

# Essence

## home

insurance policy



**LANTERN**  
insurance

Underwritten by **N4**

# Essence

## Home policy

### Welcome

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Thank you for giving Lantern the opportunity to help you protect the things that matter. We'll do our best to support the choice you've made by providing you with an extensive range of NZI products and services designed to meet your expectations.

### What we do

Lantern Insurance is a specialist for NZI. Our competitive advantage hinges on knowing our customers well enough to deliver relevant NZI products and services that meet their lifestyle needs.

If you have any questions about your policy or think it doesn't provide the cover you need, please ring us straight away – we'll be happy to help.

Phone the Lantern team on **0800 800 800**.

**[www.lanterninsurance.co.nz](http://www.lanterninsurance.co.nz)**

**This document is your Home policy wording. Please make sure you read it carefully, as it contains important information you should know, including what your insurance covers – and what it doesn't.**

### Contacting us

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If you ever have a question, need help, or want to make an insurance claim, you're welcome to phone us any time, 24-hours a day.

In New Zealand, simply call **0800 800 800**.

If you're overseas, call us direct on **+64 9 969 4852**.

If you'd prefer to email us, it's easy. You can reach us at **[contactus@lanterninsurance.co.nz](mailto:contactus@lanterninsurance.co.nz)**.

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## Your policy

### Our agreement with you

Together, **you** and **we** have an agreement. **You** agree to pay **us** a premium for **your** cover and, in exchange, **we** promise to cover **you** as stated in this policy wording.

### Reading your policy

#### Words in bold

**You'll** notice that some words in **your** policy are in **bold**. This is because they have a special meaning. There is a list of these words and what they mean on page 16.

#### Examples and headings

To make it easy for **you** to understand **your** policy, **we've** included some examples and comments in *italics*. Note these don't affect or limit the meaning of the section they refer to.

Please also note that the headings in this policy wording are designed to help **you** find **your** way around it. **You** mustn't use them when interpreting the policy wording.

### What your policy consists of

**Your** Home Policy consists of this policy wording, the **schedule** and the information **you** provided in the **application**.

### You can change your mind

If **you're** not happy with this Home Policy **you** are welcome to change **your** mind, but **you** must tell **us** within 15 days of the date it started. **We'll** then cancel it as if it had never existed and refund in full any premium **you've** paid. This doesn't apply if **you've** made a claim on **your** policy.

### Our commitment to you

**We'll** do **our** best to:

- provide **you** with helpful, professional service
- act on **your** requests promptly
- provide **you** with policies that suit **your** needs
- give **you** information that will help **you** to reduce the risk of **loss**
- make **you** aware of policy conditions and obligations.

## Keeping us informed

When **you** apply for insurance with **us**, **you** have an important 'duty of disclosure'. This means that **you** must:

- give **us** all the information that a prudent insurer needs to decide whether to accept or decline **your application** for insurance. If **we** accept **your application**, it includes information that a prudent insurer needs to decide the cost of **your** insurance and the terms and conditions that will apply (including the **excess**), and
- provide **us** with true, accurate and complete information, even if **you** think it isn't important.

If **you** don't tell **us**, **we** may treat this policy as being of no effect and to have never existed.

**You** must also tell **us** about changes that occur during the policy period – see 'Changes in circumstances' on page 20.

If **you're** not sure whether **you** should give **us** some information, tell **us** anyway. Simply call **us** on **0800 800 800** – **we'll** talk the matter over with **you** and let **you** know if it affects **your** policy.

**We** treat all information **you** give **us** in accordance with the Privacy Act 1993.

*A prudent insurer uses good judgement, carefully considers consequences and acts accordingly.*

### So what must you tell us?

**You** must tell **us** about anything that could affect **your** insurance with **us**.

*For example, you must tell us:*

- *if the home will not be lived in for more than 60 consecutive days*
- *if the home will be occupied by a tenant*
- *if you have been convicted of a criminal offence in the last 7 years*
- *if the home will be altered or added to*
- *if you have been declined or refused insurance in the last 5 years*

- *if there has been any material change in circumstances since the policy started*
- *if you insure your home again with anyone else.*

These *examples* are only a guide.

Remember, **we** provide **your** insurance based on the information **you** gave **us** when **you** applied for it. If anything changes, or if **you** expect something to change, **you** must let **us** know or **your** policy may be treated as being of no effect and to have never existed.

Please ask **us** if **you're** not sure if **you** should tell **us** about something.

## We must tell you about...

**We** must keep **you** updated on **your** insurance.

*For example, we must tell you:*

- *if we change the terms of your policy*
- *if we add new terms to your policy*
- *about any other changes to your policy*
- *before your policy renews, how much your new premium will be.*

## Our other responsibilities to you

- **We'll** answer **your** questions honestly and accurately.
- **We'll** provide **you** with information and advice to help **you** understand **your** insurance and its terms and exclusions.
- If **you** need it, **we'll** give **you** a copy of the information **you** gave **us** when **you** applied for **your** insurance.
- When **you** first insure with **us**, and when **you** renew **your** policy, **we'll** tell **you** about the financial rating on **our** ability to pay for any claims **our** customers make.

If **you** have any questions please call **us** on **0800 800 800**.

## Making a claim

When **you** need to make a claim, **we'll** be here to help **you** 24 hours a day, 7 days a week – just call **us** on **0800 800 800**.

## What you must do

If anything happens that could result in a claim under this policy, **you** must:

- do what **you** can to take care of the **home** and/or the **landlord's fixtures and fittings** and to prevent any further **loss** or liability, and
- tell **us** as soon as possible, and
- notify the police as soon as possible if **you** think the **loss** was caused by a criminal act, and
- allow **us** to examine the **home** and/or the **landlord's fixtures and fittings** before any permanent repairs are started, and
- not destroy or dispose of anything that is, or could be, part of a claim, and
- as soon as possible, send **us** anything **you** receive from anyone about a claim or possible claim against **you**, and
- give **us** any information or help **we** ask for, and
- consent to **your** personal information in connection with **your** claim being disclosed to **us** and transferred to the Insurance Claims Register Limited.

## What we'll do

When **you** contact **us** to make a claim under this policy, **we'll**:

- treat **you** fairly and process **your** claim within the terms of the policy, and
- explain how the claim process works, and
- advise **you** as best **we** can, on how to prevent further damage, and
- if possible, register **your** claim straight away after asking **you** questions and recording **your** responses, and
- if possible, accept **your** claim during the first phone call, and
- explain what **we** need to go ahead with **your** claim, and

- if required, arrange for a loss adjuster to inspect the damage and explain the procedure that will be followed, and
- keep **you** updated on **your** claim's progress, and
- give **you** all the information **you** need on how **we'll** settle **your** claim, and
- if **we** decline **your** claim, clearly explain why.

### What's the Insurance Claims Register?

It's an electronic register that holds a central record of claims lodged with participating insurance companies. These companies can access the claims history of a customer for the specific purpose of checking for fraud. This helps to keep the cost of insurance affordable to **you**.

### Don't forget about your excess

When **you** make a claim, **we'll** deduct the **excess** from the amount **we** would otherwise pay for **your** claim. The **excess** applies to each **incident** – unless specifically stated otherwise in another part of this policy.

If **you** have more than one dwelling covered under this policy, **you'll** pay one **excess** for each dwelling.

Where an **incident** occurs that results in a claim under more than one benefit of this policy, **we'll** only apply the highest applicable **excess**.

If **we** insure both **your home** and **your** contents (at the same address) and **you** claim under both for a **loss** caused by the same **incident**, **you'll** only pay one **excess**, being the highest applicable **excess**.

The **excess** is deducted after any policy limits have been applied.

*For example, if a limit of \$1,000 applies, and an excess of \$500 is payable by you, the amount we will pay is \$500.*

## Getting our permission first

**You** must ask for **our** permission before **you**:

- incur any expenses in connection with a claim under this policy, or
- negotiate, pay, settle, or admit any allegation that **you** are legally liable, or
- do anything that may prejudice **our** rights of recovery.

*'Rights of recovery' means that we can claim the money that we paid out on your claim back from the responsible person (if someone else that is not insured under this policy was responsible for the loss). You must not do anything that prevents us from doing that, or that disadvantages us when doing that.*

*It is best that you allow us to manage your claim on your behalf. We'll let you know how you can help us when we talk to you about your claim.*

## Honesty is the key

**You** and **we** have an agreement. As part of that agreement, **you** agree to be honest in all **your** dealings with **us**, just as **we'll** be honest with **you**. If **your** claim is dishonest or fraudulent in any way, **we** have the discretion to:

- decline **your** whole claim or part of it, and/or
- declare that this policy, or all the policies **you** have with **us** to be of no effect and to no longer exist from the date of the dishonest or fraudulent act.

## Things that will help us help you

- Keep **your** insurance documents in a safe and easily accessible place.
- Have **your** policy number handy when **you** contact **us**.
- Have any relevant information ready when **you** contact **us**, such as a lost item's brand name, model name, model number and special features.
- Keep records of the things **you** buy, especially high-value items, as this will help **us** process **your** claim.
- Let **us** know if **your** contact details change.
- Ask **us** if there's something **you're** not sure about.

## If you have a problem with your claim

**We'll** always do **our** very best to get things right and provide **you** with the service **you** expect from **us**. However, sometimes things do go wrong – so when they do, **we** want to resolve the problem as quickly as possible.

Here's what to do:

### Your first steps are to contact the office you have been dealing with

#### Step 1

First, discuss **your** problem with the person **you've** been dealing with. Talk through **your** concerns and **we'll** try to resolve it.

#### Step 2

Second, if **you're** still unhappy with their answer, contact their Team Leader. At this stage, it's best to put **your** complaint in writing. But if **you** prefer, **you** can phone the Claims Team Leader instead. They'll acknowledge that **your** complaint has been received, investigate the matter and then inform **you** of the outcome.

## If you're not satisfied with this outcome

### Step 3

Next, write to:

The Head of Lantern Insurance,  
Private Bag 92130,  
Auckland 1142.

**We'll** acknowledge **your** complaint within 3 working days and make sure it's fully investigated. **You'll** receive written advice of the outcome within 10 working days – or, if no decision has been made, **we'll** give **you** an update on the progress of **your** case.

### Step 4

Finally, if **we** are unable to resolve **your** complaint to the Head of Lantern Insurance within 2 months, **we'll** tell **you**. **We'll** also tell **you** of **your** rights under the Insurance & Savings Ombudsman scheme that considers complaints relating to insurance claims. This is an independent scheme that's free of charge to **you**.

The Insurance & Savings Ombudsman has the authority to make decisions binding upon insurance companies for certain claims up to the value of \$200,000 (excluding GST).

Should **you** wish to have **your** complaint considered by the Insurance & Savings Ombudsman, steps 1 – 4 above must be completed first.

Next, **you** must contact the Insurance & Savings Ombudsman office no later than 2 months after the date **we** informed **you** that deadlock has been reached with **your** claim. **You** can contact the Insurance & Savings Ombudsman by phoning 0800 888 202 or (04) 499 7612, by fax at (04) 499 7614 or by writing to PO Box 10 845, Wellington 6143.

**You'll** find additional information and contact details at [www.iombudsman.org.nz](http://www.iombudsman.org.nz).

## We can take action in your name

**We** may take action in **your** name to:

1. negotiate, defend or settle any claim against **you** covered by this policy, and/or
2. make a recovery from anyone else for anything covered by this policy.

**You** must assist **us** with these actions. **We'll** be responsible for the reasonable legal costs of these actions.

## What you get if we accept your claim

This section explains when **we'll** repair or rebuild the **home** and when **we'll** pay **you** cash for **your loss**, if **we** accept **your** claim. Please make sure **you** read this section carefully. If **you** have any questions, just phone **us** on **0800 800 800**.

## The most we'll pay

### Home sum insured

1. The most **we'll** pay for **loss** to the **home** exclusive of **special features** for any **event** that occurs during the **period of insurance** is the **home sum insured**. This includes:
  - (a) Compliance Costs,
  - (b) Professional and Other Fees,
  - (c) Demolition and Removal Costs,
  - (d) all benefits under 'What your policy automatically covers' unless stated otherwise.
2. However, within the **home sum insured**, the most **we'll** pay in total for any **event** that occurs during the **period of insurance** for **loss** to retaining walls or **recreational features** is the limit shown on the **schedule** for the respective property.

If no limit is shown for these, it means that there is no cover.

*Please contact us if you require cover for retaining walls and/or recreational features.*

### Special features sum insured

3. The most **we'll** pay for **loss** to any **special feature** for any **event** that occurs during the **period of insurance** is its **special feature sum insured**. This includes:
  - (a) Compliance Costs,
  - (b) Professional and Other Fees,
  - (c) Demolition and Removal Costs.

### Total sum insured

4. The most **we'll** pay for **loss** under 'What your policy automatically covers' in total for any **event** during the **period of insurance** is the **total sum insured**, unless stated otherwise. This includes:
  - (a) the **home sum insured**,
  - (b) any **special features' sums insured**,
  - (c) all benefits under 'What your policy automatically covers' unless stated otherwise.

## If your home is economic to repair

If, in **our** opinion, it is economic to repair the **loss** to **your home**, **we** may choose to:

1. pay the reasonable cost to repair the part of **your home** that suffered the **loss**, or
2. pay **you** the estimated reasonable cost to repair the part of the **home** that suffered the **loss**.

## If your home is uneconomic to repair

1. If, in **our** opinion, it's uneconomic to repair the **loss** to **your home**, **you** may choose one of the following:
  - (a) Rebuild on the same site: **We'll** pay the reasonable cost incurred to rebuild the part of **your home** that suffered the **loss** to an equivalent size and specification on its original site; or
  - (b) Rebuild on another site: **We'll** pay the reasonable cost incurred to rebuild the part of **your home** that suffered the **loss** to an equivalent size and specification on another site that **you** provide anywhere in New Zealand. The cost must not be greater than the reasonable cost of rebuilding the part of **your home** that suffered the **loss** on its original site less Demolition and Removal Costs incurred; or
  - (c) Buy another home: **We'll** pay the reasonable cost incurred to buy another home anywhere in New Zealand, including reasonable and necessary legal and associated fees. However, **we'll** not pay more than the estimated reasonable cost that would have been payable if the part of the **home** that suffered the **loss** had been rebuilt within a reasonable timeframe on the original site less Demolition and Removal Costs incurred. Compliance Costs, Professional and Other Fees are not included in the estimated rebuilding costs as these are only incurred when rebuilding occurs; or
  - (d) Accept a cash payment with our consent: At **our** sole discretion, **we'll** pay **you** the estimated reasonable cost to rebuild the part of **your home** that suffered the **loss** less Demolition and Removal Costs incurred. Compliance Costs, Professional and Other Fees are not included in the estimated rebuilding cost as these are only incurred when rebuilding occurs.
2. If, in **our** opinion, it's uneconomic to repair the **loss** to **your home**, and **you** sell **your home** before the rebuilding begins the most **we'll** pay is the lesser of:
  - (a) the **total sum insured**, and
  - (b) the difference between the market value of **your home** immediately before and immediately after the **loss**, plus Demolition and Removal Costs **we** determine are necessary,

less any costs covered by this policy which have been met by **us** up to the date on which the sale settles.

## Settlement of your loss

The following clauses are subject to the provisions outlined in 'What you get if we accept your claim – The most we'll pay'.

### Standard of repair or rebuild

**We'll** pay the reasonable cost to repair or rebuild the part of the **home** that suffered the **loss** to a condition as similar as possible to when it was new, using current industry accepted building materials and construction methods, but excluding additional materials, work and expense required solely to comply with Government or local authority bylaws and regulations.

### Compliance costs

1. If **we're** paying to repair or rebuild **your home**, **we'll** also include the reasonable costs of additional materials, work and expense required solely to comply with Government or local authority bylaws and regulations. **We'll** only pay these costs of compliance:
  - (a) if the **home** complied with all requirements that existed at the time it was originally built and at the time of any alteration, and
  - (b) for the part of the **home** that has suffered **loss** covered by this policy.
2. **We'll** not pay any costs of compliance if notice of non-compliance had already been served before the **loss** occurred.
3. These costs are not payable when **you** buy another home or accept a cash payment as settlement of **your** claim, as described in 1(c) or (d) of 'If your home is uneconomic to repair' above.

### Professional and other fees

1. If **we're** paying to repair or rebuild the part of **your home** that suffered **loss**, **we'll** also include the reasonable costs of:
  - (a) design, engineer's, surveyor's and building consultant's fees, and
  - (b) consents and associated legal fees.
2. These costs must be necessary to repair or rebuild the part of the **home** that has suffered **loss**, and approved by **us** before they are incurred.
3. These costs are not payable when **you** buy another home or accept a cash payment as settlement of **your** claim, as described in 1(c) or (d) of 'If your home is uneconomic to repair' above.

## Demolition and removal costs

1. If **we** accept a claim for **loss** to **your home**, **we'll** also pay the reasonable costs of:
  - (a) the demolition of the part of **your home** that suffered the **loss**, and the removal of debris associated with that and necessary to effect the repair or rebuild of that **loss**, and
  - (b) removing **your** household contents when this is required to enable **your home** to be repaired or rebuilt, but not the cost of storing them or returning them to the **home**.
2. These costs must be necessary and approved by **us** before they are incurred.
3. If **we** pay to demolish any part of the **home** this gives **us** the choice to take the debris and dispose of it as **we** see fit and retain any salvage obtained.

## Costs not covered

**We** won't pay for any costs that are incurred for:

1. any part of the **home** that has not suffered **loss** unless this is necessary to repair or rebuild the **loss** covered, or
2. stabilising, supporting or restoring land, earth, or fill, or
3. anyone **you** engage to prepare, advise on, or negotiate a claim made under **your** Home Policy.

*We won't pay these costs. You will have to meet these.*

## Goods and services tax

Where GST is recoverable by **us** under the Goods and Services Tax Act 1985:

1. the **total sum insured**, **home sum insured**, **special features' sums insured**, limits for retaining walls and **recreational features** (if applicable) exclude GST, and
2. all other policy limits and sub limits include GST, and
3. all **excesses** include GST, and
4. GST will be added, where applicable to claim payments.

## What your policy automatically covers

This section explains what **your** policy automatically covers and what it doesn't cover at all. These benefits are subject to the terms of this policy, except where they are varied in the benefit. The amounts shown in these benefits are included in the **total sum insured** unless expressly stated otherwise.

Please read it carefully – and if **you** have any questions, call **us** on **0800 800 800**.

## Accidental loss

**You're** covered for any sudden and **accidental loss** to the **home** that occurs during the **period of insurance**.

### What you'll get

See 'What you get if we accept your claim' on page 7 for details on what **we'll** pay.

### What isn't covered?

See 'Exclusions that apply to the whole policy' on page 12 and 'Policy conditions' on page 15.

## Alternative accommodation

**You're** covered for the reasonable additional costs of temporary alternative accommodation (of a similar standard to the **home**) for **you** and **your** domestic pets, if the **home** cannot be lived in due to a **loss** to the **home** during the **period of insurance** where the **loss**:

1. is covered by this Home Policy, or
2. would have been covered by this Home Policy, but is covered by the **EQC Act** instead.

### What you'll get

The most **we'll** pay is \$15,000 per residential dwelling shown on the **schedule** as covered by this Home Policy for any **event**. **We'll** pay these costs for a maximum of 12 months for any **event**. **We'll** pay these costs in addition to the **total sum insured**.

If **you** have 'Alternative accommodation' cover with **us** under any other policy, the most **we'll** pay under all policies in total per residential dwelling for any **event** is the highest applicable limit.

### What isn't covered?

See 'Exclusions that apply to the whole policy' on page 12 and 'Policy conditions' on page 15.

### Home office

This Home Policy is extended to cover any part of the **home** used as a home office.

### Intentional Acts

**You're** covered for sudden and **accidental loss** during the **period of insurance**, caused intentionally by:

1. any **tenant**, or
2. any guest of a **tenant**, or
3. any person who lives at the **home**,

as long as the **loss** was caused by fire or explosion.

### What you'll get

See 'What you get if we accept your claim' on page 7 for details on what **we'll** pay.

### What isn't covered?

**You're** not covered for any **loss** caused intentionally by:

1. **you**, or
2. **your** husband or wife, or person with whom **you** are living in the nature of a marriage.

See 'Exclusions that apply to the whole policy' on page 12 and 'Policy conditions' on page 15.

### Landlord's fixtures and fittings

**You're** covered for any sudden and **accidental loss** to the **landlord's fixtures and fittings** at the **home** while it is a rental property and this is shown on the **schedule**, if the **loss** occurs during the **period of insurance**.

### What you'll get

**We'll** at **our** option pay:

1. the **actual value** of the **loss**, or
2. the cost to repair the item as near as possible to the same condition it was in immediately before the **loss** occurred.

The most **we'll** pay for any **event** is \$5,000. **We'll** pay this in addition to the **total sum insured**.

### What isn't covered?

See 'Exclusions that apply to the whole policy' on page 12 and 'Policy conditions' on page 15.

### Loss of rent

**You're** covered for the reasonable amount of any rent **you** have lost, if the **home** can't be lived in due to a **loss** to the **home** during the **period of insurance** that:

1. is covered by this Home Policy, or
2. would have been covered by this Home Policy, but is covered by the **EQC Act** instead,

while the **home** is a residential rental property and this is shown on the **schedule**.

### What you'll get

The most **we'll** pay for any **event** is \$15,000 per residential dwelling shown on the **schedule** as covered by this policy. **We'll** pay these costs for a maximum of 12 months for any **event**. **We'll** pay these costs in addition to the **total sum insured**.

If **you** have loss of rent cover under any other policy with **us**, then the most **we'll** pay under all the policies in total per residential dwelling for any **event** is the highest applicable limit.

### What isn't covered?

See 'Exclusions that apply to the whole policy' on page 12 and 'Policy conditions' on page 15.

### Natural disaster cover

**You're** covered for any sudden and **accidental loss** to the **home** that occurs during the **period of insurance** caused by a **natural disaster**, subject to the following.

### Where EQC Cover applies

1. If that **loss** is covered under the **EQC Act**, or would have been but for:
  - (a) the application of an excess under the **EQC Act**;
  - (b) a failure by **you** to correctly notify a claim to the Earthquake Commission within the time required under the **EQC Act**;
  - (c) a decision by the Earthquake Commission to decline a claim or limit its liability for that **loss** in whole or in part and for any reason whatsoever,
  - (d) any act or omission on **your** part, the part of **your** agent, or the part of the EQC,

and the cost to repair or rebuild the part of **your home** that suffered the **loss** exceeds **your** maximum entitlement available (or that would have been available but for the reasons 1. (a) to (d) above), for that **loss** under the **EQC Act** (plus the excess under that Act), **we'll** pay the difference between that maximum entitlement (plus that excess) and the cost to repair or rebuild the part of **your home** that suffered the **loss**.

- The most **we'll** pay under this benefit is the difference between that maximum entitlement (plus the excess under the **EQC Act**) and the **total sum insured**.

### Where no EQC Cover applies

- Where **your** claim for **loss** to the **home** under this benefit is for, or includes, any part of the **home** that is not covered under the **EQC Act**, then the **excess** will be the higher of:
  - \$5,000, and
  - the **excess** otherwise applicable to the claim under this policy.

*Some examples of parts of the home not covered under the EQC Act are:*

- *gate or fence,*
- *driveway,*
- *patio, path, paving, tennis court or other artificial surface,*
- *swimming pool or spa pool.*

### What you'll get

See 'What you get if we accept your claim' on page 7 for details on what we'll pay.

### What isn't covered?

See 'Exclusions that apply to the whole policy' on page 12 and 'Policy conditions' on page 15.

## New building work

**You're** covered for any new structure being built within the residential boundaries of the **home**, if **you** own it (or if **you** are responsible for it while it is being built), provided that it will be covered by this policy when complete and any materials at the situation shown in the **schedule** that are to be included in the new structure.

**We** cover any sudden and **accidental loss** that occurs during the **period of insurance** caused by any of the following:

1. fire, explosion or lightning, or
2. storm or flood, but not exposure to normal weather conditions, or
3. riot or labour disturbance, or
4. aircraft, other aerial, spatial device or articles dropped from them, or
5. impact by any **motor vehicle** or animal.

### What you'll get

See 'What you get if we accept your claim' on page 7 for details on what **we'll** pay.

The most **we'll** pay during an **annual period** is \$10,000.

### What isn't covered?

**You're** not covered for any structure:

1. where the expected value of the completed work, or the price of the contract including materials, is more than \$10,000, or
2. that involves alteration to any part of the existing **home**, or
3. that involves excavation more than 1 metre deep, or
4. that has not been granted a Building Consent or similar if one is required.

See 'Exclusions that apply to the whole policy' on page 12 and 'Policy conditions' on page 15.

## Personal liability

### What does 'personal liability' mean?

*'Personal liability' is the legal liability that a person has for loss or damage suffered by someone else.*

*For example:*

*If you are pruning a tree in your garden and the branch falls on your neighbour's greenhouse, you may be held legally liable (or personally liable) for the damage caused to the greenhouse.*

### Legal liability cover

**You're** covered for **your** legal liability for:

1. **accidental loss** to anyone else's property in New Zealand,
2. **accidental** death of, or **accidental** bodily injury, including sickness, disease, disability, shock, fright, mental anguish or mental injury to anyone else in New Zealand,
3. costs and losses recoverable from **you** under Section 43 of the Forest and Rural Fires Act 1977 for a fire, or threat of fire,
4. levies a fire authority imposes on **you** under Section 46 or 46A of the Forest and Rural Fires Act 1977 for a fire, or threat of fire,

occurring during the **period of insurance**, caused by or through or in connection with **your** ownership of the **home** and/or its grounds, and/or the **landlord's fixtures and fittings**.

### Defence costs cover

**You're** also covered for defence costs **you** incur with **our** approval, for **your** liability arising under the items above. **We** won't unreasonably withhold **our** approval.

## What you'll get

### Legal liability payment

The most **we'll** pay is \$1,000,000 for any **event**. The payment will be additional to the **total sum insured**.

### Defence costs payment

Defence costs covered by this policy are unlimited and payable in addition to the above legal liability payment limit and the **total sum insured**.

### Settlement of any claim

If **we** pay the full amount under this part of **your** policy (or any lesser amount that **we** can settle **your** liability for), plus **your** defence costs, this will meet all **our** obligations under this part of **your** policy.

### What isn't covered?

**You're** not covered for liability connected in any way with:

1. any business (other than renting the **home** as a residence), trade, profession or sponsorship, or
2. any contract or agreement, unless **you** would have been liable even without it, or
3. in connection with the ownership or use of any:
  - (a) **motor vehicle** (other than a domestic garden appliance), trailer, caravan, or
  - (b) aircraft or other aerial device, or
  - (c) watercraft, or
4. in connection with any seepage, pollution or contamination (including the costs of removing, nullifying or cleaning up), unless it occurs during the **period of insurance** and is caused by a sudden and **accidental event** that occurs during the **period of insurance**.

**You're** also not covered for exemplary damages or fines.

*'Damages' in this context refers to money claimed from you as compensation for harm done, or loss or injury. Exemplary damages is money claimed as punishment. The court awards this to punish someone for their outrageous conduct and to deter others.*

See also 'Exclusions that apply to the whole policy' on page 12 and 'Policy conditions' on page 15.

## Sale and purchase

Where a **loss** occurs after **you** have entered into a contract to sell the **home**, the purchaser is covered by this policy for that **loss** up until the final settlement, or until they take possession of the **home**, whichever happens first, as long as:

1. they meet all the same conditions of this policy that **you** must meet, and
2. they have not otherwise insured the **home** at the time of the **loss**.

## Exclusions that apply to the whole policy

This section explains things **your** policy doesn't cover that are additional to those already mentioned in the previous sections. Please read it carefully – and if **you've** got any questions, call **us** on **0800 800 800**.

### The first 48 hours of your policy

When **you** first take out this policy, **you're** not covered for any **loss** caused by a storm, flood or landslip that occurs during the first 48 hours.

This restriction doesn't apply if the policy starts immediately after another policy that insured the same property against the risks of storm, flood and landslip, or if this policy was taken out at the time **you** bought the **home**.

*For example:*

*If you're changing your insurance company to NZI and your cover continues without interruption, you'll be covered for storm, flood and landslip. However, if your policy with the other company didn't cover storm, flood and landslip, you won't be covered in the first 48 hours of this policy.*

*If your home wasn't insured at all before you took out this policy, you won't be covered for storm, flood and landslip in the first 48-hours, unless you took the policy out when you bought the home.*

### Animals

**You're** not covered for **loss** caused by an animal owned by any person who lives at the **home**, if the **home** is rented to a **tenant**. However, **you** are covered for resultant **accidental loss** to other parts of the **home**.

### Confiscation

**You're** not covered for any loss, expense or liability connected in any way with the confiscation, nationalisation, requisition, acquisition or destruction of, or damage to property by order of government, public or local authority or under any statute or regulation.

### Consequential loss

**You're** not covered for any kind of consequential loss other than as specifically provided for under 'Alternative Accommodation' and 'Loss of Rent' cover on pages 9 and 10.

*For example, you're not covered for financial loss that occurs as a result of physical loss or physical damage that is covered by the policy.*

## Earth movements

**You're** not covered 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. This exclusion 2. does not apply to sudden and **accidental loss** caused by earthquake, volcanic eruption, geothermal activity, landslip or tsunami.

## Electronic data and programs

**You're** not covered for any liability or loss of or damage to **electronic data** from any cause whatsoever including, but not limited to, a **computer virus**.

This includes loss of use, reduction in functionality or any other associated loss or expense in connection with **electronic data**.

However, this exclusion does not apply to physical damage to other insured property that results from that loss of or damage to **electronic data**, and which is not otherwise excluded.

## Excess

For each **incident**, the relevant **excess** will be deducted from the amount of **your** claim – unless specifically stated otherwise under another part of this policy.

If **you** have more than one dwelling covered under this policy, **you'll** pay one **excess** for each dwelling.

Where an **incident** occurs that results in a claim under more than one benefit of this policy, **we'll** only apply the highest applicable **excess**.

If **we** insure both **your home** and **your** contents (at the same address) and **you** claim under both for a **loss** caused by the same **incident**, **you'll** only pay one **excess**. This will be the higher individual policy **excess**.

The **excess** is deducted after any policy limits have been applied.

*For example, if a limit of \$1,000 applies, and an excess of \$500 is payable by you, the amount we'll pay is \$500.*

## Faults and defects

**You're** not covered for any **loss**, cost or expense arising from any fault, defect, error or omission in:

1. design, plan or specification, and/or
2. workmanship, or construction or materials.

However, **you're** covered for any resultant sudden and **accidental loss** to other parts of the **home**.

## Floor coverings

**You're** not covered for repairing or replacing floor coverings that are not in the room(s) where the **loss** happened.

*For example:*

*If you accidentally drop something that breaks a few floor tiles in your kitchen, you can only claim for the tiles in the kitchen, even if you can't find tiles that match those in the rest of the house.*

## Gradual damage

**You're** not covered for:

1. wear and tear, depreciation, corrosion, rust, or
2. rot or mildew, or
3. gradual deterioration.

## Hydrostatic pressure

**You're** not covered for **loss** to the **home** connected in any way with hydrostatic pressure to swimming pools and/or spa pools. However, **you're** covered for resultant sudden and **accidental loss** to other parts of the **home**.

## Insects, rodents and vermin

**You're** not covered for **loss** caused by insects, rodents or vermin (other than opossums). However, **you're** covered for resultant sudden and **accidental loss** to other parts of the **home**.

*For example:*

*If a rat chews through a water pipe, you are not covered for the damage to the water pipe, but you are covered for the damage the water causes. Keep in mind that other exclusions may still apply, such as the gradual damage exclusion.*

## Intentional acts

**You're** not covered for any **loss** that is intentionally caused by any:

1. **tenant**, or
2. guest of a **tenant**, or
3. person who lives at the **home**,

except where the **loss** is covered under 'Intentional acts' on page 10.

## Loss caused by electricity

**You're** not covered for **loss** that electricity causes to fuses, protective devices or lighting or heating elements.

## Mechanical and electrical equipment

**You're** not covered for the breakdown, failure or wearing out of any part of any mechanical or electrical equipment, or any part thereof, unless burning out occurs as a result of an **accidental** and external force.

## Natural disaster

**You're** not covered for **loss** to the **home** caused by **natural disaster** unless cover is provided under the 'Natural disaster cover' on page 10.

## Nuclear

**You're** not covered for any loss, liability, prosecution or expense of any type in connection with:

1. ionising radiation or contamination by radioactivity from:
  - (a) any nuclear fuel, or
  - (b) any nuclear waste from the combustion or fission of nuclear fuel.
2. nuclear weapons material.

## Structural additions or alterations

**You're** not covered for **loss** to the **home** connected in any way with:

1. structural additions or structural alterations to the **home**, unless:
  - (a) **we've** been notified of the additions or alterations beforehand and **we've** agreed in writing to cover this, or
  - (b) the **loss** is covered under 'New building work' on page 11.
2. water in any form (including hail and snow) entering the **home** because any roofing material, exterior cladding, window or door has been removed by:
  - (a) **you**, or
  - (b) any other person (other than a **tenant**) legally on the property.

*For example:*

*If you make alterations to your house, you must let us know beforehand. If you don't, your house won't be covered if damaged as a result of the alterations.*

*You're also not covered if you remove the roof to do maintenance work and there's a downpour of rain.*

*Please ring us on 0800 800 800 for more information on arranging cover for structural additions or alterations.*

## Terrorism

**You're** not covered for any loss, death, liability, prosecution or expense of any type in connection with an **act of**

**terrorism**, including in connection with controlling, preventing, suppressing, retaliating against, or responding to an **act of terrorism**.

## Unlawful substances

**You're** not covered for any loss, expense or liability in connection with the manufacture, storage, or distribution at the **home**, of any 'controlled drug' as defined in the Misuse of Drugs Act 1975, unless:

1. the **home** is rented to a **tenant**, and
2. **you**, or the person who manages the tenancy on **your** behalf, has met the **landlord's obligations**.

If both of the above criteria have been met, the most **we'll** pay for any **event** is:

- (a) \$25,000 for any **loss** resulting from chemical contamination, or
- (b) the **total sum insured** for **loss** resulting from fire or explosion.

If **you** have any other policy with **us** that contains this same 'Unlawful Substances' exclusion, the most **we'll** pay for any **event** under all policies for (a) above is \$25,000.

## Vacant homes

This policy is automatically suspended if no one has been living in the **home** for more than 60 consecutive days.

The policy will automatically start again as soon as the **home** is lived in again.

However, this Home Policy may be continued, if one of the following applies:

1. **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.
2. **We've** got the **home** recorded as a 'holiday home' and the following criteria are met:
  - (a) the **home** is inspected inside and outside by **you** or a nominated person at least every 60-days, and
  - (b) the **home** and its grounds are adequately maintained, and
  - (c) the water supply is turned off, and
  - (d) mail is cleared regularly, and
  - (e) all doors are locked, and all windows secured.

*For example:*

*If you're going on an overseas trip and leave your home unoccupied for more than 60 days, you won't be covered from the 61st day.*

*However, if you contact us before you leave, we may be able to continue your cover. Alternatively, we could decide not to cover you or to cover you but with additional terms.*

If you don't contact us, your cover will be automatically suspended until you return from your trip and live in your house again.

## War

**You're** not covered for any loss, liability, prosecution or expense of any type in connection with any of the following, including controlling, preventing or suppressing any of the following: war, invasion, act of foreign enemy, hostilities or war like operations (whether war is declared or not), civil war, mutiny, rebellion, revolution, civil commotion assuming the proportions of or amounting to an uprising, insurrection, military or usurped power.

## Policy conditions

**Your** Home policy has some important conditions. This section explains what they are and what happens if **you** don't follow them. Please read it carefully and if **you** have any questions phone **us** on **0800 800 800**.

### If you don't comply with the policy...

**You** and anyone else covered under this policy, must comply with this policy. If any of the terms of this policy are breached, **we** have the sole discretion to:

1. decline any claim **you** make – either the whole claim or part of it, and/or
2. declare this policy or all insurance **you** have with **us** to be of no effect and to no longer exist.

## Your obligations

### True statements and answers

All statements and answers that **you** give, or any other person gives on **your** behalf, must be honest and accurate when **you**:

1. apply for this insurance, and/or
2. let **us** know about any change in **your** circumstances, and/or
3. make a claim under this policy,

otherwise **we** can:

- (a) decline any claim **you** make under this policy – either the whole claim or part of it, and
- (b) declare that this policy or all the policies **you** have with

**us** to be of no effect and to no longer exist from the date of the dishonest or fraudulent act.

### Changes in circumstances

**You** must let **us** know straight away if, after the start of this policy, there is a material increase or change in the risk **we** cover.

At any time, **we** may change the terms of this policy in response to what **you** tell **us**. The change in terms will be effective from the date of the change in circumstances.

*Information is 'material' where we would have made different decisions about either accepting your insurance or setting the terms of the insurance including the premium and excess, if we had known that information. Tell us if this information changes while we insure your home – as soon as you know that the change will happen.*

*For example, if you want to use your garage as a joinery workshop you must tell us before the change happens.*

*If you're not sure if information is 'material', tell us anyway.*

*The 'risk we cover' refers to the actual property or liabilities we insure (known as physical risks), and you or other people covered by this policy (known as moral risks).*

### Reasonable care

**You** must always take reasonable care to avoid circumstances that could result in a claim. **You** won't be covered if **you** are reckless or grossly irresponsible.

## Administering this policy

### Cancellation

#### By you...

**You** may cancel this policy at any time by notifying **us**. If **you** do, **we'll** refund any premium due to **you** based on the **period of insurance you** haven't used.

**You** must pay **us** any outstanding payments due to **us**.

#### By us...

**We** may cancel this policy by writing to or emailing **you** at the last known address **we** have for **you**. The policy will be cancelled on the 30th day after the date of the notice. **We'll** refund any premium due to **you** based on the **period of insurance you** haven't used.

#### Automatically...

1. This policy will be automatically cancelled if **you** do not pay the premium. Cancellation under this clause will be effective from the date to which the policy was paid up to.

- If, in **our** opinion, it is uneconomic to repair the **loss** to the **home**, this policy will be automatically cancelled from the date **we** pay **your** claim or the date on which rebuilding commences, whichever occurs first. **We'll** not refund **you** any premium that is due to **you** based on the unused portion of the **period of insurance**.

*This means you'll need to make new insurance arrangements on any replacement home.*

### Changing the terms

**We** may change this policy's terms (including the **excess**) by writing to or emailing **you** at the last known address **we** have for **you**. Unless otherwise specified in this policy, the change in terms will take effect on the 30th day after the date of the notice.

### Currency

Any amounts shown in this policy and in the **schedule** are in New Zealand Dollars.

### Governing law and jurisdiction

The law of New Zealand applies to this policy and the New Zealand courts have exclusive jurisdiction.

### Legislation changes

Any reference to any Act of Parliament or subordinate regulations or rules referred to in this policy includes any amendments made or substitutions to that law.

### Joint insurance

If this policy covers more than one person, all persons are jointly covered.

*This means that if one person breaches the policy it affects everyone's ability to claim.*

### Other insurance

**You** must tell **us** if the **home** and/or **landlord's fixtures and fittings** are (or become) covered by another insurance policy. This policy does not cover **your loss** or liability at all if it is insured to any extent under any other insurance policy. **We** won't contribute towards any claim under any other insurance policy.

### Other parties with a financial interest

If **we** know of anyone who has a financial interest in the **home**, **we** can pay them part or all of any claim proceeds. This payment goes towards meeting **our** obligations under the policy. However, anyone recorded as having a financial interest under this policy isn't covered by it and has no right to make a claim.

**We're** also authorised by **you** to disclose personal information about **you** to anyone who holds a financial interest in the **home**.

*For example, if there is a mortgage registered on the home, the bank or finance company has a financial interest in the home until you have repaid the mortgage in full.*

### Assignment

Except as outlined in 'Other parties with a financial interest' above, **you** must not otherwise transfer any of **your** entitlements or benefits under this policy to any person or entity without **our** prior written consent.

It is not possible to assign the entitlements or benefits of 'If your home is uneconomic to repair, 1'. If, in **our** opinion, it's not economic to repair the **loss** to the **home**, the provisions of 'If your home is uneconomic to repair, 2' will apply to the entitlement that is transferable.

It is not possible to assign this policy to another person or entity.

## Definitions

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Here are the special meanings of the words shown in **bold** in this policy. The definitions apply to the plural and any other versions of the words.

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

### accidental

unexpected and unintended by **you**.

### act of terrorism

an act, or preparation in respect of action, or threat of action designed to influence or coerce the government de jure or de facto of any nation or any political division thereof, or in pursuit of political, religious, ideological, or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto, and that:

- involves violence against one or more persons, or
- involves damage to property, or
- endangers life other than that of the person committing the action, or
- creates a risk to health or safety of the public or a section of the public, or
- is designed to interfere with or disrupt an electronic system.

### actual value

the estimated reasonable cost to replace the item in New Zealand, with one that is of comparable age, quality and capability, and is in the same general condition.

## annual period

the **period of insurance**. However, if **your** premium is paid by instalments other than annual payments, or the **period of insurance** is more than 12 months, the annual period is the current 12 month period calculated consecutively from the date this policy first started.

## application

the information **you** provided to **us** when **you** applied for and bought this insurance.

## 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 propagate themselves through a computer system or network of whatsoever nature. This includes but is not limited to Trojan Horses, Worms and Time or Logic Bombs.

## 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.

## EQC Act

Earthquake Commission Act 1993 and any Act in substitution of that Act.

## event

any one event or series of events arising from one source or original cause.

## excess

this is the first amount of **your** claim that **you** must pay. The amount of the excess is shown in the **schedule** or in this policy wording.

## home

the residential dwelling(s) that **you** own at the situation shown on the **schedule** including any of the following used at all times solely for domestic use:

- outbuildings within the residential boundaries of the situation on which the residential dwelling(s) is situated. This includes any fixed domestic: garage, carport, glasshouse, animal shelter,

- fixtures and fittings permanently attached to the residential dwelling(s) or its outbuildings. This includes: kitchen stove, hob or range hood, any other home appliance that is permanently wired, permanently plumbed or permanently built-in,
- kitchen oven permanently attached or not,
- fitted floor coverings (including glued, smooth edge or tacked carpet and floating floors) of the residential dwelling(s) or its outbuildings included above,
- driveway of permanent construction that provides direct access to the residential dwelling(s) or any outbuilding included above,
- patio, paths and paving of permanent construction, deck, steps, gate or fence, as long as they are on or within the residential boundaries within which the residential dwelling(s) is situated,
- walls including garden walls, but excluding retaining walls,
- public utility services supplying the residential dwelling(s) and/or any of its outbuildings included above, such as: power and telephone lines, data cables, supply and waste water pipes,
- permanently sited water storage tank, septic tank or heating oil tank and its associated equipment (excluding its contents),
- solar power and solar water heating systems.

It does not include any of the following unless it is shown on the **schedule** with a corresponding limit as part of the **home sum insured**:

- retaining walls,
- **recreational features**.

It does not include any of the following unless it is shown on the **schedule** as a **special feature** with a corresponding **special feature sum insured**:

- private utility plant and associated equipment including but not limited to wind or water mills or diesel generators,
- cable car and its associated equipment,
- bridge or culvert, permanent ford or dam,
- wharf, pier, landing or jetty.

It does not include any of the following:

- any part of the **home** that is used for business or commercial purposes except where;
  - (a) it is rented out as a residential property, or
  - (b) it is used solely as a home office for clerical purposes by **you** or **your tenant**,
- any part of the **home** that is built for or used for farming or rural lifestyle purposes whether commercial or not, including but not limited to any shed storing animal feed, machinery or produce, livestock handling yards or shelters,

- any part of the **home** being constructed, de-constructed or undergoing alterations and not suitable for permanent residential use or occupation (unless cover is provided by the 'New building work' on page 11),
- gravel or shingle, including a gravel or shingle: driveway, path, patio, or paving,
- loose floor covering including: mats, rugs or runners,
- temporary structure,
- fittings that are not permanently attached such as: curtains and blinds, unless cover is provided for under 'Landlord's fixtures and fittings' on page 10,
- appliances that are not permanently wired, permanently plumbed or permanently built-in other than a kitchen oven,
- well or bore hole including its pump, lining or casing,
- household goods and personal effects,
- live plant, including any: tree, shrub, hedge or grass,
- land, earth or fill,
- structure or property not at the situation shown on the **schedule**.

## home sum insured

the amount shown in the **schedule** of the same name. This includes any increased policy limits for retaining walls and **recreational features**.

## incident

something that happens at a particular point in time, at a particular place and in a particular way.

## landlord's fixtures and fittings

any of the following: curtains, blinds, drapes and light fittings, that are owned by or hired to **you** (provided that **you're** legally liable under the hire agreement), and provided by **you** for use by the **tenants**.

## landlord's obligations

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

- (a) exercise reasonable care in the selection of **tenant(s)** by at least obtaining satisfactory written or verbal references, and
- (b) complete an internal and external inspection of the property at a minimum of 3 monthly intervals and upon every change of **tenant(s)**, and
- (c) keep a written record of the outcome of each inspection, and provide to **us** a copy of the record if **we** request it.

## loss

physical loss or physical damage.

## motor 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.

## natural disaster

an earthquake, natural landslip, volcanic eruption, hydrothermal activity, tsunami or natural disaster fire, as defined in the **EQC Act**.

## period of insurance

the 'Period of insurance' shown in the **schedule**.

## recreational features

any tennis court and/or permanently fixed swimming pool or permanently fixed spa pool including its ancillary equipment and/or pumps.

## schedule

the latest version of **your** 'Policy Schedule' that **we** issued to **you** for this policy.

## special feature

any item that is listed on the **schedule** with a corresponding **special feature sum insured**.

## special feature sum insured

the Sum Insured amount shown on the **schedule** that corresponds with the **special feature**.

## tenant

the person or persons renting the **home** from **you** under a residential tenancy agreement.

## total sum insured

the amount shown in the **schedule** of the same name inclusive of the:

- (a) the **home sum insured** which includes any limits for retaining walls and **recreational features**, and
- (b) any **special features' sums insured**, and
- (c) all benefits under 'What your policy automatically covers' unless stated otherwise.

## we

NZI, a business division of IAG New Zealand Limited.

## you

the person(s) or entity shown as the 'Insured' in the **schedule**.

## Frequently asked questions

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You'll probably have a few questions to ask us once you have read your policy. We've added a few frequently asked questions that may help you. Note this section is designed to assist you with possible questions and does not form part of the policy document. If you can't find your question here, or you want more information, just ring us on **0800 800 800**, we'll be happy to help. The information here may change without further notice.

### What are loss adjusters, and what do they do?

They are specialists who help us get the information we need to make decisions about your claim.

*For example:*

*We may ask a loss adjuster to visit you when you report certain types of claims. The adjuster will provide us with a report on the extent of the loss, if repairs are possible and estimate the overall cost of the claim.*

### Why do you want to know things that I think are private?

We need certain information to decide whether we'll accept your application for insurance. We also use the information to set your premium and excess.

We treat all the information you give us in accordance with the Privacy Act 1993. You can read more about this in 'Keeping us informed' on page 4.

### What happens if I don't give you all the information you ask for?

If we accept your application and the information you've given us is inaccurate or incomplete, your policy may not be valid. You can read more about this in 'Keeping us informed' on page 4.

### Am I entitled to any premium discounts?

As a Home policy holder, you may qualify for a range of discounts:

#### **Age discount**

If you've had your 50th birthday you may qualify for an Age discount.

#### **Multiple policy discount**

If you have two or more policies with Lantern to cover your home, contents, car, motorcycle, boat or rental property, you may qualify for a Multiple policy discount.

*Discounts are not deducted from the GST, Fire Service Levy or Earthquake Commission Levy components of your premium.*

*If you are currently receiving any premium discounts, they will be shown on your policy schedule. It is your responsibility to ensure that you are receiving all appropriate discounts. If you believe you qualify for a discount that is different to that shown on your policy schedule, or you believe you qualify for a discount not shown on your schedule, and you wish to apply for such a discount please contact us on 0800 800 800.*

*The provision of discounts is at our discretion. If we agree that you qualify for a discount, we reserve the right to determine the date from which the discount will be applied.*

### Now I have insurance, I'm covered for every event – right?

While you're covered for many major unexpected events, we don't cover everything. You can find out what your policy doesn't cover in 'Exclusions that apply to the whole policy' on page 12 and 'What your policy automatically covers' on page 9. You must also comply with the 'Policy conditions' on page 15.

### Do I have to pay an excess for every claim?

You'll pay an excess for most claims.

We'll do our best to recover your excess from any other person responsible for your loss, but sometimes we are unsuccessful, or the circumstances don't allow us to recover any money.



**LANTERN**  
insurance

Underwritten by **N4**

Form no: LAN0051/5 11/15  
Wording no. ESHLAN3  
Issued: November 2015

**NZI Essence Home insurance policy**

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