

## Updates to AonMe Home Residential Policy – effective from 1 July 2024

We've updated the AonMe Home Residential Policy. In some instances cover has been altered, other changes are focused on providing more clarity in the event of a claim.

Section	Previous cover	Page	New cover	Page
Front cover	Effective March 2024	Front	Effective <a href="#">1 July 2024</a>	Front
Welcome to your AonMe Home Residential Policy	<p><b>The documents that make up your insurance policy</b></p> <p>...</p> <p>2. Your policy <i>schedule</i>. It gives details specific to you, including who and what is insured, when cover starts and ends, and the <i>premium</i> you've agreed to pay. The policy <i>schedule</i> also includes any special terms that might apply, which might also detail things that we do and don't cover.</p> <p>...</p>	3	<p><b>The documents that make up your insurance policy</b></p> <p>...</p> <p>2. Your policy <i>schedule</i>. It gives details specific to you, including who and what is insured, <a href="#">and</a> when cover starts and <a href="#">ends</a>. The policy <i>schedule</i> also includes any special terms that might apply, which might also detail things that we do and don't cover.</p> <p>...</p>	3
Benefits we include in your cover - Benefits table	<p><b>Benefits</b></p> <p>Natural disaster</p>	5	<p><b>Benefits</b></p> <p>Natural <a href="#">hazard</a></p>	5
Benefits we include in your cover	<p><b>Alternative accommodation — we'll pay for temporary accommodation if your home is uninhabitable</b></p> <p>If you own and live in your <i>home</i>, we'll cover your reasonably incurred extra costs for temporary accommodation if you can't live in your <i>home</i> because it is <i>uninhabitable</i> due to:</p> <ul style="list-style-type: none"> <li>• <i>loss</i> this policy covers</li> <li>• <i>loss</i> to the <i>home</i> that happens during the <i>period of insurance</i> that is covered entirely by the Earthquake Commission</li> <li>• prevention of access to the <i>home</i> by government or local authorities which is initiated during the <i>period of insurance</i> because of possible or impending damage to an otherwise safe or sanitary <i>home</i>.</li> </ul> <p>The temporary accommodation must be of a similar standard to your <i>home</i>.</p> <p>This cover includes boarding your <i>domestic pets</i>, storing your <i>contents</i>, and moving your <i>contents</i> to and from storage or temporary accommodation.</p>	6	<p><b>Alternative accommodation — we'll pay for temporary accommodation if your home is uninhabitable</b></p> <p>If you own and live in your <i>home</i>, we'll cover your reasonably incurred extra costs for temporary accommodation if you can't live in your <i>home</i> because it is <i>uninhabitable</i> due to:</p> <ul style="list-style-type: none"> <li>• <i>loss</i> this policy covers</li> <li>• <i>loss</i> to the <i>home</i> that happens during the <i>period of insurance</i> that is covered entirely by <a href="#">Toka Tū Ake Natural Hazards Commission (NHC)</a></li> <li>• prevention of access to the <i>home</i> by government or local authorities which is initiated during the <i>period of insurance</i> because of possible or impending damage to an otherwise safe or sanitary <i>home</i>.</li> </ul> <p>The temporary accommodation must be of a similar standard to your <i>home</i>.</p> <p>This cover includes boarding your <i>domestic pets</i>, storing your <i>contents</i>, and moving your <i>contents</i> to and from storage or temporary accommodation.</p>	6

	<p>We'll cover up to 12 months of temporary accommodation. We may choose to remove the 12-month limit if there's a widespread <i>natural disaster</i>.</p> <p>For any one event, we'll pay up to 5% of your <i>sum insured</i> on your <i>schedule</i> or \$50,000, whichever is greater.</p> <p><b>Situations where this benefit won't apply</b> This benefit will never apply if:</p> <ul style="list-style-type: none"> <li>• your <i>home</i> is not <i>uninhabitable</i> (other than when authorities stop you from accessing your <i>home</i> as outlined above)</li> <li>• we haven't agreed in writing that it's necessary for you to move out of your <i>home</i> while it's repaired or rebuilt</li> <li>• the <i>loss</i> covered by the Earthquake Commission is only <i>loss</i> to land.</li> </ul> <p>Any amount we pay under this benefit, we'll pay in addition to your <i>sum insured</i>.</p>		<p>We'll cover up to 12 months of temporary accommodation. <i>If a natural hazard causes a widespread event, we may choose to remove the 12-month limit.</i></p> <p>For any one event, we'll pay up to 5% of your <i>sum insured</i> on your <i>schedule</i> or \$50,000, whichever is greater.</p> <p><b>Situations where this benefit won't apply</b> This benefit will never apply if:</p> <ul style="list-style-type: none"> <li>• your <i>home</i> is not <i>uninhabitable</i> (other than when authorities stop you from accessing your <i>home</i> as outlined above)</li> <li>• we haven't agreed in writing that it's necessary for you to move out of your <i>home</i> while it's repaired or rebuilt</li> <li>• the <i>loss</i> covered by <b>NHC</b> is only <i>loss</i> to land.</li> </ul> <p>Any amount we pay under this benefit, we'll pay in addition to your <i>sum insured</i>.</p>	
Benefits we include in your cover	<p><b>Environmental improvements — we'll pay for home improvements that make your home more environmentally friendly</b></p> <p>...</p> <p>Environmental improvements are alterations or additions to your <i>home</i> to help protect or conserve the environment — such as rainwater tanks, solar systems, and compost equipment.</p> <p>...</p>	7	<p><b>Environmental improvements — we'll pay for home improvements that make your home more environmentally friendly</b></p> <p>...</p> <p>Environmental improvements are alterations or additions to your <i>home</i> to help protect or conserve the environment — such as rainwater tanks, <b>solar power systems</b>, and compost equipment.</p> <p>...</p>	7
Benefits we include in your cover	<p><b>Natural disaster — we'll cover natural disasters along with EQC</b> The Earthquake Commission (EQC) provides some <i>natural disaster</i> cover for homes under the Earthquake Commission Act (the EQC Act). If <i>loss</i> to your <i>home</i> is caused by <i>natural disaster</i>, any cover under this policy depends upon whether there is cover for your <i>home</i> under the EQC Act.</p> <p><b>Loss to parts of your home which EQC insures</b> Where <i>loss</i> to your <i>home</i> is caused by <i>natural disaster</i>, we'll pay up to a maximum of the difference between these two amounts:</p> <ul style="list-style-type: none"> <li>• the cost of repairing or rebuilding your <i>home</i></li> <li>• the amount payable under the EQC Act</li> </ul> <p>less any <i>excess</i> we usually charge.</p>	9	<p><b>Natural hazard — we'll cover natural hazards along with NHC</b> <b>Toka Tū Ake Natural Hazards Commission (NHC)</b> provides some <i>natural hazard</i> cover for homes under the <b>Natural Hazards Insurance Act 2023</b> (the <b>NHI Act</b>). If <i>loss</i> to your <i>home</i> is caused by <i>natural hazard</i>, any cover under this policy depends upon whether there is cover for your <i>home</i> under the <b>NHI Act</b>.</p> <p><b>Loss to parts of your home which NHC insures</b> Where <i>loss</i> to your <i>home</i> is caused by <i>natural hazard</i>, we'll pay up to a maximum of the difference between these two amounts:</p> <ul style="list-style-type: none"> <li>• the cost of repairing or rebuilding your <i>home</i></li> <li>• the amount payable under the <b>NHI Act</b></li> </ul> <p>less any <i>excess</i> we usually charge.</p>	9

	<p>EQC must have done both of the following.</p> <ul style="list-style-type: none"> <li>• Accepted liability for your claim.</li> <li>• Already paid the maximum under the EQC Act for the <i>loss</i>.</li> </ul> <p>We don't cover any <i>excess</i> charged by EQC.</p> <p><b>Loss to parts of your home which EQC does not insure</b> Under the EQC Act, EQC does not insure some parts of your <i>home</i>. We'll pay for <i>loss</i> caused by <i>natural disaster</i> to the following permanently installed items which EQC does not cover.</p> <ul style="list-style-type: none"> <li>• Drains, pipes, and cables.</li> <li>• Driveways, paths, patios, fences, and walls (apart from retaining walls covered by the 'Retaining walls' benefit).</li> <li>• Swimming or spa pools.</li> <li>• Tennis courts.</li> </ul> <p>An additional <i>excess</i> of \$5,000 applies to amounts we pay for these parts of your <i>home</i>.</p> <p><b>The total you receive for natural disaster is limited to your sum insured</b> The most you will receive for <i>loss</i> caused by <i>natural disaster</i> from EQC and us combined is your <i>sum insured</i>.</p> <p>All other policy terms and conditions apply to this benefit, along with the basis for settling claims.</p>		<p><b>NHC</b> must have done both of the following:</p> <ul style="list-style-type: none"> <li>• <b>accepted</b> liability for your claim</li> <li>• <b>already</b> paid the maximum under the <b>NHI</b> Act for the <i>loss</i>.</li> </ul> <p>We <b>won't</b> cover any:</p> <ul style="list-style-type: none"> <li>• <i>excess</i> charged by <b>NHC</b></li> <li>• <i>loss</i> that <b>NHC</b> has determined to be imminent damage under the <b>NHI</b> Act.</li> </ul> <p><b>Loss to parts of your home which NHC does not insure</b> Under the <b>NHI</b> Act, <b>NHC</b> does not insure some parts of your <i>home</i>. We'll pay for <i>loss</i> caused by <i>natural hazard</i> to the following permanently installed items which <b>NHC</b> does not cover:</p> <ul style="list-style-type: none"> <li>• drains, pipes, and cables.</li> <li>• driveways, paths, patios, fences, and walls (apart from retaining walls covered by the 'Retaining walls' benefit).</li> <li>• <b>external</b> swimming or spa pools.</li> <li>• tennis courts.</li> </ul> <p>An additional <i>excess</i> of \$5,000 applies to amounts we pay for these parts of your <i>home</i>.</p> <p><b>The total you receive for loss caused by natural hazard is limited to your sum insured</b> The most you will receive for <i>loss</i> caused by <i>natural hazard</i> from <b>NHC</b> and us combined is your <i>sum insured</i>.</p> <p>All other policy terms and conditions apply to this benefit, along with the basis for settling claims.</p>	
Benefits we include in your cover	<p><b>New building work — we'll cover structures and materials if you do new building work</b></p> <p>...</p> <p><b>The causes of loss that we cover</b> We cover new building work for <i>accidental loss</i> caused by:</p> <ul style="list-style-type: none"> <li>• fire, explosion, or lightning</li> <li>• impact by a vehicle or animal</li> <li>• impact from aircraft or other aerial or spatial device (like a <i>drone</i> or a satellite), or articles dropped or falling from them</li> <li>• <i>natural disaster</i></li> </ul>	10	<p><b>New building work — we'll cover structures and materials if you do new building work</b></p> <p>...</p> <p><b>The causes of loss that we cover</b> We cover new building work for <i>accidental loss</i> caused by:</p> <ul style="list-style-type: none"> <li>• fire, explosion, or lightning</li> <li>• impact by a vehicle or animal</li> <li>• impact from aircraft or other aerial or spatial device (like a <b>drone</b> or a satellite), or articles dropped or falling from them</li> <li>• <i>natural hazard</i></li> </ul>	10

	<ul style="list-style-type: none"> <li>• riot, civil commotion, strikes, or labour disturbance</li> <li>• storm or <i>flood</i> (excluding any exposure to normal weather conditions).</li> </ul>		<ul style="list-style-type: none"> <li>• riot, civil commotion, strikes, or labour disturbance</li> <li>• storm or <i>flood</i> (excluding any exposure to normal weather conditions).</li> </ul>	
Benefits we include in your cover	<p><b>Power generation equipment — we'll cover wind- or fuel-powered generation equipment</b></p> <p>We'll pay up to \$10,000 during the <i>period of insurance</i> for loss to power generation equipment if it results from any of the following.</p> <ul style="list-style-type: none"> <li>• Fire, explosion, or lightning.</li> <li>• Impact by a vehicle or animal.</li> <li>• Impact from aircraft or other aerial or spatial device (such as a <i>drone</i> or satellite), or articles dropped from them.</li> <li>• <i>Natural disaster</i>.</li> </ul> <p>...</p> <p><b>How we define power generation equipment</b></p> <p>Power generation equipment is any wind- or fuel-powered equipment for generating electricity.</p> <p>It includes any support structure, generator, power storage and associated wiring, switching and distribution equipment.</p> <p>Solar panels are not covered under this benefit — they're included in your cover as part of your <i>home</i>.</p>	11	<p><b>Power generation equipment — we'll cover wind- or fuel-powered generation equipment</b></p> <p>We'll pay up to \$10,000 during the <i>period of insurance</i> for loss to power generation equipment if it results from any of the following.</p> <ul style="list-style-type: none"> <li>• Fire, explosion, or lightning.</li> <li>• Impact by a vehicle or animal.</li> <li>• Impact from aircraft or other aerial or spatial device (such as a <i>drone</i> or satellite), or articles dropped from them.</li> <li>• <i>Natural hazard</i>.</li> </ul> <p>...</p> <p><b>How we define power generation equipment</b></p> <p>Power generation equipment is any wind or fuel-powered equipment for generating electricity.</p> <p>It includes any support structure, generator, power storage and associated wiring, switching and distribution equipment.</p> <p><i>Solar power systems</i> are not covered under this benefit — they're included in your cover as part of your <i>home</i>.</p>	10 & 11
Benefits we include in your cover	<p><b>Property owner's liability — we'll cover your legal liability if you cause loss, damage, or injury</b></p> <p>We'll cover you for your legal liability to pay damages or reparation. We'll only pay if the liability is for loss to someone else's property, or accidental bodily injury.</p> <p>The liability must arise from an event that:</p> <ul style="list-style-type: none"> <li>• happens during the period of insurance</li> <li>• happens in New Zealand</li> <li>• results from your ownership of the home.</li> </ul> <p><b>Landlord's liability</b></p> <p>As a landlord you have responsibilities under the Health and Safety at Work Act 2015. If you fail to comply with these and a judgment is made against you under the Act, we'll pay an <i>award</i> due to <i>accidental bodily injury</i>. We'll do this as long as you have met the cover requirements above and your <i>home</i> is <i>tenanted</i>.</p>	11	<p><b>Property owner's liability — we'll cover your legal liability if you cause loss, damage, or injury</b></p> <p>We'll cover you for your legal liability to pay damages or reparation. We'll only pay if the liability is for loss to someone else's property, or accidental bodily injury.</p> <p>The liability must arise from an event that:</p> <ul style="list-style-type: none"> <li>• happens during the period of insurance</li> <li>• happens in New Zealand</li> <li>• results from your ownership of the home.</li> </ul> <p><b>Landlord's liability — we'll cover an award for bodily injury if you are liable as a landlord under the Health and Safety at Work Act 2015</b></p> <p>If you're a landlord, you have responsibilities under the Health and Safety at Work Act 2015. If you fail to meet these responsibilities and a judgment due to <i>accidental bodily injury</i> is made against you under the Health and Safety at Work Act 2015, we'll cover the <i>award</i> you have to pay. We'll do this as long as</p>	11 & 12

			you have met the cover requirements above and your <i>home</i> is <i>tenanted</i> .	
Benefits we include in your cover	<p><b>What we won't pay under Property owner's liability and Landlord's liability</b></p> <p>We won't pay for any punitive or exemplary damages awarded against you.</p> <p>We won't pay for legal liability:</p> <ul style="list-style-type: none"> <li>• for <i>loss</i> to property that you own or that is under your control</li> <li>• arising from: <ul style="list-style-type: none"> <li>– any business, profession, or employment, except where cover is provided under 'Landlord's liability' above</li> <li>– the ownership, possession or use of any mechanically propelled vehicle, trailer, aircraft, or boat</li> <li>– the ownership and/or possession of any animals, other than <i>domestic pets</i>.</li> </ul> </li> <li>• where any exclusion in the 'Exclusions – things we don't cover' section applies (see pages 17 to 23).</li> </ul> <p>...</p>	11	<p><b>What we won't pay under Property owner's liability and Landlord's liability</b></p> <p>We won't pay for any punitive or exemplary damages awarded against you.</p> <p>We won't pay for legal liability:</p> <ul style="list-style-type: none"> <li>• for <i>loss</i> to property that you own or that is under your control</li> <li>• arising from: <ul style="list-style-type: none"> <li>– any business, profession, <i>trade</i>, or employment, except where cover is provided under 'Landlord's liability' above</li> <li>– <i>any other activity for financial reward whether for profit or not</i></li> <li>– the ownership, possession or use of any mechanically propelled vehicle, trailer, aircraft, or boat</li> <li>– the ownership <i>or</i> possession of any animals, other than <i>domestic pets</i>.</li> </ul> </li> <li>• where any exclusion in the 'Exclusions – things we don't cover' section applies (see pages 18 to 24).</li> </ul> <p>...</p>	11
Benefits we include in your cover	<p><b>Limits on what we'll pay for Property owner's liability and Landlord's liability</b></p> <p>For any one event, we'll pay:</p> <ul style="list-style-type: none"> <li>• for <i>loss</i> to someone else's property, up to \$2,000,000</li> <li>• for <i>bodily injury</i>, up to \$1,000,000.</li> </ul> <p>The most we'll pay for all legal liabilities for an <i>award</i>, <i>damages</i> and <i>reparation</i> is a combined total of \$2,000,000 during any <i>period of insurance</i>.</p> <p>If you have other insurance with us that may cover liability for the same event, we'll still only pay up to the limits above.</p>	11	<p><b>Limits on what we'll pay for Property owner's liability and Landlord's liability</b></p> <p>For any one event, we'll pay:</p> <ul style="list-style-type: none"> <li>• for <i>loss</i> to someone else's property, up to \$2,000,000</li> <li>• for <i>bodily injury</i>, up to \$1,000,000.</li> </ul> <p>The most we'll pay <i>during any period of insurance</i> is a combined total of \$2,000,000 for all legal liabilities for:</p> <ul style="list-style-type: none"> <li>• <i>an award</i> (relating to the Health and Safety at Work Act 2015)</li> <li>• <i>damages</i></li> <li>• <i>reparation</i>.</li> </ul> <p>If you have other insurance with us that may cover liability for the same event, we'll still only pay up to the limits above.</p>	12
Benefits we include in your cover	<p><b>We also pay legal defence costs if you are legally liable to pay damages</b></p> <p>Where you're legally liable to pay <i>damages</i>, and we've given you our agreement in writing beforehand, we'll also pay your legal defence costs and expenses incurred. We won't pay legal defence</p>	12	<p><b>We also pay legal defence costs if you are legally liable to pay damages</b></p> <p>Where you're legally liable to pay <i>damages</i>, and we've given you our <i>written agreement beforehand</i>, we'll also pay your legal defence costs and expenses incurred. We won't pay legal defence</p>	12

	<p>costs and expenses in relation to an offence, or when you're legally liable to pay <i>reparation</i>.</p> <p><b>We also pay legal defence costs if you are legally liable to pay an award</b></p> <p>Where you're legally liable to pay an <i>award</i> under the Health and Safety at Work Act 2015, and we've given you our agreement in writing beforehand, we'll also pay your legal defence costs and expenses incurred.</p>		<p>costs and expenses in relation to an offence, or when you're legally liable to pay <i>reparation</i>.</p> <p><b>We also pay legal defence costs if you are legally liable to pay an award</b></p> <p>Where you're legally liable to pay an <i>award</i> under the Health and Safety at Work Act 2015, and we've given you our <a href="#">written agreement beforehand</a>, we'll also pay your legal defence costs and expenses incurred.</p>	
Benefits we include in your cover	<p><b>Retaining walls — we'll cover walls that retain land</b></p> <p>We'll pay up to \$80,000 for <i>loss</i> to retaining walls for any one event. This includes your share in retaining walls that you jointly own with other property owners.</p> <p>To be covered, the retaining walls must meet all the following criteria.</p> <ul style="list-style-type: none"> <li>• Be complete — we don't cover retaining walls if they were incomplete, or were not functioning or reasonably maintained when the <i>loss</i> occurred.</li> <li>• Have the sole purpose of retaining land (meaning their purpose doesn't include repelling water of any kind).</li> <li>• Have all necessary permits, consents, and certificates from local authorities.</li> <li>• Have been damaged in a single <i>accidental</i> event — we don't cover gradual damage to retaining walls.</li> </ul> <p>We'll pay for the cost of repairing the wall to the condition it was in immediately before the <i>loss</i>.</p> <p>We'll also pay for the following things if they are directly necessary for the work to the retaining wall or part of the retaining wall that has suffered <i>loss</i>.</p> <ul style="list-style-type: none"> <li>• Gaining access to the wall.</li> <li>• Stabilising the soil.</li> <li>• Providing footings and drainage materials.</li> </ul> <p><b>We may pay more for retaining walls if they're valued over \$80,000</b></p> <p>We may pay more than \$80,000 to repair retaining walls, if:</p>	12 & 13	<p><b>Retaining walls — we'll cover walls that retain land</b></p> <p>We'll <a href="#">cover loss</a> to <a href="#">retaining walls</a>. This includes your share in retaining walls that you jointly own with other property owners.</p> <p>To be covered, the retaining walls must meet all the following criteria.</p> <ul style="list-style-type: none"> <li>• Be complete — we don't cover retaining walls <a href="#">unless</a> they were complete, <a href="#">reasonably maintained</a>, and <a href="#">functioning as intended immediately before the loss occurred</a>.</li> <li>• Have the sole purpose of retaining land (meaning their purpose doesn't include repelling water of any kind).</li> <li>• <a href="#">Had all</a> necessary permits, consents, and certificates from local authorities <a href="#">when they were built, and whenever they were altered</a>.</li> <li>• Have been damaged in a single <i>accidental</i> event — we don't cover gradual damage to retaining walls.</li> </ul> <p><a href="#">We'll pay</a> for the following things if they are directly necessary for the work to the retaining wall or part of the retaining wall that has suffered <i>loss</i>:</p> <ul style="list-style-type: none"> <li>• <a href="#">gaining</a> access to the wall</li> <li>• <a href="#">stabilising</a> the soil</li> <li>• <a href="#">providing</a> footings and drainage materials.</li> </ul> <p><a href="#">We'll repair or rebuild the retaining wall to the replacement condition</a>.</p> <p><a href="#">We won't pay for any undamaged parts of the retaining wall</a>.</p> <p><a href="#">The most we'll pay for loss to retaining walls is \$80,000 for any one event</a>.</p>	12 & 13

	<ul style="list-style-type: none"> <li>• when making a claim you give us a valuation for your property, issued by a qualified valuation or construction expert or professional, like a quantity surveyor, qualified valuer or builder</li> <li>• the valuation was done before the <i>loss</i></li> <li>• the valuation separately identifies the replacement value for all retaining walls</li> <li>• your <i>sum insured</i> reflects the total replacement value for your <i>home</i> as shown in the valuation.</li> </ul> <p>If all the above circumstances apply, we'll pay up to the value of the retaining walls identified in the valuation.</p> <p><b>How we define replacement value</b> When we say replacement value in this benefit, we mean the amount that would be required to completely rebuild your <i>home</i> to the <i>replacement condition</i> if your <i>home</i> was totally destroyed.</p> <p>Any amount we pay under this benefit, we'll pay out of your <i>sum insured</i>.</p>		<p><b>We may pay more for retaining walls if they're valued over \$80,000</b> We may pay more than \$80,000 to repair <b>or replace</b> retaining walls, if:</p> <ul style="list-style-type: none"> <li>• when making a claim you give us a valuation for your property, issued by a qualified valuation or construction expert or professional, like a quantity surveyor, qualified valuer or builder</li> <li>• the valuation was done before the <i>loss</i></li> <li>• the valuation separately identifies the replacement value for all retaining walls</li> <li>• your <i>sum insured</i> reflects the total replacement value for your <i>home</i> as shown in the valuation.</li> </ul> <p>If all the above circumstances apply, we'll pay up to the value of the retaining walls identified in the valuation.</p> <p><b>How we define replacement value</b> When we say replacement value in this benefit, we mean the amount that would be required to completely rebuild your <i>home</i> to the <i>replacement condition</i> if your <i>home</i> was totally destroyed.</p> <p><b>We'll top up the cover provided by NHC</b> If <i>loss</i> to retaining walls arises from <i>natural hazard</i>, we'll pay this benefit in addition to cover provided under the Natural Hazards Insurance Act 2023 (the NHI Act).</p> <p>Toka Tū Ake Natural Hazards Commission (NHC) must have done both of the following:</p> <ul style="list-style-type: none"> <li>• accepted liability for your claim for damage to the retaining wall</li> <li>• already paid the maximum entitlement under the NHI Act for the <i>loss</i>.</li> </ul> <p>Any amount we pay under this benefit, we'll pay out of your <i>sum insured</i>.</p>	
Benefits we include in your cover	<p><b>Stolen keys — we'll pay to replace stolen or lost keys and re-set keypads</b> We'll pay reasonable costs to change or replace locks and keys or change the electronic keypad's entry code, if any of the following happen.</p>	13	<p><b>Stolen keys — we'll pay to replace <b>stolen keys</b> and re-set keypads</b> We'll pay reasonable costs to change or replace locks and keys or change the electronic keypad's entry code, if any of the following happen.</p>	13



	<ul style="list-style-type: none"> <li>• A key to your <i>home</i> is stolen.</li> <li>• A key to your <i>home</i> is believed on reasonable grounds to have been duplicated without your agreement following its disappearance.</li> <li>• A keypad entry code is shared without your agreement.</li> </ul> <p>...</p>		<ul style="list-style-type: none"> <li>• A key to your <i>home</i> is stolen.</li> <li>• A key to your <i>home</i> is believed on reasonable grounds to have been duplicated without your agreement following its disappearance.</li> <li>• A keypad entry code is shared without your agreement.</li> </ul> <p>...</p>	
Benefits we include in your cover	<p><b>SumExtra — we may pay more than the sum insured</b> Under this benefit, if the <i>replacement cost</i> for your <i>home</i> is more than the <i>sum insured</i>, we'll pay one of the following.</p> <ul style="list-style-type: none"> <li>• The part of the <i>replacement cost</i> that exceeds the <i>sum insured</i>, if the <i>loss</i> arises from any cause we cover other than <i>natural disaster</i>.</li> <li>• Up to an extra 10% of the <i>sum insured</i> towards the <i>replacement cost</i> if the <i>loss</i> arises from <i>natural disaster</i>.</li> </ul> <p><b>Conditions for qualifying for SumExtra</b></p> <p>...</p> <p>7. You may have increased the size or improved the quality of your <i>home</i> since you obtained your written estimate of costs. In this case, you must have increased the <i>sum insured</i> in line with the increase in the rebuilding cost of your <i>home</i>. If you haven't, we'll pay only up to an extra 10% of your <i>sum insured</i>. That's regardless of whether the <i>loss</i> is caused by <i>natural disaster</i> or any other event we insure against.</p> <p>...</p>	13/14	<p><b>SumExtra — we may pay more than the sum insured</b> Under this benefit, if the <i>replacement cost</i> for your <i>home</i> is more than the <i>sum insured</i>, we'll pay one of the following.</p> <ul style="list-style-type: none"> <li>• The part of the <i>replacement cost</i> that exceeds the <i>sum insured</i>, if the <i>loss</i> arises from any cause we cover other than <i>natural hazard</i>.</li> <li>• Up to an extra 10% of the <i>sum insured</i> towards the <i>replacement cost</i> if the <i>loss</i> arises from <i>natural hazard</i>.</li> </ul> <p><b>Conditions for qualifying for SumExtra</b></p> <p>...</p> <p>7. You may have increased the size or improved the quality of your <i>home</i> since you obtained your written estimate of costs. In this case, you must have increased the <i>sum insured</i> in line with the increase in the rebuilding cost of your <i>home</i>. If you haven't, we'll pay only up to an extra 10% of your <i>sum insured</i>. That's regardless of whether the <i>loss</i> is caused by <i>natural hazard</i> or any other event we insure against.</p> <p>...</p>	14
Optional benefit – the additional cover you can choose  Landlord's extension	<p><b>Landlord's extension — for tenanted properties</b> <b>Loss of rent due to loss covered by this policy</b> We'll pay or reimburse you for <i>loss of rent</i> if your <i>home</i> is <i>uninhabitable</i> for either of the following reasons.</p> <ul style="list-style-type: none"> <li>• <i>Loss</i> covered by this policy, or that would be covered by this policy but is instead covered by EQC because of the Earthquake Commission Act 1993.</li> <li>• Prevention of access to the <i>home</i> by government or local authorities which is initiated during the <i>period of insurance</i> because of possible or impending damage to an otherwise safe or sanitary <i>home</i>.</li> </ul>	16	<p><b>Landlord's extension — for tenanted properties</b> <b>Loss of rent due to loss covered by this policy</b> We'll pay or reimburse you for <i>loss of rent</i> if your <i>home</i> is <i>uninhabitable</i> for <i>any</i> of the following reasons.</p> <ul style="list-style-type: none"> <li>• <i>Loss</i> covered by this policy.</li> <li>• <i>Loss</i> that would be covered by this policy but is instead covered by Toka Tū Ake Natural Hazards Commission because of the the Natural Hazards Insurance Act 2023.</li> <li>• Prevention of access to the <i>home</i> by government or local authorities which is initiated during the <i>period of insurance</i> because of possible or impending damage to an otherwise safe or sanitary <i>home</i>.</li> </ul>	15
Exclusions — things we don't cover	-	17	<p><b>Asbestos</b> We won't cover any <i>loss</i> caused by, arising from, or in any way connected to, asbestos.</p>	18



			<p>We also won't cover legal liability resulting from any direct, indirect, or potential exposure to asbestos.</p> <p>However, we'll pay the cost to remove asbestos from the <i>home</i> during repairs or rebuilding if we have accepted a claim for <i>loss</i> or damage to your <i>home</i>.</p> <p>We'll only cover the removal of asbestos from the immediate area of the <i>home</i> that has suffered the <i>loss</i> or damage.</p>	
Exclusions — things we don't cover	<p><b>Damage during cleaning, repair, renovation, or restoration</b> We won't cover any <i>loss</i> caused by any cleaning process, renovation, repair, or restoration — but this only excludes the property that has undergone that process. This exclusion doesn't limit cover under the 'New building work' benefit.</p> <p>However, if there's resulting <i>loss</i> to other parts of the <i>home</i> caused by the excluded <i>loss</i>, we'll cover it (unless it's excluded under another part of this policy).</p>	18	<p><b>Damage during cleaning, repair, renovation, or restoration</b> We won't cover any <i>loss</i> caused by any cleaning process, renovation, repair, or restoration — but this only <b>excludes</b>:</p> <ul style="list-style-type: none"> <li>the <i>part of the home</i> that has <b>directly</b> undergone that process</li> <li>any other part of the <i>home</i> in any way physically connected to the part of the <i>home</i> that has undergone that process.</li> </ul> <p>This exclusion doesn't limit cover under the 'New building work' benefit.</p> <p>However, if there's resulting <i>loss</i> to other parts of the <i>home</i> caused by <b>any cleaning process, renovation, repair, or restoration</b>, we'll cover it (unless it's excluded under another part of this policy).</p>	19
Exclusions — things we don't cover	<p><b>Deliberate or reckless acts</b> We won't cover any <i>loss</i>, damage, or liability in any way connected with you or anyone else this policy covers, acting or failing to act, in a way that is:</p> <ul style="list-style-type: none"> <li>deliberate</li> <li>intentional</li> <li>knowing</li> <li>wilful</li> <li>reckless.</li> </ul> <p>This exclusion applies whether the act or failure to act was criminal or not.</p>	19	<p><b>Criminal or reckless activity</b> We won't cover any <i>loss</i>, damage, cost, or liability in any way connected with:</p> <ul style="list-style-type: none"> <li>criminal activity involving anything this policy covers, unless you prove that you didn't have reason to suspect that criminal activity was happening</li> <li>any deliberate, intentional, knowing, wilful or reckless act, or failure to act, whether criminal or otherwise, committed by you, or anyone this policy covers.</li> </ul>	19
Exclusions — things we don't cover	<p><b>Illegal drug contamination</b> ...</p>	19	<p><b>Illegal drug contamination</b> ...</p>	21

	<ul style="list-style-type: none"> <li>You normally live in your <i>home</i>, and <i>loss</i> is caused by unknown people entering your <i>home</i> without your permission while it's unattended (but not <i>unoccupied</i>). We'll extend the 'Methamphetamine contamination' benefit to cover the <i>loss</i>, and this exclusion won't apply to that cover. The normal limit for what we pay for the 'Methamphetamine contamination' benefit won't apply. Instead, we'll pay within the <i>sum insured</i>.</li> </ul>		<ul style="list-style-type: none"> <li>You normally live in your <i>home</i>, and <i>loss</i> is caused by unknown people entering your <i>home</i> without your permission while it's unattended (but not <i>unoccupied</i>). We'll extend the 'Methamphetamine contamination' benefit to cover the <i>loss</i>, and this exclusion won't apply to that cover. <a href="#">The limit</a> for what we pay for the 'Methamphetamine contamination' benefit won't apply. Instead, we'll pay within the <i>sum insured</i>.</li> </ul>	
Exclusions – things we don't cover	<p><b>Land</b> We won't cover any of the following.</p> <ul style="list-style-type: none"> <li>Land.</li> <li><i>Loss</i> to land.</li> <li>Repairing or stabilising land so you can repair or rebuild your <i>home</i>.</li> <li>Treating land so it's suitable for repairing or building your <i>home</i>.</li> <li>Any costs in any way connected with stabilising or making improvements to land, or erecting or upgrading any improvements to land, which are needed to prevent or reduce <i>loss</i> to the <i>home</i>.</li> <li><i>Loss</i> that is in any way connected with subsidence, settling, ground heave, shrinkage, or erosion.</li> <li><i>Loss</i> in any way connected with land, where you know the land needs repair or you know the land poses a threat to the <i>home</i>.</li> <li><i>Loss</i> in any way connected with the condition of the land if you, or a previous owner of the <i>home</i>, have received money from the Earthquake Commission to repair the land, but not done so.</li> </ul>	20	<p><b>Land</b> We won't cover any of the following.</p> <ul style="list-style-type: none"> <li>Land.</li> <li><i>Loss</i> to land.</li> <li>Repairing or stabilising land so you can repair or rebuild your <i>home</i>.</li> <li>Treating land so it's suitable for repairing or building your <i>home</i>.</li> <li>Any costs in any way connected with stabilising or making improvements to land, or erecting or upgrading any improvements to land, which are needed to prevent or reduce <i>loss</i> to the <i>home</i>.</li> <li><i>Loss</i> that is in any way connected with subsidence, settling, ground heave, <a href="#">shrinkage, or expansion</a>.</li> <li><a href="#">Loss that is in any way connected with erosion arising from action of wind or water. Erosion includes but is not limited to:</a> <ul style="list-style-type: none"> <li><a href="#">erosion</a></li> <li><a href="#">landslides</a></li> <li><a href="#">coastal erosion</a></li> <li><a href="#">bank erosion</a></li> <li><a href="#">sheet erosion</a>.</li> </ul> </li> <li><i>Loss</i> in any way connected with land, where you know the land needs repair or you know the land poses a threat to the <i>home</i>.</li> <li><i>Loss</i> in any way connected with the condition of the land if you, or a previous owner of the <i>home</i>, have received money from <a href="#">Toka Tū Ake Natural Hazards Commission (previously referred to as the Earthquake Commission)</a> to repair the land, but not done so.</li> </ul>	21
Exclusions — things we don't cover	<p><b>Lifting or moving your home</b> We won't cover <i>loss</i> that is in any way connected with lifting or moving your <i>home</i>.</p>	20	<p><b>Lifting, moving, or relocating your home</b> We won't cover <i>loss</i> that is in any way connected with lifting or moving your <i>home</i> (<a href="#">including while in transit or storage, and while placed on temporary blocks or supports before, during, or after relocation</a>).</p>	22

			We also won't cover any costs associated with relocating your home.	
Exclusions – things we don't cover	<p><b>Mechanical or electrical breakdown</b> We won't cover <i>loss</i> caused by either:</p> <ul style="list-style-type: none"> <li>• mechanical or electrical breakdown</li> <li>• inability to operate any mechanical or electrical device this policy covers.</li> </ul> <p>This exclusion doesn't apply to <i>loss</i> caused by actual burning out as a direct result of an <i>accidental</i> external cause, or if the <i>loss</i> arises from:</p> <ul style="list-style-type: none"> <li>• impact</li> <li>• earthquake or <i>flood</i></li> <li>• fire or lightning</li> <li>• an external power surge that originated outside of the <i>home</i></li> <li>• volcanic eruption</li> <li>• malicious acts.</li> </ul> <p>We never cover <i>loss</i> where arcing occurs in the ordinary working of any lighting or heating element, fuse, protective device, or electronic contact.</p> <p>However, if there's resulting <i>loss</i> to other parts of the <i>home</i> caused by the excluded <i>loss</i>, we'll cover it (unless it's excluded under another part of this policy).</p>	20 & 21	<p><b>Mechanical or electrical breakdown</b> We won't cover <i>loss</i> caused by either:</p> <ul style="list-style-type: none"> <li>• mechanical or electrical breakdown</li> <li>• inability to operate any mechanical or electrical device this policy covers.</li> </ul> <p>This exclusion doesn't apply to <i>loss</i> caused by actual burning out as a direct result of an <i>accidental</i> external cause, or if the <i>loss</i> arises from:</p> <ul style="list-style-type: none"> <li>• impact</li> <li>• earthquake or <i>flood</i></li> <li>• fire or lightning</li> <li>• an external power surge that originated outside of the <i>home</i></li> <li>• volcanic <i>activity</i></li> <li>• malicious acts.</li> </ul> <p>We never cover <i>loss</i> where arcing occurs in the ordinary working of any lighting or heating element, fuse, protective device, or electronic contact.</p> <p>However, if there's resulting <i>loss</i> to other parts of the <i>home</i> caused by the excluded <i>loss</i>, we'll cover it (unless it's excluded under another part of this policy).</p>	22
Exclusions – things we don't cover	<p><b>Natural disaster</b> We won't cover <i>loss</i> in any way connected with any of these:</p> <ul style="list-style-type: none"> <li>• earthquakes or natural landslips</li> <li>• volcanic eruptions or hydrothermal activity</li> <li>• tsunami</li> <li>• fire resulting from any of the above.</li> </ul> <p>This exclusion doesn't limit cover under the 'Natural disaster' benefit.</p>	21	<p><b>Natural hazard</b> We won't cover <i>loss</i> in any way connected with any of these:</p> <ul style="list-style-type: none"> <li>• earthquakes or natural <i>landslides</i></li> <li>• volcanic <i>activity</i> or hydrothermal activity</li> <li>• tsunami</li> <li>• fire resulting from any of the above.</li> </ul> <p>This exclusion doesn't limit cover under the 'Natural <i>hazard</i>' or 'Retaining walls' benefits.</p>	22
Exclusions – things we don't cover	<p><b>Some events in the first 72 hours of this policy</b> We won't cover any <i>loss</i> that happens during the first 72 hours of the policy, if the <i>loss</i> is caused by storm, <i>flood</i>, landslip, bush fire or volcanic activity.</p>	21	<p><b>Some events in the first 72 hours of this policy</b> We won't cover any <i>loss</i> that happens during the first 72 hours of the policy, if the <i>loss</i> is caused by storm, <i>flood</i>, <i>landslide</i>, bush fire or volcanic activity.</p>	23

	<p>This exclusion only applies when you first take out this policy. This exclusion doesn't apply if either:</p> <ul style="list-style-type: none"> <li>• this policy starts immediately after another policy that insures your <i>home</i> against storm, <i>flood</i>, landslip, bush fire or volcanic activity</li> <li>• you took out this policy when you first bought your <i>home</i>.</li> </ul>		<p>This exclusion only applies when you first take out this policy. This exclusion doesn't apply if either:</p> <ul style="list-style-type: none"> <li>• this policy starts immediately after another policy that insures your <i>home</i> against storm, <i>flood</i>, <i>landslide</i>, bush fire or volcanic activity</li> <li>• you took out this policy when you first bought your <i>home</i>.</li> </ul>	
Excess – you will have to pay an excess	<p><b>Different types of excess can apply</b> More than one type of <i>excess</i> could apply — the specific circumstances of your claim will determine the total value of the <i>excess</i> you need to pay. If more than one type of <i>excess</i> applies, they'll apply cumulatively — they'll be added together to reach the total <i>excess</i>. Any amount shown on your <i>schedule</i> or described in this policy wording as an <i>excess</i> could apply.</p> <p>The following additional <i>excesses</i> apply, unless the <i>loss</i> arises from fire, <i>flood</i>, or <i>natural disaster</i>.</p> <ul style="list-style-type: none"> <li>• \$250 for each event, if you let your <i>home</i> to <i>tenants</i> other than you.</li> <li>• \$1,000 for each event, if you make your <i>home</i> available to anyone for casual use in return for any form of payment.</li> </ul>	25	<p><b>Different types of excess can apply</b> More than one type of <i>excess</i> could apply — the specific circumstances of your claim will determine the total value of the <i>excess</i> you need to pay. If more than one type of <i>excess</i> applies, they'll apply cumulatively — they'll be added together to reach the total <i>excess</i>. Any amount shown on your <i>schedule</i> or described in this policy wording as an <i>excess</i> could apply.</p> <p>The following additional <i>excesses</i> apply, unless the <i>loss</i> arises from fire, <i>flood</i>, or <i>natural hazard</i>.</p> <ul style="list-style-type: none"> <li>• \$250 for each event, if you let your <i>home</i> to <i>tenants</i> other than you.</li> <li>• \$1,000 for each event, if you make your <i>home</i> available to anyone for casual use in return for any form of payment.</li> </ul>	26
There are some limits on what we'll pay	<p><b>We'll pay up to \$50,000 for roads, lanes, and bridges</b> We'll pay up to \$50,000 for your share of incurred costs during the <i>period of insurance</i>, for <i>loss</i> to any private:</p> <ul style="list-style-type: none"> <li>• road</li> <li>• lane</li> <li>• right-of-way</li> <li>• access way</li> <li>• bridge and its associated guttering, drains, piping, cables, and lighting, including a bridge within the <i>residential boundaries</i> of the property your <i>home</i> is on.</li> </ul> <p>We'll pay if the structures listed above provide access to a driveway that you own or share with other homeowners and you are responsible for.</p>	27	<p><b>We'll pay up to \$50,000 for roads, lanes, and bridges</b> We'll pay up to \$50,000 for your share of incurred costs during the <i>period of insurance</i>, for <i>loss</i> to any private:</p> <ul style="list-style-type: none"> <li>• road</li> <li>• lane</li> <li>• right-of-way</li> <li>• access way</li> <li>• bridge, including a bridge within the <i>residential boundaries</i> of the property your <i>home</i> is on</li> <li>• guttering, drains, piping, cables, and lighting associated with any of the above.</li> </ul> <p>We'll pay if the structures listed above provide access to a driveway that you own or share with other homeowners and you are responsible for.</p> <p><b>We'll top up the cover for bridges provided by NHC</b> If <i>loss</i> to a bridge arises from a <i>natural hazard</i> event, we'll pay up to the \$50,000 limit above, in addition to the cover provided by the Natural Hazards Insurance Act 2023 (the NHI Act).</p>	28

			<p>Toka Tū Ake Natural Hazards Commission (NHC) must have done both of the following:</p> <ul style="list-style-type: none"> <li>• accepted liability for your claim for damage to the bridge</li> <li>• already paid the maximum entitlement under the NHI Act for the <i>loss</i>.</li> </ul>	
What your responsibilities are	<p><b>Tell us if anything changes</b></p> <p>Tell us straight away if there's a change that could affect your cover, our decision to insure you, or the premium we charge. Some examples of when you might need to do this are:</p> <ul style="list-style-type: none"> <li>• you make structural changes or additions to your home</li> <li>• you sell your home, or buy a new one</li> <li>• you're going to leave your home unoccupied</li> <li>• you or someone living with you is convicted of a criminal offence.</li> </ul> <p>If you're not sure whether something is important, tell us anyway. If you don't keep us up to date, we can refuse a claim, or reduce any claim payment, or avoid the policy.</p>	30	<p><b>Tell us if anything changes</b></p> <p>Tell us straight away if there's a change that could affect your cover, our decision to insure you, or the premium we charge. Some examples of when you might need to do this are:</p> <ul style="list-style-type: none"> <li>• you make structural changes or additions to your home</li> <li>• you sell your home, or buy a new one</li> <li>• you're going to leave your home unoccupied</li> <li>• you or someone living with you is convicted of a criminal offence</li> <li>• Toka Tū Ake Natural Hazards Commission has provided: <ul style="list-style-type: none"> <li>• you with written notice of cancellation of cover for your <i>home</i></li> <li>• you with written notice of limitation of liability for future damage to your <i>home</i></li> <li>• the Registrar-General of Land with written notice of cancellation or limitation of liability and a certificate of cancellation or limitation of liability has been registered on the record of title for your <i>home</i>.</li> </ul> </li> </ul> <p>If you're not sure whether something is important, tell us anyway. If you don't keep us up to date, we can refuse a claim, or reduce any claim payment, or avoid the policy.</p>	32
Policy conditions and other important information	<p><b>Your premium</b></p> <p>Your <i>premium</i> is the payment you make in exchange for your insurance cover. Your <i>premium</i> is detailed on your policy <i>schedule</i>. You will pay your <i>premium</i> monthly or annually, depending on the policy you have chosen.</p>	33	<p><b>Your premium</b></p> <p>Your <i>premium</i> is the payment you make in exchange for your insurance cover. Your <i>premium</i> is detailed on your policy <i>documentation</i>. You will pay your <i>premium</i> monthly or annually, depending on the policy you have chosen.</p>	35
Policy conditions and other important information	<p><b>We may change the terms of this policy</b></p> <p>If we can no longer obtain or retain full reinsurance protection from any <i>natural disaster</i> this policy covers, we may change the terms of this policy including the <i>excess</i>.</p> <p><b>How GST applies when we pay a claim</b></p>	34	<p><b>We may change the terms of this policy</b></p> <p>If we can no longer obtain or retain full reinsurance protection from any <i>natural hazard</i> this policy covers, we may change the terms of this policy including the <i>excess</i>.</p> <p><b>How GST applies when we pay a claim</b></p> <p>In this policy, GST is included in dollar figures for:</p>	37

	Dollar figures for benefits, <i>excesses</i> , and limits to items in this policy include GST. However, we'll pay GST that is paid or payable on top of the <i>sum insured</i> .		<ul style="list-style-type: none"> <li>• benefits</li> <li>• <i>excesses</i></li> <li>• limits to items.</li> </ul> <p>However, we'll pay GST that is paid or payable on top of the <i>sum insured</i>.</p> <p><b>Benefit limits that are based on a percentage of the sum insured</b> Where a benefit limit refers to a percentage of your <i>sum insured</i>, this is based on your <i>sum insured</i> excluding GST.</p>	
Policy conditions and other important information	<b>How Government EQC cover works when you insure more than one site</b> If your policy covers property at more than one named location, each location is considered a separate insurance policy for the purposes of the Earthquake Commission Act 1993.	35	<b>How Government <a href="#">Natural Hazards Cover</a> works when you insure more than one site</b>  If your policy covers property at more than one named location, each location is considered a separate insurance policy for the purposes of the <a href="#">Natural Hazards Insurance Act 2023</a> .	37
Definitions	<b><i>Award</i> (in respect of the Health and Safety at Work Act 2015)</b> Any of the following imposed by a New Zealand Court in relation to prosecution against you under the Health and Safety at Work Act 2015: <ul style="list-style-type: none"> <li>• damages</li> <li>• restitution</li> <li>• compensation</li> <li>• reparation order.</li> </ul> <p>Award does not include:</p> <ul style="list-style-type: none"> <li>• any payment that is unlawful to insure against</li> <li>• fines, penalties, or infringement fees under the Health and Safety at Work Act 2015.</li> </ul>	36	<b><i>Award</i> (<a href="#">relating to</a> the Health and Safety at Work Act 2015)</b> Any of the following imposed by a New Zealand Court in relation to prosecution against you under the Health and Safety at Work Act 2015: <ul style="list-style-type: none"> <li>• <a href="#">damages</a></li> <li>• restitution</li> <li>• compensation</li> <li>• reparation order.</li> </ul> <p>Award does not include:</p> <ul style="list-style-type: none"> <li>• any payment that is unlawful to insure against</li> <li>• fines, penalties, or infringement fees under the Health and Safety at Work Act 2015.</li> </ul>	39
Definitions	<b><i>Contents</i></b> Anything in your: <ul style="list-style-type: none"> <li>• possession or located at the <i>home</i>, belonging to you or hired by you</li> <li>• custody or control for which you are responsible, that is not insured elsewhere.</li> </ul> <p>Contents doesn't include any of the following.</p> <ul style="list-style-type: none"> <li>• Mechanically propelled vehicles, trailers, caravans, or aircraft (except ride-on mowers and other domestic garden appliances, children's motorcycles under 50cc, electric wheelchairs and electric</li> </ul>	36 & 37	<b><i>Contents</i></b> Anything in your: <ul style="list-style-type: none"> <li>• possession or located at the <i>home</i>, belonging to you or hired by you</li> <li>• custody or control for which you are responsible, that is not insured elsewhere.</li> </ul> <p>Contents doesn't include any of the following.</p> <ul style="list-style-type: none"> <li>• Mechanically propelled vehicles, trailers, caravans, or aircraft (except ride-on mowers and other domestic garden appliances, children's <a href="#">battery-powered</a> or <a href="#">mechanically propelled motor toys</a></li> </ul>	39 & 40

	mobility aids, <i>drones</i> while they are not in use, and remote controlled scale models). <ul style="list-style-type: none"> <li>• Vehicle accessories in or on a vehicle.</li> <li>• Vehicle keys or vehicle remote controls.</li> <li>• Entertainment and communications systems that are in or on a vehicle, including any parts that attach to these systems.</li> <li>• Navigation systems or radar detectors in or on a vehicle, including any parts that attach to them.</li> <li>• Trees, shrubs, and plants (other than pot plants).</li> </ul> ... <ul style="list-style-type: none"> <li>• Any animal.</li> <li>• The <i>home</i>.</li> <li>• <i>Drones</i> while they are in use.</li> </ul>		up to 50cc, electric wheelchairs and electric mobility aids, <i>drones</i> , and remote controlled scale models). <ul style="list-style-type: none"> <li>• Vehicle accessories in or on a vehicle.</li> <li>• Vehicle keys or vehicle remote controls.</li> <li>• Entertainment, navigation, and communications systems and radar detectors that are in or on a vehicle, including any parts that attach to these systems.</li> <li>• Trees, shrubs, and plants (other than pot plants).</li> </ul> ... <ul style="list-style-type: none"> <li>• Any animal.</li> <li>• The <i>home</i>.</li> </ul>	
Definitions	<b><i>Drone(s)</i></b> Any unmanned, unpiloted or remotely operated aerial device.	37	<b><i>Drone(s)</i></b> Any <i>aerial device that's</i> unmanned, unpiloted, and remotely operated that is compliant with, and used in accordance with, the Civil Aviation Rules.	40
Definitions	<b><i>Home</i></b> ... Home includes the following items which are owned by you, used for <i>residential purposes</i> , and located within the <i>residential boundaries</i> of the address. <ul style="list-style-type: none"> <li>• Each additional self-contained dwelling unit that's capable of being lived in and is intended by you to be, or actually is the <i>home</i> of one or more persons (if your <i>schedule</i> specifically indicates that the <i>home</i> includes additional dwelling units).</li> </ul> ... <ul style="list-style-type: none"> <li>• Solar panels.</li> <li>• Gas pipes, fresh-water pipes, underground drainage, and sewerage pipes.</li> <li>• Cables and poles associated with electricity, data, and telephone services.</li> <li>• Any driveways, paths, patios, bridges, paving, and tennis courts.</li> </ul> ...	38	<b><i>Home</i></b> ... Home includes the following items which are owned by you, used for <i>residential purposes</i> , and located within the <i>residential boundaries</i> of the address. <ul style="list-style-type: none"> <li>• Each additional self-contained dwelling unit <i>capable of being lived in, and that you intend to be lived in, or that is being lived in by one or more persons</i> (if your <i>schedule</i> specifically shows these additional dwelling units <i>as part of your home</i>).</li> </ul> ... <ul style="list-style-type: none"> <li>• Solar <i>power systems</i>.</li> <li>• Gas pipes, fresh-water pipes, underground drainage, and sewerage pipes.</li> <li>• Cables and poles associated with electricity, <i>data</i>, and telephone services.</li> <li>• Any driveways, paths, patios, bridges, paving, <i>tennis courts, and permanently installed artificial grass or turf</i>.</li> </ul> ...	41
Definitions	<b><i>Natural disaster</i></b> An earthquake, natural landslip, volcanic eruption, tsunami, or hydrothermal activity — or fire resulting from any of these. It does not include a gradual or slow-moving natural landslip.	40	<b><i>Natural hazard(s)</i></b> An earthquake, natural <i>landslide</i> , volcanic <i>activity</i> , tsunami, or hydrothermal activity — or fire resulting from any of these. It does not include a gradual or slow-moving natural <i>landslide</i> .	43



Definitions	<p><b><i>Residential boundaries</i></b></p> <p>The part of the land the <i>home</i> dwelling sits on, which you, members of your family, or your <i>tenants</i> mainly use for <i>residential purposes</i>.</p> <p>Residential boundaries doesn't include any part of the land:</p> <ul style="list-style-type: none"> <li>• which is used for commercial or farming purposes</li> <li>• that's more than 150 metres away from a dwelling or garage used for <i>residential purposes</i>, if the <i>home</i> is on a property larger than 10,000 square metres and isn't serviced by a dedicated town mains water supply.</li> </ul>	48	<p><b><i>Residential boundaries</i></b></p> <p>The part of the land the <i>home</i> dwelling sits on, which you, members of your family, or your <i>tenants</i> mainly use for <i>residential purposes</i>.</p> <p>Residential boundaries doesn't include any part of the land:</p> <ul style="list-style-type: none"> <li>• which is used for commercial or farming purposes</li> <li>• that's more than 150 metres away from a dwelling or garage used for <i>residential purposes</i>, if the <i>home</i> is <b>both</b>: <ul style="list-style-type: none"> <li>- on a property larger than 10,000 square metres</li> <li>- <b>not</b> serviced by a dedicated town mains water supply.</li> </ul> </li> </ul>	44
Definitions	<p><b><i>Similar items</i></b></p> <p>Items in the <i>home</i> with a similar nature, use, colour, texture, material, or design and includes items which form part of a set.</p>	49	<p><b><i>Similar items</i></b></p> <p>Items in the <i>home</i> with a similar nature, use, colour, texture, material, or design. <b>This</b> includes items which form part of a set.</p>	44
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