

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 CIS Contents - MaxiPlan

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 <i>your</i> insurance policy – at no extra cost.</p> <p>With just one phone call <i>you</i> can sort out all the hassles that arise if <i>you</i> 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 <i>you</i> need. The toll free number is 0800 800 786.</p> <p>Ringling HELP costs <i>you</i> nothing. The assistance is free, but <i>you</i> will have to pay if <i>you</i> ask for a tradesperson to call or for other services. Where the services are covered by <i>your</i> policy, <i>you</i> can claim back any bills paid, subject to the policy excess.</p> <p>How HELP can help you:</p> <p>Convenience</p> <p>Instead of looking through the yellow pages for a plumber at 11 o'clock at night, HELP can organise a call out.</p> <p>Quality</p> <p>All trades people are approved and monitored. Each call is followed up to ensure <i>you</i> are satisfied with the quality and cost of the service received.</p> <p>Guaranteed response</p> <p><i>Our</i> systems will guarantee that someone will actually arrive.</p>	This section has been removed

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How do you qualify for HELP?

HELP is automatically provided to all Vero house, 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*.

No matter which policy *you* have (of those listed above) *you* can use any of the HELP services provided.

Service available

HELP provides a 24-hour referral to a comprehensive nationwide network of recommended service organisations and trades people. 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.

Advice is also available on *our* claims procedures, including the appointment of assessors and tips on how to minimise damage.

HELP provides free access to a service that will advise and act on all of these concerns. 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:

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 *loss* or theft away from *home*.

Remember, HELP is always available whether *you* are at *home* or miles away.

HELP – a valuable addition to *your* policy from Vero.

Definitions <i>Contents</i>	<i>Contents</i> shall mean anything normally in or around the home, belonging to or hired by you or in your custody or control for which you are responsible, not being otherwise insured, but excluding:	<i>Contents</i> shall mean anything normally in or around the home, belonging to or hired by you or in your custody or control for which you are responsible, not being otherwise insured, but excluding:
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	<p>a. mechanically propelled vehicles (except ride-on mowers and other domestic garden appliances, wheelchairs and mobility scooters), trailers, caravan, or aircraft including accessories and spare parts attached to any of them;</p> <p>b. livestock and pets;</p> <p>c. trees, shrubs and plants (other than pot plants);</p> <p>d. fixtures and fittings (and their accessories) permanently attached to the home;</p> <p>e. contents used in any way for professional or business purposes.</p>	<p>a. mechanically propelled vehicles (except ride-on mowers and other domestic garden appliances, wheelchairs, <i>drones</i> (While they are not in use), and mobility scooters), trailers, caravan, or aircraft including accessories and spare parts attached to any of them;</p> <p>b. livestock and pets;</p> <p>c. trees, shrubs and plants (other than pot plants);</p> <p>d. fixtures and fittings (and their accessories) permanently attached to the <i>home</i>;</p> <p>e. contents used in any way for professional or business purposes;</p> <p>f. <i>drones</i> while they are in use.</p>
<p>Definitions</p> <p><i>Drone(s)</i></p>	<p>New</p>	<p><i>Drone(s)</i> means any unmaned, unpiloted or remotely operated aerial device.</p>
<p>What <i>you</i> are insured for</p> <p>What we will pay – at <i>our</i> option</p>	<p>Replacement value, which is the cost of replacement, repair or reinstatement without deduction for wear and tear or depreciation, on all contents except:</p> <ul style="list-style-type: none"> • clothing; • footwear; • video and/or audio tapes, records and discs; • books and magazines; • sports and recreational equipment other than bicycles; • 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; <p>for which we will pay the <i>indemnity value</i>.</p>	<p>Replacement value, which is the cost of replacement, repair or reinstatement without deduction for wear and tear or depreciation, on all contents except:</p> <ul style="list-style-type: none"> • clothing; • footwear; • video and/or audio tapes, records and discs; • books and magazines; • sports and recreational equipment other than bicycles (including any e-bike); • drones 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; <p>for which we will pay the <i>indemnity value</i>.</p>

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	<p>However,</p> <ol style="list-style-type: none"> 1. If <i>you</i> do not want the items repaired or replaced then <i>we</i> will pay <i>you</i> only the <i>indemnity value</i> of the items or the cost of the repairs whichever is less. However, if jewellery is not replaced or repaired, the maximum amount <i>we</i> will pay is 50% of the replacement value. 2. <i>We</i> will only replace damaged floor coverings, drapes, curtains, or blinds in the room or rooms where the <i>loss</i> occurred. 3. If <i>your home</i> is let to anyone other than <i>you</i> <i>we</i> will only pay <i>indemnity value</i>. 	<p>However,</p> <ol style="list-style-type: none"> 1. If <i>you</i> do not want the items repaired or replaced then <i>we</i> will pay <i>you</i> only the <i>indemnity value</i> of the items or the cost of the repairs whichever is less. However, if jewellery is not replaced or repaired, the maximum amount <i>we</i> will pay is 50% of the replacement value. 2. <i>We</i> will only replace damaged floor coverings, drapes, curtains, or blinds in the room or rooms where the <i>loss</i> occurred. 3. If <i>your home</i> is let to anyone other than <i>you</i> <i>we</i> will only pay <i>indemnity value</i>.
<p>What <i>you</i> are insured for Limits on what <i>we</i> will pay - Limit 2</p>	<p><i>your sum insured</i> is under \$60,000, in which case the \$3,000 limits below are reduced to \$2,000.</p> <p>In each case, all the following limits include accessories and ancillary equipment.</p> <ul style="list-style-type: none"> • \$3,000 per item of jewellery or watch up to a maximum of \$10,000 in any one claim; • \$3,000 per item of photographic and video camera equipment. The camera body and the standard lens is one item. 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 one item; • \$3,000 in total for any coin or stamp collection; • \$3,000 for any bicycle; • \$3,000 for any canoe, kayak, surfboard, surf skis, or windsurfer; • \$3,000 for any watercraft (other than canoe, kayak, surfboard, surf ski, or windsurfer). Any watercraft that has a <i>market value</i> of more than \$3,000 is not covered by this policy; • \$3,000 for any watercraft (other than canoe, kayak, surfboard, surf ski, or windsurfer). 	<p><i>your sum insured</i> is under \$60,000, in which case the \$3,000 limits below are reduced to \$2,000.</p> <p>In each case, all the following limits include accessories and ancillary equipment.</p> <ul style="list-style-type: none"> • \$3,000 per item of jewellery or watch up to a maximum of \$10,000 in any one claim; • \$3,000 per item of photographic and video camera equipment. The camera body and the standard lens is one item. 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 one item; • \$3,000 in total for any coin or stamp collection; • \$3,000 for any bicycle (including any e-bike); • \$3,000 for any <i>drone</i>; • \$3,000 for any canoe, kayak, surfboard, surf skis, or windsurfer; • \$3,000 for any watercraft (other than canoe, kayak, surfboard, surf ski, or windsurfer). Any watercraft that has a <i>market value</i> of more than \$3,000 is not covered by this policy;

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	<p>Any watercraft that has a <i>market value</i> of more than \$3,000 is not covered by this policy;</p> <ul style="list-style-type: none"> • \$1,000 in total for unset precious stones, bullion or gold or silver (other than silverware and goldware) or precious metals; • \$1,000 in total for remote controlled models; • \$500 in total for all money, negotiable securities, bonus bonds, travellers' cheques or travel tickets; • \$500 in total for any certificates or documents; • \$500 in total for motor parts and accessories while detached from any vehicle, including children's car seats; • \$500 for marine parts and accessories while detached from any boat. 	<ul style="list-style-type: none"> • \$1,000 in total for unset precious stones, bullion or gold or silver (other than silverware and goldware) or precious metals; • \$1,000 in total for remote controlled models; • \$500 in total for all money, negotiable securities, bonus bonds, travellers' cheques or travel tickets; • \$500 in total for any certificates or documents; • \$500 in total for motor parts and accessories while detached from any vehicle, including children's car seats; • \$500 for marine parts and accessories while detached from any boat.
<p>What <i>you</i> are insured for Limits on what we will pay - Limit 3</p>	<p><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 cover</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 in relation to an offence or where <i>your</i> legal liability is to pay <i>reparation</i>.</p>	<p><i>Our</i> liability to <i>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 cover</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>
<p>Additional Benefits Occupier's and Personal Liabilities - Benefit 15 Forest and Rural Fires Act - Section C</p>	<p>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 out of <i>your</i> ownership of the <i>home</i> from an event that occurs in New Zealand during the <i>period of insurance</i> to pay:</p> <ol style="list-style-type: none"> a. costs under section 43 of the F&RF Act incurred and apportioned by any Fire Authority; and b. costs and levies under sections 46 and 46A of the F&RF Act; and 	<p>This benefit has been removed</p>

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	<p>c. costs claimed by any other party in order to protect their property from fire.</p> <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>Additional Benefits</p> <p>Occupier's and Personal Liabilities - Benefit 15</p> <p>Extended Liability - Section C</p>	<p>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"> a. <i>you</i> children who are covered by benefit 12 – Boarding School and benefit 20 – Tertiary Accommodation; b. <i>your</i> involvement in paid part-time baby-sitting; c. the use of ride-on <i>mowers</i> and other domestic garden appliances, electric wheelchairs, and electric mobility aids for the aged and impaired; d. 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; e. the non-competitive use of any scale-model, radio-controlled: <ul style="list-style-type: none"> i. aircraft; ii. watercraft; iii. motor vehicle. <p>But we will not pay under any of these benefits for:</p> <ul 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: <ul style="list-style-type: none"> i. <i>your</i> ownership of the <i>home</i>, its land, or any other buildings or land; 	<p>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"> a. <i>your</i> children who are covered by benefit 12 – Boarding School and benefit 20 – Tertiary Accommodation; b. <i>your</i> involvement in paid part-time baby-sitting; c. the use of ride-on mowers and other domestic garden appliances, electric wheelchairs and electric mobility aids for the aged or impaired; d. 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; e. the non-competitive use of any scale-model, radio-controlled: <ul style="list-style-type: none"> i. aircraft; ii. watercraft; iii. motor vehicle. <p>But we will not pay under any of these benefits for:</p> <ul style="list-style-type: none"> a. a. legal liability for loss to property belonging to you or in your custody and control, except for the home when occupied by you as a tenant; b. b. legal liability arising out of: <ul style="list-style-type: none"> i. <i>your</i> ownership of the <i>home</i>, its land, or any other buildings or land;

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	<ul style="list-style-type: none"> 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 domestic pets; v. or assumed by agreement (unless <i>you</i> would have been liable anyway); <p>c. any punitive or exemplary damages 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>	<ul style="list-style-type: none"> 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 domestic pets; v. or assumed by agreement (unless <i>you</i> would have been liable anyway); <p>c. any punitive or exemplary damages 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>Additional Benefits</p> <p>Occupier’s and Personal Liabilities - Benefit 15</p> <p>Limits on what we will pay under Occupier’s and Personal Liabilities</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> <ul style="list-style-type: none"> i. for <i>loss</i> to someone else’s property, up to \$2,000,000; ii. for <i>bodily injury</i>, up to \$1,000,000; and iii. for liability under the F&RF Act, up to \$1,000,000. <p>In addition, where <i>your</i> legal liability is to pay <i>damages</i>, or costs and levies 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>Limits on what we will pay under Occupier’s and Personal Liabilities;</p> <p>In respect of any one event, we will pay:</p> <ul style="list-style-type: none"> i. for <i>loss</i> to someone else’s property, up to \$2,000,000; and ii. for <i>bodily injury</i>, 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>Exclusions (what <i>you</i> are not insured for)</p>	<ol style="list-style-type: none"> 1. Any Excess 2. We will not pay for: 3. Loss caused by: 4. Loss caused by: 5. Confiscation War, Radioactivity, and Terrorism 6. Loss of or damage to contents: 7. Unoccupied Home 8. The Accident Compensation Act 2001 	<ol style="list-style-type: none"> 1. 72 hour Restriction 2. Any Excess 3. We will not pay for: 4. Loss caused by: 5. Loss caused by: 6. Confiscation War, Radioactivity, and Terrorism 7. Loss of or damage to contents: 8. Unoccupied Home

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	<p>9. Intentional or reckless acts of criminal activity</p> <p>10. <i>Natural Disaster</i> Damage</p>	<p>9. The Accident Compensation Act 2001</p> <p>10. Intentional or reckless acts or criminal activity</p> <p>11. Land</p> <p>12. Fire and Emergency Act 2017</p>
<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>Land - Exclusion 11</p>	<p>10. <i>Natural Disaster</i> Damage</p> <p>This policy does not provide cover for natural disaster, except:</p> <ol style="list-style-type: none"> a. where there is loss to contents, and <ol style="list-style-type: none"> i. the loss to contents 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 your claim. <p>Where there is loss caused by natural disaster for which you are covered under this policy, our liability will be limited to the amount that we would have paid under the policy if the cause of loss was other than natural disaster, less the amount that you have received from the Earthquake Commission.</p> <p>However, this policy will never provide cover for loss 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 contents, even if such loss or costs are covered by the Earthquake Commission.</p>	<p>11. Land</p> <p>This policy will never provide cover for <i>loss</i> to land, or 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>.</p>

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Exclusions (what <i>you</i> are not insured for)	New	<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 you 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>
Policy Conditions Claims - Condition 6.d	<p>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.</p>	<p>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.</p>
Policy Conditions Claims - Government EQC Cover - Condition 10	<p>10. Government EQC Cover</p> <p>Where the policy insures <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.</p>	<p>This condition has been removed</p>
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. Governing Law 10. Government EQC Cover 11. Sum Insured Adjustment on Renewal 12. Installment Premiums 13. Joint Assureds 14. Other Insurance 15. Other Interests 16. 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. Governing Law 10. Sum Insured Adjustment on Renewal 11. Installment Premiums 12. Joint Assureds 13. Other Insurance 14. Other Interests 15. Reparation

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