

We have updated our Home and Contents policies. In some instances cover has been altered, other changes are focused on providing more clarity in the event of a claim and the Government has also made legislative changes.

A full overview of these changes is below. For a summary of the main changes and a copy of the revised policy wording, see vero.co.nz/policywordings

Vero Residential Contents Policy

Section	Current Wording	New Wording
HELP Service – emergency assistance	<p>HELP service – emergency assistance</p> <p>HELP is a 24-hour, 7 day a week emergency assistance service which Vero offers as part of your insurance policy – at no extra cost.</p> <p>With just one phone call you can sort out all the hassles that arise if you have an <i>accident</i> or disaster anywhere in New Zealand – even if no insurance claim is involved. Whatever the problem, ring HELP for practical advice, and they will locate the trades people or services you need. The toll free number is 0800 800 786.</p> <p>Ringling HELP costs you nothing. The assistance is free, but you will have to pay if you ask for a tradesperson to call or for other services. Where the services are covered by your policy, you can claim back any bills paid, subject to the policy excess.</p> <p>How HELP can help you Convenience</p> <p>Instead of looking through the Yellow Pages for a plumber at 11 o'clock at night, HELP can organise (without prejudice) a call-out.</p> <p>Responsiveness</p> <p>Our systems ensure that someone will actually arrive.</p> <p>How do you qualify for HELP?</p> <p>HELP is automatically provided to all Vero <i>home</i>, contents, or private motor vehicle policyholders (but not business cars or motorcycles). HELP is also available to members of your immediate family who live with you.</p> <p>No matter which policy you have (of those listed above), you can use any of the HELP services provided.</p>	This section has been removed

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	<p>Service available</p> <p>HELP provides a 24-hour referral to a comprehensive nationwide network of recommended service organisations and trades people.</p> <p>So if you have got a problem with plumbing, a leaking roof, broken glass, replacement of locks or electrical faults, our operators can provide rapid assistance.</p> <p>Advice is also available on our claims procedures, including the appointment of assessors and tips on how to minimise damage.</p> <p>HELP provides free access to a service that will advise and act on all of these concerns.</p> <p>HELP also offers to arrange a host of other services for you (while you are in New Zealand) even when no insurance claim is involved:</p> <ol style="list-style-type: none"> 1. emergency call-out service – for problems like flat batteries or keys locked in your car; 2. medical referral service – if you are away and want the name of a recommended local doctor, out of hours; 3. replacement of personal effects following <i>loss</i> or theft away from <i>home</i>. <p>Remember, HELP is always available whether you are at <i>home</i> or miles away.</p> <p>HELP – a valuable addition to your policy from Vero.</p>	
<p>Maxi - How we may settle <i>your</i> claim</p>	<p>How we may settle <i>your</i> claim</p> <p>Where <i>your contents</i> sustain a <i>loss</i> which we accept under this policy, we will pay the <i>replacement value</i> for all <i>contents</i> except:</p> <ul style="list-style-type: none"> • clothing; • footwear; • video and/or audio tapes, records, and discs; • books and magazines; • sports equipment more than 2 years old; • camping, fishing, and diving equipment more than 2 years old; • bicycles more than 3 years old 	<p>How we may settle <i>your</i> claim</p> <p>Where <i>your contents</i> sustain a <i>loss</i> which we accept under this policy, we will pay the <i>replacement value</i> for all <i>contents</i> except:</p> <ul style="list-style-type: none"> • clothing; • footwear; • video and/or audio tapes, records, and discs; • books and magazines; • sports equipment more than 2 years old; • camping, fishing, and diving equipment more than 2 years old; • bicycles (including e-bikes) more than 3 years old;

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	<ul style="list-style-type: none"> • laptop computers, tablets, mobile or smart phones, or any other similar handheld electronic device, that are more than 3 years old and that are capable of: <ul style="list-style-type: none"> • communication with any person or any other electronic device; and/or • capable of receiving, running, or displaying and storing executable data programmes, or applications; • <i>contents</i> located at a <i>home</i> owned by <i>you</i>, but which is occupied by anyone other than <i>you</i>; <p>for which we will pay the <i>indemnity value</i>.</p> <p>However,</p> <ol style="list-style-type: none"> 1. the maximum amount we will pay is the <i>sum insured</i> shown on the <i>schedule</i>. 2. subject to paragraph 3 below, if <i>you</i> do not want the items repaired or replaced, we will pay <i>you</i> only the <i>indemnity value</i> of the items or the cost of the repairs, whichever is less. 3. If any unspecified item of jewellery or watch is not replaced or repaired, the maximum amount we will pay for each item is either: <ol style="list-style-type: none"> a. 50% of the <i>replacement value</i>; or b. the <i>market value</i>; <p>whichever is the lesser, up to the limits for jewellery or watches listed below.</p>	<ul style="list-style-type: none"> • <i>drones</i> more than 3 years old; • laptop computers, tablets, mobile or smart phones, or any other similar handheld electronic device, that are more than 3 years old and that are capable of: <ul style="list-style-type: none"> • communication with any person or any other electronic device; and/or • capable of receiving, running, or displaying and storing executable data programmes, or applications; • <i>contents</i> located at a <i>home</i> owned by <i>you</i>, but which is occupied by anyone other than <i>you</i>; <p>for which we will pay the <i>indemnity value</i>.</p> <p>However,</p> <ol style="list-style-type: none"> 1. the maximum amount we will pay is the <i>sum insured</i> shown on the <i>schedule</i>. 2. subject to paragraph 3 below, if <i>you</i> do not want the items repaired or replaced, we will pay <i>you</i> only the <i>indemnity value</i> of the items or the cost of the repairs, whichever is less. 3. if any unspecified item of jewellery or watch is not replaced or repaired, the maximum amount we will pay for each item is either: <ol style="list-style-type: none"> a. 50% of the <i>replacement value</i>; or b. the <i>market value</i>; <p>whichever is the lesser, up to the limits for jewellery or watches listed below.</p>
<p>Maxi - Limits on what we will pay - Limit 2. e.</p>	<p><i>Our liability to you</i> under all legal liability benefits (Liability for <i>Damages</i>, Liability for <i>Reparation</i> and Forest and Rural Fires Act), will be limited to the applicable sub-limits, and will never exceed \$2,000,000 in total during any <i>period of insurance</i>. In addition we will pay <i>your</i> legal defence costs and expenses incurred with <i>our</i> consent where <i>your</i> legal liability is to pay <i>damages</i>, or costs under the F&RF Act. However we will not pay <i>your</i> legal defence costs and expenses</p>	<p><i>Our liability to you</i> under all legal liability benefits (Liability for <i>Damages</i> and Liability for <i>Reparation</i>), will be limited to the applicable sub-limits, and will never exceed \$2,000,000 in total during any <i>period of insurance</i>. In addition we will pay <i>your</i> legal defence costs and expenses incurred with <i>our</i> consent where <i>your</i> legal liability is to pay <i>damages</i>. However we will not pay <i>your</i> legal defence costs and expenses in relation to an offence or where <i>your</i> legal liability is to pay <i>reparation</i>.</p>

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	<p>in relation to an offence or where <i>your</i> legal liability is to pay <i>reparation</i>.</p>	
<p>Maxi - Limits on what we will pay – Limit 3</p>	<p>In each case, all the following limits include accessories and ancillary equipment. \$3,000 per item (including any pair or set) of unspecified jewellery or watch, up to a maximum amount for any one claim of 15% of the <i>sum insured</i> appearing on the <i>schedule</i> (excluding specified items of jewellery and watches) or \$15,000, whichever is the greater;</p> <ul style="list-style-type: none"> • \$3,000 per item of photographic, digital, and video camera equipment. The camera body and the lens attached to the camera body is one item, unless separately specified on the <i>schedule</i>. Any extra lens which is not permanently attached to a camera body or which is designed to be detachable and interchangeable with any suitable camera body is treated as a separate item; • \$3,000 for any bicycle, unless separately specified on the <i>schedule</i>; • \$3,000 for any canoe, kayak, surf board, surf ski, kite surfer, paddle board, or windsurfer, unless separately specified on the <i>schedule</i>; • \$3,000 for any boat (other than canoe, kayak, surf board, surf ski, kite surfer, paddle board, or windsurfer). Any boat that has a <i>market value</i> of more than \$3,000 is not covered by this policy; • \$2,000 in total for motor and marine parts and accessories removed from any vehicle or boat, including children’s car seats; • \$2,000 in total for remote-controlled scale models; • \$1,000 per coin, card, or stamp, up to a maximum of \$3,000 in total for any collection of coins, cards, or stamps, unless separately specified on the <i>schedule</i>; 	<p>In each case, all the following limits include accessories and ancillary equipment. \$3,000 per item (including any pair or set) of unspecified jewellery or watch, up to a maximum amount for any one claim of 15% of the <i>sum insured</i> appearing on the <i>schedule</i> (excluding specified items of jewellery and watches) or \$15,000, whichever is the greater;</p> <ul style="list-style-type: none"> • \$3,000 per item of photographic, digital, and video camera equipment. The camera body and the lens attached to the camera body is one item, unless separately specified on the <i>schedule</i>. Any extra lens which is not permanently attached to a camera body or which is designed to be detachable and interchangeable with any suitable camera body is treated as a separate item; • \$3,000 for any bicycle (including any e-bike), unless separately specified on the <i>schedule</i>; • \$3,000 for any <i>drone</i>, unless separately specified on the <i>schedule</i>; • \$3,000 for any canoe, kayak, surf board, surf ski, kite surfer, paddle board, or windsurfer, unless separately specified on the <i>schedule</i>; • \$3,000 for any boat (other than canoe, kayak, surf board, surf ski, kite surfer, paddle board, or windsurfer). Any boat that has a <i>market value</i> of more than \$3,000 is not covered by this policy; • \$2,000 in total for motor and marine parts and accessories removed from any vehicle or boat, including children’s car seats; • \$2,000 in total for remote-controlled scale models;

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	<ul style="list-style-type: none"> • \$1,000 in total for unset precious or semi-precious gemstones or minerals, gold or silver bullion or ingots, or precious metals, unless separately specified on the <i>schedule</i>; • \$1,000 in total for all money, negotiable securities, certificates or documents, bonus bonds, travellers' cheques, or travel tickets. 	<ul style="list-style-type: none"> • \$1,000 per coin, card, or stamp, up to a maximum of \$3,000 in total for any collection of coins, cards, or stamps, unless separately specified on the <i>schedule</i>; • \$1,000 in total for unset precious or semi-precious gemstones or minerals, gold or silver bullion or ingots, or precious metals, unless separately specified on the <i>schedule</i>; • \$1,000 in total for all money, negotiable securities, certificates or documents, bonus bonds, travellers' cheques, or travel tickets.
<p>Maxi - Benefits included in <i>your cover</i></p>	<p>We will cover or pay for the following benefits numbered 1-9 and 11-21, which are subject to the policy definitions, clauses, exclusions, conditions and limits.</p>	<p>We will cover or pay for the following benefits which are subject to the policy definitions, clauses, exclusions, conditions and limits.</p>
<p>Maxi - Benefits included in <i>your cover</i></p> <p>Change of Situation and Transit Cover – Benefit 3</p>	<p>Change of Situation and Transit Cover</p> <p>If <i>you</i> move out of <i>your</i> permanent <i>home</i>, to a <i>situation address</i> other than that shown on the <i>schedule</i>, we will extend cover to include <i>contents</i> at <i>your</i> new <i>home</i>, provided <i>you</i> notify <i>us</i> in writing within 30 days of the date the <i>contents</i> are first removed.</p> <p>Cover on the <i>contents</i> at the previous <i>situation address</i> will cease 30 days after the <i>contents</i> are first removed, unless <i>we</i> have otherwise agreed in writing, prior to any <i>loss</i>, to continue providing cover.</p> <p><i>We</i> will also cover the <i>contents</i> for <i>loss</i> arising from fire, theft from a securely locked vehicle, and collision and overturning of the conveying vehicle, while <i>you</i> are moving the <i>contents</i> between <i>your</i> old <i>home</i> and <i>your</i> new <i>home</i>. <i>Our</i> liability under this benefit will be limited to \$10,000 for any one event, and will be subject to the maximum item limits as shown in this policy.</p>	<p>Change of Situation and Transit Cover</p> <p>If <i>you</i> move out of <i>your</i> permanent <i>home</i>, to a <i>situation address</i> other than that shown on the <i>schedule</i>, we will extend cover to include <i>contents</i> at <i>your</i> new <i>home</i>, provided <i>you</i> notify <i>us</i> in writing within 30 days of the date the <i>contents</i> are first removed.</p> <p>Cover on the <i>contents</i> at the previous <i>situation address</i> will cease 30 days after the <i>contents</i> are first removed, unless <i>we</i> have otherwise agreed in writing, prior to any <i>loss</i>, to continue providing cover.</p> <p><i>We</i> will also cover the <i>contents</i> for <i>loss</i> arising from fire, theft from a securely locked vehicle, and collision and overturning of the conveying vehicle, while <i>you</i> are moving the <i>contents</i> between <i>your</i> old <i>home</i> and <i>your</i> new <i>home</i>. <i>We</i> will pay up to \$10,000 for any one event, subject to the maximum item limits as shown in this policy.</p>
<p>Maxi - Benefits included in <i>your cover</i></p> <p>Occupier's and Personal Liabilities</p>	<p>Occupier's and Personal Liabilities</p> <p>A. Liability for Damages</p> <p><i>We</i> will cover <i>you</i> for your legal</p>	<p>Occupier's and Personal Liabilities</p> <p>A. Liability for Damages</p> <p><i>We</i> will cover <i>you</i> for your legal</p>

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	<p>liability to pay <i>damages</i> for <i>accidental bodily injury</i> or <i>loss</i> to someone else's property happening during the <i>period of insurance</i> as a result of an event that occurs in New Zealand.</p>	<p>liability to pay <i>damages</i> for <i>accidental bodily injury</i> or <i>loss</i> to someone else's property happening during the <i>period of insurance</i> as a result of an event that occurs in New Zealand.</p>
	<p>B. Liability for Reparation</p> <p>We will cover <i>you</i> for <i>your</i> legal liability to pay <i>reparation</i> for <i>accidental bodily injury</i> or <i>loss</i> to someone else's property happening during the <i>period of insurance</i> as a result of an event that occurs in New Zealand, provided that;</p> <ul style="list-style-type: none"> i. <i>you</i> tell <i>us</i> immediately if <i>you</i> are charged with any offence which resulted in a <i>loss</i> to someone else's property or <i>bodily injury</i> to another person; and ii. <i>you</i> obtain <i>our</i> written approval before any offer of <i>reparation</i> is made. 	<p>B. Liability for Reparation</p> <p>We will cover <i>you</i> for <i>your</i> legal liability to pay <i>reparation</i> for <i>accidental bodily injury</i> or <i>loss</i> to someone else's property happening during the <i>period of insurance</i> as a result of an event that occurs in New Zealand, provided that:</p> <ul style="list-style-type: none"> i. <i>you</i> tell <i>us</i> immediately if <i>you</i> are charged with any offence which resulted in <i>loss</i> to someone else's property or <i>bodily injury</i> to another person; and ii. <i>you</i> obtain <i>our</i> written approval before any offer of <i>reparation</i> is made.
	<p>C. Forest and Rural Fires Act</p> <p>We will cover <i>you</i> for <i>your</i> legal liability under the Forest and Rural Fires Act 1977 (F&RF Act) arising from an event that occurs in New Zealand during the <i>period of insurance</i> to pay:</p> <ul style="list-style-type: none"> i. costs under section 43 of the F&RF Act incurred and apportioned by any Fire Authority; ii. costs and levies under sections 46 and 46A of the F&RF Act; and iii. costs claimed by any other party in order to protect their property from fire. <p>However, we will not provide cover where <i>your</i> liability arises directly or indirectly from any fire <i>you</i> lit intentionally that did not comply with the F&RF Act or any statutory or local body requirement governing the lighting of fires.</p> <p>D. Extended Liability</p> <p>Provided all the requirements are met, we will extend the 'Liability for <i>Damages</i>', 'Liability for <i>Reparation</i>' and 'Forest and Rural Fires Act' benefits to include:</p> <ul style="list-style-type: none"> i. <i>your</i> children who are covered by benefit 12 – Boarding School 	<p>C. Extended Liability</p> <p>Provided all the requirements are met, we will extend the 'Liability for <i>Damages</i>' and 'Liability for <i>Reparation</i>' benefits to include:</p> <ul style="list-style-type: none"> i. <i>your</i> children who are covered by benefit 12 – Boarding School and benefit 20 – Tertiary Accommodation; ii. <i>your</i> involvement in paid part-time baby-sitting; iii. the use of ride-on mowers and other domestic garden appliances, electric wheelchairs and electric mobility aids for the aged or impaired; iv. the use of any canoe, kayak, surf board, surf ski, kite surfer, paddle board, windsurfer, or watercraft. Any watercraft that has a <i>market value</i> of more than \$3,000 is not covered by this policy; v. the non-competitive use of any scale-model, radio-controlled: <ul style="list-style-type: none"> a. aircraft; b. watercraft; c. motor vehicle.

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	<p>and benefit 20 – Tertiary Accommodation;</p> <p>vi. <i>your</i> involvement in paid part-time baby-sitting;</p> <p>vii. the use of ride-on mowers and other domestic garden appliances, electric wheelchairs and electric mobility aids for the aged or impaired;</p> <p>viii. the use of any canoe, kayak, surf board, surf ski, kite surfer, paddle board, windsurfer, or watercraft. Any watercraft that has a <i>market value</i> of more than \$3,000 is not covered by this policy;</p> <p>ix. the non-competitive use of any scale-model, radio-controlled:</p> <ol style="list-style-type: none"> a. aircraft; b. watercraft; c. motor vehicle. 	<p>But we will not pay under any of these benefits for:</p> <ol style="list-style-type: none"> a. legal liability for <i>loss</i> to property belonging to <i>you</i> or in <i>your</i> custody and control, except for the <i>home</i> when occupied by <i>you</i> as a <i>tenant</i>; b. legal liability arising out of: <ol style="list-style-type: none"> i. <i>your</i> ownership of the <i>home</i>, its land, or any other buildings or land; ii. any business, profession or employment; iii. the ownership, possession, or use of any mechanically propelled vehicle, trailer, aircraft (including <i>drones</i>), or boat; iv. the ownership or possession of any animals other than <i>domestic pets</i>; v. or assumed by agreement (unless <i>you</i> would have been liable anyway); c. any punitive or exemplary <i>damages</i> awarded against <i>you</i>; d. legal liability where any exclusion in the section “Exclusions (what <i>you</i> are not insured for)” applies.
	<p>But we will not pay any of these benefits for:</p> <ol style="list-style-type: none"> a. legal liability for <i>loss</i> to property belonging to <i>you</i> or in <i>your</i> custody and control, except for the <i>home</i> when occupied by <i>you</i> as a <i>tenant</i>; b. legal liability arising out of: <ol style="list-style-type: none"> i. <i>your</i> ownership of the <i>home</i>, its land, or any other buildings or land; ii. any business, profession or employment; iii. the ownership, possession, or use of any mechanically propelled vehicle, trailer, aircraft, or boat; iv. the ownership or possession of any animals other than <i>domestic pets</i>; v. or assumed by agreement (unless <i>you</i> would have been liable anyway); c. any punitive or exemplary <i>damages</i> awarded against <i>you</i>; d. legal liability where any exclusion in the section “Exclusions (what <i>you</i> are not insured for)” applies. 	<p>Limits on what we will pay under Occupier’s and Personal Liabilities:</p> <p>In respect of any one event, we will pay:</p> <ol style="list-style-type: none"> a. for <i>loss</i> to someone else’s property, up to \$2,000,000; and b. for bodily injury, up to \$1,000,000. <p>In addition, where <i>your</i> legal liability is to pay <i>damages</i>, we will pay <i>your</i> legal defence costs and expenses incurred with <i>our</i> prior written consent. However, we will not pay <i>your</i> legal defence costs and expenses in relation to an offence or where <i>your</i> legal liability is to pay <i>reparation</i>.</p>
	<p>Limits on what we will pay under Occupier’s and Personal Liabilities:</p> <p>In respect of any one event, we will pay:</p>	

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	<p>a. for <i>loss</i> to someone else's property, up to \$2,000,000; and</p> <p>b. for bodily injury, up to \$1,000,000; and</p> <p>c. for liability under the F&RF Act, up to \$1,000,000.</p> <p>In addition, where <i>your</i> legal liability is to pay <i>damages</i> or costs under the F&RF Act, we will pay <i>your</i> legal defence costs and expenses incurred with <i>our</i> prior written consent. However, we will not pay <i>your</i> legal defence costs and expenses in relation to an offence or where <i>your</i> legal liability is to pay <i>reparation</i>.</p>	
<p>Maxi - Benefits included in <i>your</i> cover</p> <p>Specified Items - Benefit 10</p>	<p>Specified Items</p> <p>This benefit is only available if Cover Option - Flexi applies.</p>	<p>Specified Items</p> <p>When shown on the <i>schedule</i> that an individual item of <i>contents</i> has been specified, the item will be covered for its <i>replacement value</i> up to the amount specified on the <i>schedule</i>. If <i>you</i> do not want the items repaired or replaced, we will pay <i>you</i> only the <i>indemnity value</i> of the items or the cost of the repairs, whichever is the lesser.</p>
<p>Flexi - How we may settle <i>your</i> claim</p>	<p>Where <i>your contents</i> sustain a <i>loss</i> which we accept under this policy, we will pay the <i>indemnity value</i> of the <i>contents</i>, but limited to the <i>sum insured</i> shown on the <i>schedule</i>. However, if any unspecified item of jewellery or watch is not replaced or repaired, the maximum amount we will pay is 50% of the <i>indemnity value</i>, up to the limits for jewellery or watches listed below.</p>	<p>Where <i>your contents</i> sustain a <i>loss</i> which we accept under this policy, we will pay the <i>indemnity value</i> of the <i>contents</i>, but limited to the <i>sum insured</i> shown on the <i>schedule</i>. However, if any unspecified item of jewellery or watch is not replaced or repaired, the maximum amount we will pay is 50% of the <i>indemnity value</i> (unless <i>you</i> have paid for Optional Additional Benefit 24 – <i>Replacement Value for Contents</i>, in which case the maximum amount we will pay is 50% of the <i>replacement value</i>, or <i>market value</i>, whichever is the lesser), up to the limits for jewellery or watches listed below.</p>
<p>Flexi - Limits on what we will pay</p>	<p>1. The maximum amount we will pay under this policy is:</p> <ol style="list-style-type: none"> the <i>sum insured</i> shown on the <i>schedule</i>; plus any GST <i>you</i> have paid or that is payable on the <i>sum insured</i>; any amounts we may be liable to pay under the following benefits: <ol style="list-style-type: none"> benefit 1 - Alternative Accommodation; 	<p>1. The maximum amount we will pay under this policy is:</p> <ol style="list-style-type: none"> the <i>sum insured</i> shown on the <i>schedule</i>; plus any GST <i>you</i> have paid or that is payable on the <i>sum insured</i>; any amounts we may be liable to pay under the following benefits: <ol style="list-style-type: none"> benefit 1 - Alternative Accommodation;

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	<ul style="list-style-type: none"> ii. benefit 5 – Fatal Injury; iii. benefit 7 – Occupier’s and Personal Liabilities; iv. benefit 9 – Removal of Debris. <p>All other benefits, including Optional Additional Benefits, not listed here are paid within the <i>sum insured</i> stated on the <i>schedule</i>.</p>	<ul style="list-style-type: none"> ii. benefit 5 – Fatal Injury; iii. benefit 7 – Occupier’s and Personal Liabilities; iv. benefit 9 – Removal of Debris. <p>All other benefits, including Optional Additional Benefits, not listed here are paid within the <i>sum insured</i> stated on the <i>schedule</i>.</p>
	<p>2. The maximum we will pay for any of the following items is the amount listed under paragraph 3 below unless we have agreed to specify the item on the <i>schedule</i> for another amount, and <i>you</i> have paid the additional <i>premium</i> required by <i>us</i>. Then, the specified amount on the <i>schedule</i> will be the maximum we will pay, however,</p> <ul style="list-style-type: none"> a. we will only replace damaged floor coverings, drapes, curtains, or blinds in the <i>room</i> or <i>rooms</i> where the loss occurred; b. we will only pay for the proportion of any consumables that remain at the time of <i>loss</i>; c. where any <i>similar items</i>, other than jewellery, suffer <i>loss</i>, we will not pay more than the value of or cost to replace the particular item that suffers <i>loss</i>. We are not obliged to exactly replace, repair, or reinstate any items that have suffered <i>loss</i>. We will not replace similar items that have not suffered <i>loss</i>; d. where we have agreed to increase one or more of the policy limits that otherwise apply within this policy under the heading – ‘Limits on what we will pay’, and <i>you</i> have paid the additional <i>premium</i> required by <i>us</i>, we will insure the items up to the values as specified on the <i>schedule</i>. 	<p>2. The maximum we will pay for any of the following items is the amount listed under paragraph 3 below unless we have agreed to specify the item on the <i>schedule</i> for another amount, and <i>you</i> have paid the additional <i>premium</i> required by <i>us</i>. Then, the specified amount on the <i>schedule</i> will be the maximum we will pay, however,</p> <ul style="list-style-type: none"> a. we will only replace damaged floor coverings, drapes, curtains, or blinds in the <i>room</i> or <i>rooms</i> where the loss occurred; b. we will only pay for the proportion of any consumables that remain at the time of <i>loss</i>; c. where any <i>similar items</i>, other than jewellery, suffer <i>loss</i>, we will not pay more than the value of or cost to replace the particular item that suffers <i>loss</i>. We are not obliged to exactly replace, repair, or reinstate any items that have suffered <i>loss</i>. We will not replace similar items that have not suffered <i>loss</i>; d. where we have agreed to increase one or more of the policy limits that otherwise apply within this policy under the heading – ‘Limits on what we will pay’, and <i>you</i> have paid the additional <i>premium</i> required by <i>us</i>, we will insure the items up to the values as specified on the <i>schedule</i>.
	<p>However, where:</p> <ul style="list-style-type: none"> i. any item of jewellery is specified on the <i>schedule</i>, any claim for burglary, theft or unexplained <i>loss</i> must be supported by a pre-loss valuation for each item being claimed. Any claim settlement may be affected where there 	<p>However, where:</p> <ul style="list-style-type: none"> i. any item of jewellery is specified on the <i>schedule</i>, any claim for burglary, theft or unexplained <i>loss</i> must be supported by a pre-loss valuation for each item being claimed. Any claim settlement may be affected where there

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	<p>is no supporting pre-loss valuation. Any pre-loss valuation must be issued by a recognised jewellery valuer;</p>	<p>is no supporting pre-loss valuation. Any pre-loss valuation must be issued by a recognised jewellery valuer;</p>
	<p>ii. any individual specified item of jewellery or watch has a specific value exceeding \$50,000, or where the total value of all specified items of jewellery or watches exceeds \$100,000, all of the specified items must be kept within a locked safe when:</p> <ol style="list-style-type: none"> a. not being worn or carried by <i>you</i>; or b. <i>you</i> are absent from the building where the items are left. 	<p>ii. any individual specified item of jewellery or watch has a specific value exceeding \$50,000, or where the total value of all specified items of jewellery or watches exceeds \$100,000, all of the specified items must be kept within a locked safe when:</p> <ol style="list-style-type: none"> a. not being worn or carried by <i>you</i>; or b. <i>you</i> are absent from the building where the items are left.
	<p>The safe must be:</p>	<p>The safe must be:</p>
	<ol style="list-style-type: none"> 1. manufactured by a reputable safe manufacturer; and 2. of a standard sufficient to protect the specified items; and 3. securely anchored to the floor or wall in accordance with the manufacturer's installation instructions. 	<ol style="list-style-type: none"> 1. manufactured by a reputable safe manufacturer; and 2. of a standard sufficient to protect the specified items; and 3. securely anchored to the floor or wall in accordance with the manufacturer's installation instructions.
	<p>If <i>you</i> fail to adhere to these requirements, we will not pay any claim for burglary, theft, or unexplained <i>loss</i>.</p>	<p>If <i>you</i> fail to adhere to these requirements, we will not pay any claim for burglary, theft, or unexplained <i>loss</i>.</p>
	<p>e. <i>our</i> liability to <i>you</i> under all legal liability benefits (Liability for <i>Damages</i>, Liability for <i>Reparation</i> and Forest and Rural Fires Act), will be limited to the applicable sub-limits, and will never exceed \$2,000,000 in total during any <i>period of insurance</i>. In addition we will pay your legal defence costs and expenses incurred with <i>our</i> consent where <i>your</i> legal liability is to pay <i>damages</i>, or costs under the F&RF Act. However we will not pay <i>your</i> legal defence costs and expenses in relation to an offence or where <i>your</i> legal liability is to pay <i>reparation</i>.</p>	<p>e. <i>our</i> liability to <i>you</i> under all legal liability benefits (Liability for <i>Damages</i>, Liability for <i>Reparation</i> and Forest and Rural Fires Act), will be limited to the applicable sub-limits, and will never exceed \$2,000,000 in total during any <i>period of insurance</i>. In addition we will pay your legal defence costs and expenses incurred with <i>our</i> consent where <i>your</i> legal liability is to pay <i>damages</i>, or costs under the F&RF Act. However we will not pay <i>your</i> legal defence costs and expenses in relation to an offence or where <i>your</i> legal liability is to pay <i>reparation</i>.</p>
	<p>3. In each case, all the following limits include accessories and ancillary equipment.</p> <ul style="list-style-type: none"> • \$3,000 per item (including any pair or set) of unspecified jewellery or watch, 	<p>3. In each case, all the following limits include accessories and ancillary equipment.</p> <ul style="list-style-type: none"> • \$3,000 per item (including any pair or set) of unspecified jewellery or watch,

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	<p>up to a maximum amount for any one claim of 15% of the <i>sum insured</i> appearing on the <i>schedule</i> (excluding specified items of jewellery and watches) or \$15,000, whichever is greater;</p>	<p>up to a maximum amount for any one claim of 15% of the <i>sum insured</i> appearing on the <i>schedule</i> (excluding specified items of jewellery and watches) or \$15,000, whichever is the greater;</p>
	<ul style="list-style-type: none"> • \$3,000 per item of photographic, digital, and video camera equipment. The camera body and the lens attached to the camera body is one item, unless separately specified on the <i>schedule</i>. Any extra lens which is not permanently attached to a camera body or which is designed to be detachable and interchangeable with any suitable camera body is treated as a separate item; • \$3,000 for any bicycle, unless separately specified on the <i>schedule</i>; • \$3,000 for any canoe, kayak, surf board, surf ski, kite surfer, paddle board, or windsurfer, unless separately specified on the <i>schedule</i>; \$3,000 for any boat (other than canoe, kayak, surf board, surf ski, kite surfer, paddle board, or windsurfer). Any boat that has a <i>market value</i> of more than \$3,000 is not covered by this policy; • \$2,000 in total for motor and marine parts and accessories removed from any vehicle or boat, including children’s car seats; • \$2,000 in total for remote-controlled scale models; • \$1,000 per coin, card, or stamp, up to a maximum of \$3,000 in total for any collection of coins, cards, or stamps, unless separately specified on the <i>schedule</i>; • \$1,000 in total for unset precious or semi-precious gemstones or minerals, gold or silver bullion or ingots, or precious metals, unless separately specified on the <i>schedule</i>; • \$1,000 in total for all money, negotiable securities, certificates or 	<ul style="list-style-type: none"> • \$3,000 per item of photographic, digital, and video camera equipment. The camera body and the lens attached to the camera body is one item, unless separately specified on the <i>schedule</i>. Any extra lens which is not permanently attached to a camera body or which is designed to be detachable and interchangeable with any suitable camera body is treated as a separate item; • \$3,000 for any bicycle (including any e-bike), unless separately specified on the <i>schedule</i>; • \$3,000 for any <i>drone</i>, unless separately specified on the <i>schedule</i>; • \$3,000 for any canoe, kayak, surf board, surf ski, kite surfer, paddle board, or windsurfer, unless separately specified on the <i>schedule</i>; \$3,000 for any boat (other than canoe, kayak, surf board, surf ski, kite surfer, paddle board, or windsurfer). Any boat that has a <i>market value</i> of more than \$3,000 is not covered by this policy; • \$2,000 in total for motor and marine parts and accessories removed from any vehicle or boat, including children’s car seats; • \$2,000 in total for remote-controlled scale models; • \$1,000 per coin, card, or stamp, up to a maximum of \$3,000 in total for any collection of coins, cards, or stamps, unless separately specified on the <i>schedule</i>; • \$1,000 in total for unset precious or semi-precious gemstones or minerals, gold or silver bullion or ingots, or precious metals, unless

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	documents, bonus bonds, travellers' cheques, or travel tickets.	separately specified on the <i>schedule</i> ; <ul style="list-style-type: none"> \$1,000 in total for all money, negotiable securities, certificates or documents, bonus bonds, travellers' cheques, or travel tickets.
<p>Flexi – Benefits included in <i>your cover</i></p> <p>Change of Situation and Transit Cover – Benefit 3</p>	<p>Change of Situation and Transit Cover</p> <p>If <i>you</i> move out of <i>your</i> permanent <i>home</i>, to a <i>situation address</i> other than that shown on the <i>schedule</i>, we will extend cover to include <i>contents</i> at <i>your</i> new <i>home</i>, provided <i>you</i> notify <i>us</i> in writing within 30 days of the date the <i>contents</i> are first removed.</p> <p>Cover on the <i>contents</i> at the previous <i>situation address</i> will cease 30 days after the <i>contents</i> are first removed, unless <i>we</i> have otherwise agreed in writing, prior to any <i>loss</i>, to continue providing cover.</p> <p><i>We</i> will also cover the <i>contents</i> for <i>loss</i> arising from fire, theft from a securely locked vehicle, and collision and overturning of the conveying vehicle, while <i>you</i> are moving the <i>contents</i> between <i>your</i> old <i>home</i> and <i>your</i> new <i>home</i>. <i>Our</i> liability under this benefit will be limited to \$10,000 for any one event, and will be subject to the maximum item limits as shown in this policy.</p>	<p>Change of Situation and Transit Cover</p> <p>If <i>you</i> move out of <i>your</i> permanent <i>home</i>, to a <i>situation address</i> other than that shown on the <i>schedule</i>, we will extend cover to include <i>contents</i> at <i>your</i> new <i>home</i>, provided <i>you</i> notify <i>us</i> in writing within 30 days of the date the <i>contents</i> are first removed.</p> <p>Cover on the <i>contents</i> at the previous <i>situation address</i> will cease 30 days after the <i>contents</i> are first removed, unless <i>we</i> have otherwise agreed in writing, prior to any <i>loss</i>, to continue providing cover.</p> <p><i>We</i> will also cover the <i>contents</i> for <i>loss</i> arising from fire, theft from a securely locked vehicle, and collision and overturning of the conveying vehicle, while <i>you</i> are moving the <i>contents</i> between <i>your</i> old <i>home</i> and <i>your</i> new <i>home</i>. <i>We</i> will pay up to \$10,000 for any one event, subject to the maximum item limits as shown in this policy.</p>
<p>Flexi – Benefits included in <i>your cover</i></p> <p>Occupier's and Personal Liabilities – Benefit 7</p> <p>Forest and Rural Fires Act – Section C</p> <p>Extended Liability – Section D</p> <p>Limits on what we will pay under Occupier's and Personal Liabilities</p>	<p>Occupier's and Personal Liabilities</p> <p>If you, or a member of your household, have home, contents, motor, or boat insurance with us, you are only entitled to payment of any of the benefits below under one policy or section of a policy per event.</p> <p>A. Liability for Damages</p> <p><i>We</i> will cover <i>you</i> for <i>your</i> legal liability to pay <i>damages</i> for <i>accidental bodily injury</i> or <i>loss</i> to someone else's property happening during the <i>period of insurance</i> as a result of an event that occurs in New Zealand.</p> <p>B. Liability for Reparation</p> <p><i>We</i> will cover <i>you</i> for <i>your</i> legal liability to pay <i>reparation</i> for <i>accidental bodily injury</i> or <i>loss</i></p>	<p>Occupier's and Personal Liabilities</p> <p>If you, or a member of your household, have home, contents, motor, or boat insurance with us, you are only entitled to payment of any of the benefits below under one policy or section of a policy per event.</p> <p>A. Liability for Damages</p> <p><i>We</i> will cover <i>you</i> for <i>your</i> legal liability to pay <i>damages</i> for <i>accidental bodily injury</i> or <i>loss</i> to someone else's property happening during the <i>period of insurance</i> as a result of an event that occurs in New Zealand.</p> <p>B. Liability for Reparation</p> <p><i>We</i> will cover <i>you</i> for <i>your</i> legal liability to pay <i>reparation</i> for <i>accidental bodily injury</i> or <i>loss</i></p>

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	<p>to someone else's property happening during the <i>period of insurance</i> as a result of an event that occurs in New Zealand, provided that:</p> <ol style="list-style-type: none"> i. <i>you</i> tell <i>us</i> immediately if <i>you</i> are charged with any offence which resulted in <i>loss</i> to someone else's property or <i>bodily injury</i> to another person; and ii. <i>you</i> obtain <i>our</i> written approval before any offer of <i>reparation</i> is made. 	<p>to someone else's property happening during the <i>period of insurance</i> as a result of an event that occurs in New Zealand, provided that:</p> <ol style="list-style-type: none"> i. <i>you</i> tell <i>us</i> immediately if <i>you</i> are charged with any offence which resulted in <i>loss</i> to someone else's property or <i>bodily injury</i> to another person; and ii. <i>you</i> obtain <i>our</i> written approval before any offer of <i>reparation</i> is made.
	<p>C. Forest and Rural Fires Act</p> <p>We will cover <i>you</i> for <i>your</i> legal liability under the Forest and Rural Fires Act 1977 (F&RF Act) arising from an event that occurs in New Zealand during the <i>period of insurance</i> to pay:</p> <ol style="list-style-type: none"> i. costs under section 43 of the F&RF Act incurred and apportioned by any Fire Authority; ii. costs and levies under sections 46 and 46A of the F&RF Act; and iii. costs claimed by any other party in order to protect their property from fire. <p>However, we will not provide cover where <i>your</i> liability arises directly or indirectly from any fire <i>you</i> lit intentionally that did not comply with the F&RF Act or any other statutory or local body requirement governing the lighting of fires.</p>	<p>C. Extended Liability</p> <p>Provided all the requirements are met, we will extend the 'Liability for Damages' and 'Liability for Reparation' benefits to include:</p> <ol style="list-style-type: none"> i. <i>your</i> involvement in paid part-time baby-sitting; ii. the use of ride-on mowers and other domestic garden appliances, electric wheelchairs and electric mobility aids for the aged or impaired; iii. the use of any canoe, kayak, surf board, surf ski, kite surfer, paddle board, windsurfer, or watercraft. Any watercraft that has a <i>market value</i> of more than \$3,000 is not covered by this policy; iv. the non-competitive use of any scale-model, radio-controlled: <ol style="list-style-type: none"> a. aircraft; b. watercraft; c. motor vehicle.
	<p>D. Extended Liability</p> <p>Provided all the requirements are met, we will extend the 'Liability for Damages', 'Liability for Reparation' and 'Forest and Rural Fires Act' benefits to include:</p> <ol style="list-style-type: none"> i. <i>your</i> involvement in paid part-time baby-sitting; ii. the use of ride-on mowers and other domestic garden appliances, electric wheelchairs and electric mobility aids for the aged or impaired; iii. the use of any canoe, kayak, surf board, surf ski, kite surfer, paddle board, windsurfer, or watercraft. Any watercraft that has a <i>market value</i> of more 	<p>But we will not pay under any of these benefits for:</p> <ol style="list-style-type: none"> a. legal liability for <i>loss</i> to property belonging to <i>you</i> or in your custody and control, except for the <i>home</i> when occupied by <i>you</i> as a <i>tenant</i>; b. legal liability arising out of: <ol style="list-style-type: none"> i. <i>your</i> ownership of the <i>home</i>, its land or any other building or land; ii. any business, profession or employment; iii. the ownership, possession, or use of any mechanically propelled vehicle, trailer, aircraft (including <i>drones</i>), or boat;

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	<p>than \$3,000 is not covered by this policy;</p> <p>iv. the non-competitive use of any scale-model, radio-controlled:</p> <p>a. aircraft;</p> <p>b. watercraft;</p> <p>c. motor vehicle.</p>	<p>iv. the ownership or possession of any animals other than <i>domestic pets</i>;</p> <p>v. or assumed by agreement (unless <i>you</i> would have been liable anyway)</p> <p>c. any punitive or exemplary <i>damages</i> awarded against <i>you</i>;</p> <p>d. legal liability where any exclusion in the section "Exclusions (what <i>you</i> are not insured for)" applies.</p>
	<p>But we will not pay under any of these benefits for:</p> <p>a. legal liability for <i>loss</i> to property belonging to <i>you</i> or in your custody and control, except for the <i>home</i> when occupied by <i>you</i> as a <i>tenant</i>;</p> <p>b. legal liability arising out of:</p> <p>i. <i>your</i> ownership of the <i>home</i>, its land or any other building or land;</p> <p>ii. any business, profession or employment;</p> <p>iii. the ownership, possession, or use of any mechanically propelled vehicle, trailer, aircraft, or boat;</p> <p>iv. the ownership or possession of any animals other than <i>domestic pets</i>;</p> <p>v. or assumed by agreement (unless <i>you</i> would have been liable anyway)</p> <p>c. any punitive or exemplary <i>damages</i> awarded against <i>you</i>;</p> <p>d. legal liability where any exclusion in the section "Exclusions (what <i>you</i> are not insured for)" applies.</p>	<p>Limits on what we will pay under Occupier's and Personal Liabilities;</p> <p>In respect of any one even, we will pay:</p> <p>a. for <i>loss</i> to someone else's property, up to \$2,000,000; and</p> <p>b. for <i>bodily injury</i>, up to \$1,000,000.</p>
	<p>Limits on what we will pay under Occupier's and Personal Liabilities;</p> <p>In respect of any one even, we will pay:</p> <p>a. for <i>loss</i> to someone else's property, up to \$2,000,000; and</p> <p>b. for <i>bodily injury</i>, up to \$1,000,000; and</p> <p>c. for liability under the F&RF Act, up to \$1,000,000.</p>	<p>In addition, where <i>your</i> legal liability is to pay <i>damages</i>, we will pay <i>your</i> legal defence costs and expenses incurred with <i>our</i> prior written consent. However we will not pay <i>your</i> legal defence costs and expenses in relation to an offence or where <i>your</i> legal liability is to pay <i>reparation</i>.</p>
	<p>In addition, where <i>your</i> legal liability is to pay <i>damages</i>, we will pay <i>your</i> legal defence costs and expenses incurred with <i>our</i> prior written consent. However we will not pay <i>your</i> legal defence costs and expenses in relation to an offence</p>	

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	<p>or where <i>your</i> legal liability is to pay <i>reparation</i>.</p>	
<p>Flexi – Benefits included in <i>your</i> cover</p> <p>Specified Items – Benefit 10</p>	<p>Specified Items</p> <p>When shown on the <i>schedule</i> that an individual item of <i>contents</i> has been specified for an amount higher than the standard policy limit shown under ‘Limits on what we will pay’, we will automatically extend cover under this policy for this individual item for as long as it remains specified at this higher amount in the following ways:</p> <ol style="list-style-type: none"> a. the item will be covered for any peril which would be covered under Cover Option – Maxi; b. the item will be covered while it is temporarily removed from the <i>home</i> for use anywhere in New Zealand during the <i>period of insurance</i>; and c. the item will be covered for its <i>replacement value</i> up to the amount specified on the <i>schedule</i>. 	<p>Specified Items</p> <p>When shown on the <i>schedule</i> that an individual item of <i>contents</i> has been specified for an amount higher than the standard policy limit shown under ‘Limits on what we will pay’, we will automatically extend cover under this policy for this individual item for as long as it remains specified at this higher amount in the following ways:</p> <ol style="list-style-type: none"> a. the item will be covered for any peril which would be covered under Cover Option – Maxi; b. the item will be covered while it is temporarily removed from the <i>home</i> for use anywhere in New Zealand during the <i>period of insurance</i>; and c. the item will be covered for its <i>replacement value</i> up to the amount specified on the <i>schedule</i>. If it is not being repaired or replaced, it will be covered for its <i>indemnity value</i> up to the amount specified on the <i>schedule</i>.
<p>Exclusions (what <i>you</i> are not covered for)</p>	<ol style="list-style-type: none"> 1. Electronic Data 2. Hydrostatic Pressure 3. Uninsured Property 4. Natural Disaster Damage 5. Other causes of loss that you are not covered for 6. Removed Property 7. Unoccupied Home 8. Confiscation, War, Radioactivity, and Terrorism 9. The Accident Compensation Act 2001 10. Consequential Loss 11. Business Use 12. Excesses 	<ol style="list-style-type: none"> 1. 72 Hour Restriction 2. Electronic Data 3. Hydrostatic Pressure 4. Uninsured Property 5. Land 6. Other causes of loss that you are not covered for 7. Removed Property 8. Unoccupied Home 9. Confiscation, War, Radioactivity, and Terrorism 10. The Accident Compensation Act 2001 11. Consequential Loss 12. Business Use 13. Excesses 14. Fire and Emergency Act 2017

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<p>Exclusions (what <i>you</i> are not insured for)</p> <p>72 Hour Restriction - Exclusion 1</p>	<p>New</p>	<p>72 Hour Restriction</p> <p>This policy does not provide cover for any <i>loss</i> that occurs during the first 72 hours of the policy caused by storm, <i>flood</i>, landslip, bush fire or volcanic activity. This exclusion only applies when <i>you</i> first take out the policy with <i>us</i> and does not apply where this policy started immediately following any other policy that insured the <i>contents</i> against storm, <i>flood</i>, landslip, bush fire or volcanic activity.</p>
<p>Exclusions (what <i>you</i> are not insured for)</p> <p>Natural Disaster Damage - Exclusion 4</p>	<p>4. Natural Disaster Damage</p> <p>This policy does not provide cover for <i>natural disaster</i>, except:</p> <ul style="list-style-type: none"> a. where there is <i>loss to contents</i>, and <ul style="list-style-type: none"> i. the <i>loss to contents</i> is covered under the Earthquake Commission Act 1993 (the EQC Act); and ii. the Earthquake Commission has accepted liability and has paid the maximum amount that it is liable for under the EQC Act for <i>your</i> claim. b. where there is <i>loss to contents</i> that are not subject to insurance under the EQC Act. <p>Where there is <i>loss</i> caused by <i>natural disaster</i> for which <i>you</i> are covered under this policy, <i>our</i> liability will be limited to the amount that <i>we</i> would have paid under the policy if the cause of <i>loss</i> was other than <i>natural disaster</i>, less the amount that <i>you</i> have received from the Earthquake Commission.</p> <p>However, this policy will never provide cover for <i>loss</i> to land, or for costs associated with stabilising land, or erecting or upgrading improvements to land, which are required to avert or mitigate <i>loss</i> to the <i>contents</i>, even if such <i>loss</i> or costs are covered by the Earthquake Commission.</p>	<p>5. Land</p> <p>This policy will never provide cover for <i>loss</i> to land, or for costs associated with stabilising land, or erecting or upgrading improvements to land, which are required to avert or mitigate loss to the <i>contents</i>.</p>
<p>Exclusions (what <i>you</i> are not insured for)</p> <p>Fire and Emergency Act 2017 - Exclusion 14</p>	<p>New</p>	<p>Fire and Emergency Act 2017</p> <p>This policy does not provide cover where <i>your</i> liability arising directly or indirectly from any fire <i>you</i> lit intentionally that did not comply with the Fire and Emergency Act 2017 or any other statutory or local body requirement governing the lighting of fires.</p>

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Policy Conditions Claims - Condition 6.d.	d. We will be entitled, at <i>our</i> expense and in <i>your</i> name, to take any proceedings necessary to obtain relief from any other party, and to take over and conduct the defence and settlement of any claim against <i>you</i> for <i>damages</i> or under the Forest and Rural Fires Act 1977. At <i>your</i> cost <i>you</i> must provide all reasonable assistance and cooperation.	d. We will be entitled, at <i>our</i> expense and in <i>your</i> name, to take any proceedings necessary to obtain relief from any other party, and to take over and conduct the defence and settlement of any claim against <i>you</i> for <i>damages</i> . At <i>your</i> cost <i>you</i> must provide all reasonable assistance and cooperation.
Policy Conditions Government EQC Cover - Condition 12	Government EQC Cover Where the policy insured <i>contents</i> at more than one named location, for the purposes of the Earthquake Commission Act 1993, each location is deemed to be subject to a separate contract.	This condition has been removed
Policy Conditions	<ol style="list-style-type: none"> 1. Assignment 2. Breach of Policy Terms and Conditions 3. Cancellation 4. Care of Insured Property 5. Change of Terms 6. Claims 7. Correctness of Statements and Fraud 8. Duty of Disclosure and Change of Circumstances 9. Excess 10. Goods and Services Tax – GST 11. Governing Law 12. Government EQC Cover 13. Sum Insured Adjustment on Renewal 14. Installment Premiums 15. Joint Insureds 16. Other Insurance 17. Other Interests 18. Reinstatement of Cover 19. Reparation 	<ol style="list-style-type: none"> 1. Assignment 2. Breach of Policy Terms and Conditions 3. Cancellation 4. Care of Insured Property 5. Change of Terms 6. Claims 7. Correctness of Statements and Fraud 8. Duty of Disclosure and Change of Circumstances 9. Excess 10. Goods and Services Tax – GST 11. Governing Law 12. Sum Insured Adjustment on Renewal 13. Installment Premiums 14. Joint Insureds 15. Other Insurance 16. Other Interests 17. Reinstatement of Cover 18. Reparation

Section	Current Wording	New Wording
Definitions		
Contents	<p>Contents means anything in <i>your</i> possession or located at the <i>home</i>, belonging to <i>you</i>, or hired by <i>you</i> or in <i>your</i> custody or control for which <i>you</i> are responsible, not being otherwise insured, but does not include:</p> <ul style="list-style-type: none"> a. mechanically propelled vehicles, trailers, caravans, or aircraft (except ride-on mowers and other domestic garden appliances, electric wheelchairs and electric mobility aids for the aged or impaired, and remote-controlled scale models); b. vehicle accessories in or on a vehicle; c. vehicle keys and/or vehicle remote controls; d. entertainment and communications systems that are in or on a vehicle, including any parts that attach to these systems; e. navigation systems or radar detectors in or on a vehicle, including any parts that attach to them; f. trees, shrubs, and plants (other than pot plants); g. fixtures, fittings, sculptures, or artwork (and their accessories) permanently affixed to the <i>home</i> or to land; h. contents used in any way for professional or business purposes, except for: <ul style="list-style-type: none"> a. laptop computers, tablets, mobile or smart phones, or any other similar handheld electronic device that you also use for personal use; or b. the cover provided under benefit 8 – Property used for Trade, Professional or Business Use and benefit 15 – Home Office or Healthcare Practice; i. contents normally housed in an address not named on the <i>schedule</i>; j. any item of contents that you have sold, gifted, or given away, that is no longer in <i>your</i> possession, or any item which you have taken ownership of or responsibility for, but you have 	<p>Contents means anything in <i>your</i> possession or located at the <i>home</i>, belonging to <i>you</i>, or hired by <i>you</i> or in <i>your</i> custody or control for which <i>you</i> are responsible, not being otherwise insured, but does not include:</p> <ul style="list-style-type: none"> a. mechanically propelled vehicles, trailers, caravans, or aircraft (except ride-on mowers and other domestic garden appliances, electric wheelchairs and electric mobility aids for the aged or impaired, and remote-controlled scale models); b. vehicle accessories in or on a vehicle; c. vehicle keys and/or vehicle remote controls; d. entertainment and communications systems that are in or on a vehicle, including any parts that attach to these systems; e. navigation systems or radar detectors in or on a vehicle, including any parts that attach to them; f. trees, shrubs, and plants (other than pot plants); g. fixtures, fittings, sculptures, or artwork (and their accessories) permanently affixed to the <i>home</i> or to land; h. contents used in any way for professional or business purposes, except for: <ul style="list-style-type: none"> a. laptop computers, tablets, mobile or smart phones, or any other similar handheld electronic device that you also use for personal use; or b. the cover provided under benefit 8 – Property used for Trade, Professional or Business Use and benefit 15 – Home Office or Healthcare Practice; i. contents normally housed in an address not named on the <i>schedule</i>; j. any item of contents that you have sold, gifted, or given away, that is no longer in <i>your</i> possession, or any item which you have taken ownership of or responsibility for, but you have

Section	Current Wording	New Wording
	<p>not yet taken possession of;</p> <p>k. any artificial body parts, surgical implants, or attachments that are permanently fitted to you or to any animal;</p> <p>l. any animal;</p> <p>m.the <i>home</i>.</p>	<p>not yet taken possession of;</p> <p>k. any artificial body parts, surgical implants, or attachments that are permanently fitted to you or to any animal;</p> <p>l. any animal;</p> <p>m.the <i>home</i>;</p> <p>n. <i>drones</i> while they are in use.</p>
<p>Definitions</p> <p>Drone(s)</p>	<p>New</p>	<p><i>Drone(s)</i> means any unmanned, unpowered or remotely operated aerial device.</p>