in **your** refrigerator or freezer (other than items kept by **you** in connection with any business), and
2. repair any **loss** caused by the perished items.

HIDDEN GRADUAL DAMAGE

This Contents Policy is extended to cover:

1. **hidden gradual damage** to the **contents** that happens and that **you** discover during the **period of cover**, and
2. any other **contents** that are not directly affected but must be removed, damaged or destroyed to locate the cause of the **hidden gradual damage**, provided that **we** have first given **our** permission.

The most **we** will pay during an **annual period** is \$5,000.

HOME OFFICE

This Contents Policy is extended to cover sudden **accidental loss** to office furniture and office equipment owned by **you**, during the **period of cover**, that is used for earning income.

The most **we** will pay for any **event** is:

- (a) \$25,000 when the **loss** occurs at the **home**, or
- (b) \$5,000 when the **loss** occurs when temporarily away from the **home**.

KEYS AND LOCKS

If any key (including electronic keys or swipe cards or any equivalent device) or combination that gives access:

1. to the **home**, or
2. to any safe or strongroom in the **home**,

is lost, damaged, stolen or believed on reasonable grounds to have been duplicated without **your** permission, during the **period of cover**, **we** will pay the cost of:

- (a) replacing any key to the **home** and altering or replacing the locks that the key was for, or
- (b) opening any safe or strongroom.

The most **we** will pay during the **period of cover** is \$3,000.

The **excess** does not apply to this Automatic Additional Benefit.

MOBILE PHONE

We will pay the unrecoverable amount billed by **your** network service provider, if **your** mobile phone is lost or stolen and used by an unauthorised person during the 24 hours immediately following its loss or theft during the **period of cover**.

Provided **you** immediately advise **your** network service provider when **you** discover the mobile phone is lost or stolen.

The most **we** will pay is \$500 for any **event**.

This is in addition to the 'Maximum Payment' under 'What We Will Pay' above.

OVERSEAS TRAVEL

This Contents Policy is extended to cover **your** jewellery and watches while **you** are travelling anywhere in the world during the **period of cover**.

We will also cover **your** clothing, personal effects, suitcases and bags while **you** are in transit to and from, and travelling in, Australia or the Pacific Islands during the **period of cover**.

PAIRS AND SETS

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

1. the cost to replace the damaged part, or
2. the difference between:
 - (a) the cost to replace the complete pair or set, and
 - (b) 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**, and **we** will pay **you** the cost to replace the entire pair or set.

REMOVAL OF DEBRIS

This Contents Policy is extended to cover the reasonable costs of removing damaged **contents** from the **home** following a **loss** covered by this policy, provided such costs are incurred with **our** prior consent.

This is in addition to the 'Maximum Payment' under 'What We Will Pay' above.

STRESS PAYMENT

Whenever **we** settle a claim for **your contents** as a total **loss**, **we** will also pay **you** \$2,000 for the stress caused by the **loss**.

This is in addition to the 'Maximum Payment' under 'What We Will Pay' above.

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THE 19TH HOLE

We will contribute up to \$500 towards any celebration costs incurred if during the **period of cover**, **you** achieve a 'hole-in-one' at a golf tournament or club day, provided, **you** supply **us** with the score card and an acknowledgement from **your** club or match secretary.

This is in addition to the 'Maximum Payment' under 'What We Will Pay' above.

The **excess** does not apply to this benefit.

WORKS OF ART

This Contents Policy is extended to cover **your** works of art that are temporarily kept at **your** place of work during the **period of cover**.

SECTION TWO – YOUR LEGAL LIABILITY

WHAT YOU ARE INSURED FOR

LEGAL LIABILITY

You are covered for **your** legal liability for:

1. **accidental loss** to any property in New Zealand, or
2. **accidental bodily injury** to anyone in New Zealand, or
3. **accidental loss** to property where the costs are recoverable from **you** under Section 43 of the Forest and Rural Fires Act 1977, or
4. levies imposed on **you** by a fire authority under Sections 46 or 46A of the Forest and Rural Fires Act 1977, occurring during the **period of cover**.

DEFENCE COSTS

You are also covered for defence costs, incurred by **you**, with **our** approval for liability arising under items 1., 2. and 3. (above).

WHAT YOU ARE NOT INSURED FOR

You are not covered for liability connected in any way with:

1. any business, trade, profession or sponsorship, or
2. any contract or agreement, except where **you** or **your family** would have been liable even without a contract or agreement, (other than cover provided for under the 'Tenants Liability Automatic Additional Benefit'), or
3. the ownership or use of any:
 - (a) **vehicle** (other than an electric wheelchair, domestic garden appliance, mobility scooter, golf cart or children's motorbike not exceeding 50cc used only off road), motorcycle, motor scooter, trailer, caravan, aircraft or other aerial device (but not models), or
 - (b) watercraft, other than any:
 - (i) surfboard, windsurfer, surf ski, dinghy, kayak or canoe (including their parts and accessories), and
 - (ii) any other watercraft powered by a motor or sail, with a **present value** of no more than \$3,000 including parts and accessories, or
4. any seepage, pollution or contamination (including the cost of removing, nullifying or cleaning up), unless the seepage, pollution or contamination happens during the **period of cover** and is caused by a sudden **accidental event** that happens during the **period of cover**, or
5. **your** ownership of land and/or buildings.

You are not covered for punitive or exemplary damages or fines.

IMPORTANT: Please also read POLICY EXCLUSIONS THAT APPLY TO ALL PARTS OF THIS POLICY below.

WHAT WE WILL PAY

LEGAL LIABILITY	The most we will pay for a claim under items 1. and 2. of 'What You Are Insured For' 'Legal Liability' (above) is \$2,000,000, for any event . The most we will pay for a claim under items 3. and 4. of 'What You Are Insured For' 'Legal Liability' (above) is \$1,000,000, including investigation, defence costs and expenses, for any event .
DEFENCE COSTS	Defence Costs covered for a claim under items 1. and 2. above will be paid in addition to the Legal Liability limit (above).
SETTLEMENT OF ANY CLAIM	We may pay the full amount under this part of your Contents Policy, or any lesser amount for which the liability can be settled plus defence costs incurred, and this will meet all our obligations under this part of your Contents Policy.

SECTION TWO – AUTOMATIC ADDITIONAL BENEFITS

DOMESTIC EMPLOYEES' LIABILITY	This Contents Policy is extended to cover your legal liability and defence costs arising from: 1. accidental bodily injury to your domestic employees, or 2. accidental loss to contents belonging to your domestic employees, during the period of cover . The most we will pay is \$1,000,000 for any event .
TENANT'S LIABILITY	This Contents Policy is extended to cover your legal liability and defence costs, as a tenant or a lessee, arising from accidental loss to the home . The most we will pay is \$1,000,000 for any event .

POLICY EXCLUSIONS THAT APPLY TO ALL PARTS OF THIS POLICY

CONFISCATION	You are not covered for loss connected in any way with confiscation, nationalisation, requisition, acquisition, or destruction of or damage to property by order of government, public or local authority.
EXCESS	For each event , the excess will be deducted from the amount of your loss unless stated otherwise under an Additional Benefit. However, the excess will not apply when we settle a claim for your contents as a total loss. If we insure both your home and its contents (at the same address) and you claim under both for a loss caused by the same event , only one excess will apply, being the highest individual policy excess.
LOSS OF ELECTRONIC DATA	You are not covered for loss of electronic data and any liability arising from this, directly or indirectly caused by, or in connection with a computer virus . This includes loss of use, reduction in functionality or any other associated loss or expense in connection with the electronic data .
NUCLEAR & WAR RISKS	You are not covered for loss or liability and defence costs connected in any way with: 1. any operations employing the process of nuclear fission or fusion, or handling of radioactive material. This includes, but is not limited to: (a) the use of nuclear reactors such as atomic piles, particle accelerators or generators or similar devices, or (b) the use, handling or transportation of any radioactive material, or (c) the use, handling or transportation of any weapon or explosive device employing nuclear fission or fusion, or 2. war, invasion, act of foreign enemy, hostilities or warlike operations (whether war is declared or not), civil war, mutiny, rebellion, revolution, or 3. civil commotion assuming the proportions of or amounting to an uprising, insurrection, military or usurped power.

SUBSIDENCE

You are not insured for **loss** or liability connected in any way with:

1. subsidence or erosion, or
2. settling, warping or cracking caused by earth or other movements.

TERRORISM

You are not insured for **loss**, damage, death, injury, illness, liability, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with:

1. an **act of terrorism** regardless of any other cause or event contributing concurrently or in any other sequence to the **loss**, damage, death, injury, illness, liability, cost or expense.
2. any action taken in controlling, preventing, suppressing or in any way relating to an **act of terrorism**.

HOW TO CLAIM

WHAT YOU MUST DO

If anything happens that may lead to a claim under this Contents Policy, **you** must:

1. do what **you** can to take care of the **contents** and to prevent any further **loss** or liability, and
2. tell **us** as soon as possible, and
3. notify the police as soon as possible if **you** think any **loss** was caused by an illegal act, and
4. allow **us** to examine the **contents** before any repairs are completed, and
5. send to **us** as soon as possible anything **you** receive from anyone about a claim or possible claim against **you**, and
6. give **us** any information or help that **we** ask for, and
7. consent to **your** personal information, in connection with the claim, being:
 - (a) disclosed to **us**, and
 - (b) transferred to Insurance Claims Register Limited.

WHAT YOU MUST OBTAIN OUR AGREEMENT TO DO

You must obtain **our** agreement before **you**:

1. incur any expenses in connection with any claim under this Contents Policy, or
2. negotiate, pay, settle, admit or deny any claim against **you**, or
3. do anything that may prejudice **our** rights of recovery.

ACTIONS WE MAY TAKE

At **our** expense, **we** may take action in **your** name:

1. to negotiate, defend or settle any claim against **you** covered by this Contents Policy, and
2. to make a recovery from any other person for anything covered by this Contents Policy, and **you** must co-operate with **us**.

DISHONESTY

If **your** claim is dishonest or fraudulent in any way, **we** may:

1. decline **your** claim, either in whole or in part, and/or
2. declare either this Contents Policy or all other insurance **you** have with **us** to be unenforceable from the date of the dishonest or fraudulent act.

This is at **our** sole discretion.

POLICY CONDITIONS

BREACH OF ANY CONDITION

If:

1. **you**, or
2. any other person **we** insure under this Contents Policy, or
3. anyone acting on **your** behalf,

breaches any of the conditions of this Contents Policy, **we** may:

- (a) decline **your** claim either in whole or in part, and/or
- (b) declare either this Contents Policy or all other insurance **you** have with **us** to be unenforceable.

This is at **our** sole discretion.

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TRUE STATEMENTS AND ANSWERS	<p>The application is the basis of this Contents Policy. True statements and answers must be given (whether by you or any other person) when you:</p> <ol style="list-style-type: none">1. apply for this insurance, and/or2. notify us regarding any change in circumstances, and/or3. make any claim under this policy.
REASONABLE CARE	<p>You must take reasonable care at all times to avoid circumstances that could result in a claim.</p> <p>Your claim will not be covered if you are reckless or grossly irresponsible.</p>
OTHER INSURANCE	<p>You must tell us if the contents are or become insured under any other insurance. If you can claim under any other insurance, we will pay only the amount of any loss over and above the limit payable by the other insurance.</p>
CHANGES IN CIRCUMSTANCES	<p>You must notify us immediately if, after the start of this Contents Policy, there is a material:</p> <ol style="list-style-type: none">1. increase in the contents risk insured, or2. alteration in the contents risk insured. <p><i>Information is 'material' where we would have made different decisions about either: (a) accepting your insurance, or (b) setting the terms of your insurance, if we had known that information. If in any doubt, notify us anyway.</i></p> <p><i>The 'risk insured' refers to both: (a) the actual property or liabilities insured (known as physical hazard), and (b) you or other persons covered by this Contents Policy (known as moral hazard).</i></p>
CANCELLATION	<p>BY YOU</p> <p>You may cancel this Contents Policy at any time. If you do, we will refund any premium that is due to you based on the unused portion of the period of cover.</p> <p>BY US</p> <p>We may cancel this Contents Policy by giving you notice in writing or by electronic means at your last known address. The Contents Policy will be cancelled from 4pm on the 30th day after the date of the notice. We will refund you any premium that is due to you based on the unused portion of the period of cover.</p>
CHANGE OF TERMS	<p>We may change the terms of this Contents Policy (including the excess) by giving you notice in writing or by electronic means at your last known address. The Contents Policy will be changed from 4pm on the 30th day after the date of the notice.</p>
GOODS AND SERVICES TAX	<p>All amounts shown in this Contents Policy include GST.</p>
JOINT INSURANCE	<p>If this Contents Policy insures more than one person, then all persons are jointly insured.</p> <p><i>This means that a breach of this Contents Policy by any one person affects everyone's ability to claim under this Contents Policy.</i></p>
OTHER PARTIES WITH A FINANCIAL INTEREST	<p>If we know of any financial interest over your contents, we may pay part or all of any claim proceeds to the holder of that interest.</p> <p>This payment will meet all obligations we have under this policy for the loss.</p> <p>We are authorised by you to disclose personal information about you to any holder of a financial interest.</p> <p>Any party who is recorded as having a financial interest under this policy, is not insured by this policy and does not have rights to claim under this policy.</p>

DEFINITIONS

The definitions apply to the plural and any derivatives of the words.

For example, the definition of 'accident' also applies to the words 'accidentally', 'accidental' and 'accidents'

accident	Unexpected and unintended by you .
act of terrorism	An act, including but not limited to the use of force or violence and/or threat thereof, of any person or group(s), whether acting alone or on behalf of or in connection with any organisation(s) or government(s) that from its nature or context is done for, or in connection with, political, religious, ideological, ethnic or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public, in fear.
annual period	The annual period is the period of cover . However, if: <ul style="list-style-type: none">▶ the premium is paid fortnightly, monthly or quarterly, or▶ the period of cover is for more than 12 months, the annual period is any one 12-month period calculated from the date this policy first started, and consecutively thereafter.
application	the information provided by you to us when you purchased this insurance or requested a quotation for this insurance from us .
bodily injury	The accidental death of, or bodily injury to, any person, including sickness, disease, disability, shock, fright, mental anguish or mental injury.
camera	The camera body, and the standard lens that would normally be supplied with that body at the time of the original purchase. Any additional lenses and/or accessories are separate items.
collection	Any collection of: stamps, medals, phonecards, collector trading cards or coins.
computer virus	A set of corrupting, harmful or otherwise unauthorised instructions or code, including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, which propagates itself through a computer system or network of whatsoever nature. This includes but is not limited to Trojan Horses, Worms and Time or Logic Bombs.
contents	Any of the following: <ul style="list-style-type: none">▶ household goods and personal effects,▶ carpets or floor coverings that are not glued to the floor,▶ watercraft (including its parts and accessories in it or attached to it),▶ electric wheelchair, mobility scooter, domestic garden appliance, golf cart or children's motorbike not exceeding 50cc which is intended only for off-road use (including their parts and accessories),▶ portable swimming pool or spa pool,▶ parts or accessories of any:<ul style="list-style-type: none">(a) watercraft, or(b) motor vehicle, motorcycle, motor scooter, trailer, caravan, or(c) aircraft or other aerial device,that are not in it or attached to it, that are owned by or hired to you or your family (provided that you are legally liable under the hire agreement) but that are not used at any time for earning income except office furniture and office equipment covered by the 'Home Office Automatic Additional Benefit', and <ul style="list-style-type: none">(a) wedding or Christmas presents for other people being kept at the home, and(b) contents that are owned by any of your children that are left with you while they live outside New Zealand.

Distinction / CONTENTS INSURANCE POLICY

	<p>It does not include any of the following:</p> <ul style="list-style-type: none">▶ livestock, domestic pet or other creature,▶ carpet or floor covering that is glued to the floor,▶ motor vehicle, motorcycle (other than a children's motorbike not exceeding 50cc), motor scooter, trailer or caravan and its parts or accessories that are in it or attached to it,▶ aircraft or other aerial device and its parts or accessories that are in it or attached to it.
electronic data	Facts, concepts and information converted to a form usable for communications interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment. It includes programs, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.
event	Any one event or series of events arising from one source or original cause.
excess	The amount of your loss that you must pay. The amount of the excess is shown in either the schedule or in this policy document.
family	Any family member who: <ul style="list-style-type: none">▶ permanently resides with you, or▶ is a student attending a school, polytechnic or university and living away from home while attending the school, polytechnic or university.
hidden gradual damage	Hidden rot, hidden mildew or hidden gradual deterioration, caused by water leaking from any: internal tank, internal water pipe, internal waste disposal pipe; installed at the home .
home	The buildings and grounds at the situation shown in the schedule . It does not include any land or earth or fill.
loss	Physical loss or physical damage.
period of cover	The Period of Cover shown in the schedule .
present value	The reasonable cost to replace an item in New Zealand that is of equivalent age, quality and capability, and is in the same general condition.
replacement cover item	An item of contents other than any of the following: <ul style="list-style-type: none">▶ clothing or footwear,▶ computer software,▶ watercraft older than 12 months,▶ parts and accessories of a motor vehicle, motorcycle, motor scooter (other than a mobility scooter), trailer or caravan that are not in it or attached to it,▶ parts and accessories of an aircraft or other aerial device that are not in it or attached to it,▶ household linen,▶ items that you choose not to repair or replace.
schedule	The latest version of Your Schedule we issued to you for this Contents Policy.
specified item	Any item that is listed in the schedule with a corresponding specified sum insured .
specified sum insured	The amount shown in the schedule that corresponds with the specified item .
sum insured	The Sum Insured shown in the schedule .

temporarily removed

Contents temporarily removed for a particular reason or purpose, with the intention that they will be returned to the **home**. This includes taking items to **your** place of work or on holiday.

It does not include any **contents**:

- ▶ permanently removed from the **home**, or
- ▶ removed from the **home** to any place for storage, sale or exhibition, or
- ▶ removed during the course of moving house or household removal, except where cover is provided under the 'Contents in Transit' or 'Contents in Storage' automatic additional benefit, or
- ▶ owned by or in the custody of any **family** member who is a student and:
 - (a) is living away from **home**, and
 - (b) is attending a school, polytechnic or university, except where cover is provided under the 'Children Living Away From Home' automatic additional benefit.

vehicle

Any type of machine on wheels, or caterpillar tracks, that is made or intended to be propelled by its own power, as well as anything towed by the machine.

watercraft

Any of the following:

- ▶ surfboard, windsurfer, surf ski, dinghy, kayak or canoe (including their parts and accessories), and
- ▶ any other watercraft powered by a motor or sail, with a **present value** of no more than \$3,000 including parts and accessories.

we

NZI, a business division of IAG New Zealand Limited.

you

- ▶ The person(s) shown as the Insured in the **schedule**, and
- ▶ your husband or wife or person with whom you are living in the nature of a marriage, and
- ▶ your **family**.



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