

Updates to Everyday Plus Home and Contents Insurance

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 full details of your cover, please refer to your policy document.

Everyday Plus Home and Contents

Section	Current wording	New wording
2. About your cover What we cover as your contents	<p>Where <i>you</i> have purchased cover for <i>your</i> contents, and this is shown on <i>your policy schedule</i>, we cover <i>your</i> household items that <i>you</i> own or are responsible for and use primarily for domestic purposes. We will call these items <i>your</i> contents. Contents are items which are not permanently attached to <i>your home</i> or <i>insured address</i> such as, but not limited to, furniture, furnishings, clothing, home computers and printers, unfixed electrical goods, internal blinds, drapes and curtains, loosely laid carpets, plants in pots, and medical equipment and aids.</p> <p>The only vehicles, watercraft or aircraft that we deem to be contents are:</p> <ul style="list-style-type: none"> › wheelchairs, mobility scooters, ride-on mowers, golf carts; › remote controlled scale model or toy motor vehicles; › surfboards, sailboards, kite surfing equipment, canoes, kayaks, non-motorised surf skis and motorised kontikis; › remote controlled scale model or toy watercraft; and › remote controlled scale model or toy aircraft, but not <i>drones</i>. <p>The only swimming pools, saunas and spas that we deem to be contents are those that are designed to be easily relocatable.</p>	<p>Where <i>you</i> have purchased cover for <i>your</i> contents, and this is shown on <i>your policy schedule</i>, we cover <i>your</i> household items that <i>you own</i> or are responsible for and use primarily for domestic purposes. We will call these items <i>your</i> contents. Contents are items which are not permanently attached to <i>your home</i> or <i>insured address</i> such as, but not limited to, furniture, furnishings, clothing, home computers and printers, unfixed electrical goods, internal blinds, drapes and curtains, loosely laid carpets, plants in pots, and medical equipment and aids.</p> <p>The only vehicles, watercraft or aircraft that we deem to be contents are:</p> <ul style="list-style-type: none"> › wheelchairs, mobility scooters, ride-on mowers, golf carts; › remote controlled scale model or toy motor vehicles; › surfboards, sailboards, kite surfing equipment, canoes, kayaks, non-motorised surf skis and motorised kontikis; › remote controlled scale model or toy watercraft; › remote controlled scale model or toy aircraft; › <i>drones</i>, while they are not in use. <p>The only swimming pools, saunas and spas that we deem to be contents are those that are designed to be easily relocatable.</p>
2. About your cover What we do not cover as your contents	<p>Contents do not include:</p> <ul style="list-style-type: none"> › anything defined as <i>home</i>, unless 'If contents are located at a property and you are a tenant' applies to <i>you</i>; › electrical or electronic items that are no longer able to be used for the purpose they were intended; › any pets or animals; › items that are or were stock or samples related to any <i>business activities</i>; › loose or compacted soil, lawn, artificial grass, gravel, pebbles, rocks, granular rubber or water; › plants, trees, shrubs or hedges in the ground; › used or applied chemicals, fertilisers and pesticides; › artificial body parts, surgical implants or attachments that are permanently fitted to <i>you</i> or to any animal; 	<p>Contents do not include:</p> <ul style="list-style-type: none"> › anything defined as <i>home</i>, unless 'If contents are located at a property and you are a tenant' applies to <i>you</i>; › electrical or electronic items that are no longer able to be used for the purpose they were intended; › any pets or animals; › items that are or were stock or samples related to any <i>business activities</i>; › loose or compacted soil, lawn, artificial grass, gravel, pebbles, rocks, granular rubber or water; › plants, trees, shrubs or hedges in the ground; › used or applied chemicals, fertilisers and pesticides;

Section	Current wording	New wording
	<ul style="list-style-type: none"> › <i>fixtures and fittings</i>, sculptures or artwork permanently affixed to the home or land; › contents used for <i>business activities</i> except <i>home office equipment</i> (limits apply), laptops, phones and similar handheld devices; › items sold, gifted away, no longer in <i>your</i> possession, or any item <i>you</i> have taken ownership or responsibility for, but <i>you</i> have not yet taken possession of; › contents normally housed in an address not named on the <i>policy schedule</i> (except where the benefit 'Visitors' contents' applies); › any vehicle not specifically included in 'What we cover as your contents' above; › vehicle accessories in or on a vehicle; › vehicle keys or vehicle remote controls; › entertainment and communication systems that are in or on a vehicle, including any parts that attach to these systems; › navigation systems or radar detectors in or on a vehicle, including any parts that attach to them; › any firearms for which <i>you</i> do not hold a licence, if one is required; › sporting, recreational and leisure goods and equipment whilst in use, but <i>we</i> will cover bicycles whilst in use, but not whilst being used for practicing for, or engaging in, racing or pace making; › <i>drones</i>. 	<ul style="list-style-type: none"> › artificial body parts, surgical implants or attachments that are permanently fitted to <i>you</i> or to any animal; › <i>fixtures and fittings</i>, sculptures or artwork permanently affixed to the <i>home</i> or land; › contents used for <i>business activities</i> except <i>home office equipment</i> (limits apply), laptops, phones and similar handheld devices; › items sold, gifted away, no longer in <i>your</i> possession, or any item <i>you</i> have taken ownership or responsibility for, but <i>you</i> have not yet taken possession of; › contents normally housed in an address not named on the <i>policy schedule</i> (except where the benefit 'Visitors' contents' applies); › any vehicle not specifically included in 'What we cover as your contents' above; › vehicle accessories in or on a vehicle; › vehicle keys or vehicle remote controls; › entertainment and communication systems that are in or on a vehicle, including any parts that attach to these systems; › navigation systems or radar detectors in or on a vehicle, including any parts that attach to them; › any firearms for which <i>you</i> do not hold a licence, if one is required; › sporting, recreational and leisure goods and equipment whilst in use, but <i>we</i> will cover bicycles (including e-bikes) whilst in use, but not whilst being used for practicing for, or engaging in, racing or pace making; › <i>drones</i>, while they are in use.
<p>2. About your cover</p> <p>Contents with fixed limits</p>	<p>New limit</p>	<p><i>Drones</i> including accessories and ancillary equipment</p> <p>Limited to \$3,000 in total</p>
<p>2. About your cover</p> <p>Benefits that apply only to your home cover</p> <p>SumExtra</p> <p>We cover</p>	<p>If we have accepted a claim for <i>loss or damage</i> to <i>your home</i> under this <i>policy</i> and we elect to settle <i>your</i> claim by repairing or rebuilding <i>your home</i> or by paying <i>you</i> the <i>replacement cost</i> to repair or rebuild <i>your home</i> (including where <i>you</i> will be building at a different location), and the <i>replacement cost</i> exceeds the <i>home sum insured</i>, we will pay:</p> <ul style="list-style-type: none"> › up to a further 10% of the <i>home sum insured</i> towards the <i>replacement cost</i>, where the <i>loss or damage</i> is caused by <i>natural disaster</i>; or › the full <i>replacement cost</i> where the <i>loss or damage</i> arises from any cause other than <i>natural disaster</i>. <p>We will only provide this benefit where all of the following conditions are met:</p> <ul style="list-style-type: none"> › the <i>home sum insured</i> at the time of <i>loss or damage</i> is equal to or greater than the estimated replacement 	<p>If we have accepted a claim for <i>loss or damage</i> to <i>your home</i> under this <i>policy</i> and we elect to settle <i>your</i> claim by repairing or rebuilding <i>your home</i> or by paying <i>you</i> the <i>replacement cost</i> to repair or rebuild <i>your home</i> (including where <i>you</i> will be building at a different location), and the <i>replacement cost</i> exceeds the <i>home sum insured</i>, we will pay:</p> <ul style="list-style-type: none"> › up to a further 10% of the <i>home sum insured</i> towards the <i>replacement cost</i>, where the <i>loss or damage</i> is caused by <i>natural disaster</i>; or › the full <i>replacement cost</i> where the <i>loss or damage</i> arises from any cause other than <i>natural disaster</i>. <p>We will only provide this benefit where all of the following conditions are met:</p> <ul style="list-style-type: none"> › the <i>home sum insured</i> at the time of <i>loss or</i>

Section	Current wording	New wording
	<p>cost that we generated when you applied for this policy or when this policy was renewed;</p> <ul style="list-style-type: none"> > the information that you supplied to us about your home which we used to calculate the estimated replacement cost was complete and correct in all respects; > you inform us immediately of any changes to your home, including but not limited to the size or the quality of your home, so that we can calculate an updated estimated replacement cost; and > where there are changes to your home which increase the estimated replacement cost, you increase your home sum insured to at least the amount of the updated estimated replacement cost. <p>The benefit is paid in addition to the home sum insured.</p>	<p>damage is equal to or greater than the estimated replacement cost that we generated when you applied for this policy or when this policy was renewed, whichever is the latest; and</p> <ul style="list-style-type: none"> > the information that you supplied to us about your home which we used to calculate the estimated replacement cost was complete and correct in all respects; and > you inform us immediately of any changes to your home, including but not limited to the size or the quality of your home, so that we can calculate an updated estimated replacement cost; and > where there are changes to your home which increase the estimated replacement cost, you increase your home sum insured to at least the amount of the updated estimated replacement cost. <p>The benefit is paid in addition to the home sum insured.</p>
<p>2. About your cover</p> <p>Benefits that apply only to your contents cover</p> <p>Accessories and spare parts</p> <p>We cover</p>	<p>We will cover loss or damage caused by an insured event to accessories and spare parts stored at the insured address for the following vehicles or craft:</p> <ul style="list-style-type: none"> > motor vehicles or trailers; > motorcycles or mini-motorcycles; > motorised scooters or motorised bicycles; > watercraft (but not outboard motors). <p>The most we will pay for any one insured event is \$1,000. This benefit is paid in addition to the general contents sum insured.</p>	<p>We will cover loss or damage caused by an insured event to accessories and spare parts stored at the insured address for the following vehicles or craft:</p> <ul style="list-style-type: none"> > motor vehicles or trailers; > motorcycles or mini-motorcycles; > motorised scooters or motorised bicycles (not including e-bikes); > watercraft (but not outboard motors). <p>The most we will pay for any one insured event is \$1,000. This benefit is paid in addition to the general contents sum insured.</p>
<p>2. About your cover</p> <p>Benefits that apply only to your contents cover</p> <p>Accessories and spare parts</p> <p>We do not cover</p>	<p>Loss or damage to:</p> <ul style="list-style-type: none"> > keys for these vehicles or craft or replacement of their locks; > spare parts or accessories that are in or on the vehicle or craft at the time of the insured event; > outboard motors; > motor vehicles, trailers, motorcycles, mini-motorcycles, motorised scooters, motorised bicycles, watercraft or aircraft. 	<p>Loss or damage to:</p> <ul style="list-style-type: none"> > keys for these vehicles or craft or replacement of their locks; > spare parts or accessories that are in or on the vehicle or craft at the time of the insured event; > outboard motors; > motor vehicles, trailers, motorcycles, mini-motorcycles, motorised scooters, motorised bicycles (not including e-bikes), watercraft or aircraft.
<p>2. About your cover</p> <p>Legal Liability</p>	<p>The most we will pay for all claims from any one event for legal liability covered by this policy is \$2 million, including all associated legal costs we have agreed to pay following your claim.</p> <p>Home legal liability</p> <p>If you have home cover we cover your legal liability to pay compensation for loss or damage to property resulting from an event which happens during the period of insurance:</p> <ul style="list-style-type: none"> > in connection with you owning or living in your home; and > at the insured address. 	<p>We cover your legal liability to pay damages or reparation for loss or damage to someone else's property or for bodily injury to other people, which happens:</p> <ul style="list-style-type: none"> > during the period of insurance resulting from an event in connection with you owning or living in your home or owning your contents; and > at the insured address, if you have home cover; or > anywhere in New Zealand, if you have contents cover. <p>You will only have cover under this benefit for your</p>

Section	Current wording	New wording
	<p>Contents legal liability</p> <p>If <i>you</i> have <i>contents</i> cover we cover <i>your</i> legal liability to pay compensation for <i>loss or damage</i> to property resulting from an event which happens anywhere in New Zealand during the <i>period of insurance</i>:</p> <ul style="list-style-type: none"> › which is unrelated to <i>your</i> ownership of <i>your home</i> or land at the <i>insured address</i>; or › that results from <i>fixtures and fittings</i> attached to the <i>insured address</i> and that <i>you</i> are legally responsible for under a rental agreement; or › that arises in connection with <i>you</i> living in a unit, and/or owning a unit, and <i>your</i> legal liability is not covered under a <i>home/building</i> policy which covers that unit. 	<p>liability in connection with <i>your home</i> if your <i>policy schedule</i> states <i>you</i> have <i>home</i> cover, and for <i>your</i> liability in connection with <i>your contents</i> if your <i>policy schedule</i> states that <i>you</i> have <i>contents</i> cover.</p> <p>The most we will pay for liability for any one event is:</p> <ul style="list-style-type: none"> › \$2,000,000 for <i>loss or damage</i> to someone else's property; and › \$1,000,000 for <i>bodily injury</i>. <p>In addition, where <i>your</i> legal liability is to pay <i>damages</i> for <i>loss or damage</i> to property, we will pay <i>your</i> legal defence costs and expenses incurred with <i>our</i> prior written consent.</p> <p>However, we will not pay <i>your</i> legal defence costs and expenses, or any legal costs incurred by other parties which <i>you</i> are liable to pay, in relation to an offence or where <i>your</i> legal liability is to pay <i>reparation</i>.</p>
<p>2. About your cover</p> <p>Legal liability – what we do not cover</p> <p>Bodily injury</p>	<p>New exclusion</p>	<p>Bodily injury</p> <p><i>Bodily injury</i> of:</p> <ul style="list-style-type: none"> › <i>you</i>; › a child (born or unborn) under 18 years who is <i>your</i> child or the child of your spouse, de facto or partner; › <i>your</i> pets; › anyone who usually lives at the <i>insured address</i>, unless the person is a tenant and not a person under 18 who is <i>your</i> child or the child of <i>your</i> spouse, de facto or partner.
<p>2. About your cover</p> <p>Legal liability – what we do not cover</p> <p>Fines, penalties and other damages</p>	<p>Fines, penalties and other damages</p> <p>civil or criminal penalties or fines, reparation or aggravated, exemplary, punitive or multiple damages.</p>	<p>Exclusion removed</p>
<p>2. About your cover</p> <p>General exclusions</p> <p>The first 72 hours of your policy – excluded events</p>	<p>New exclusion</p>	<p>The first 72 hours of your policy – excluded events</p> <p><i>loss or damage</i> to <i>your home</i> or <i>contents</i> that occurs within 72 hours of <i>you</i> taking out this <i>policy</i> for the first time, caused by <i>storm</i>, flood, landslip, bush fire or volcanic activity.</p> <p>This exclusion doesn't apply:</p> <ul style="list-style-type: none"> › where this <i>policy</i> started immediately following any other policy that insured the <i>home</i> or <i>contents</i> against <i>storm</i>, flood, landslip, bush fire or volcanic activity; or › where <i>you</i> took this <i>policy</i> out at the time <i>you</i> first purchased the <i>home</i>.

Section	Current wording	New wording
2. About your cover	Natural disaster damage	Natural disaster damage
General exclusions	<p><i>natural disaster</i>, but we will cover:</p> <p>> <i>loss or damage to your home</i> caused by <i>natural disaster</i> where:</p>	<p><i>natural disaster</i>, but we will cover:</p> <p>> <i>loss or damage</i> caused by <i>natural disaster</i> to items of <i>your contents</i>, <i>less any excess payable under this policy</i>; and</p>
Natural disaster damage	<ul style="list-style-type: none"> • the loss or damage to your home is covered under the Earthquake Commission Act 1993 (the EQC Act); and • 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; and • all amounts paid to <i>you</i> by the Earthquake Commission have been used by <i>you</i> to carry out repairs, or to rebuild the <i>home</i>, and/or to mitigate further <i>loss or damage</i>. <p>> <i>loss or damage</i> caused by <i>natural disaster</i> to the following items that are part of <i>your home</i> if they are covered by this <i>policy</i> but are not subject to insurance under the EQC Act:</p> <ul style="list-style-type: none"> • permanently installed swimming or spa pools; or • drains, pipes, and cables; or • driveways, paths, patios, fences and walls (policy limits apply); or • tennis courts. <p>A <i>natural disaster</i> excess of \$5,000 will apply to claims for these items.</p> <p>> <i>loss or damage to your contents</i> caused by <i>natural disaster</i> where:</p> <ul style="list-style-type: none"> • the <i>loss or damage to your contents</i> is covered under the EQC Act; and • 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. <p>> <i>loss or damage</i> caused by <i>natural disaster</i> to items of <i>your contents</i> if they are covered by this <i>policy</i> but are not subject to insurance under the EQC Act.</p> <p>Where the <i>loss or damage to your home</i> or <i>contents</i> caused by <i>natural disaster</i> is covered by this <i>policy</i>, we will only pay:</p> <p>> the difference between the amount we would have paid under this <i>policy</i> if the cause of the <i>loss or damage</i> was other than <i>natural disaster</i>, and the amount paid or payable by the Earthquake Commission (including EQC excesses);</p> <p>> less any excess payable under this <i>policy</i>.</p> <p>All other benefits in this <i>policy</i> will apply.</p>	<ul style="list-style-type: none"> • the <i>loss or damage to your home</i> is covered under the Earthquake Commission Act 1993 (the EQC Act); and • 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; and • all amounts paid to <i>you</i> by the Earthquake Commission have been used by <i>you</i> to carry out repairs, or to rebuild the <i>home</i>, and/or to mitigate further <i>loss or damage</i>. <p>> <i>loss or damage</i> caused by <i>natural disaster</i> to the following items that are part of <i>your home</i> if they are covered by this <i>policy</i> but are not subject to insurance under the EQC Act:</p> <ul style="list-style-type: none"> • permanently installed swimming or spa pools; or • drains, pipes, and cables; or • driveways, paths, patios, fences and walls (policy limits apply); or • tennis courts. <p>A <i>natural disaster</i> excess of \$5,000 will apply to claims for these items.</p> <p>Where the <i>loss or damage to your home</i> caused by <i>natural disaster</i> is covered by this <i>policy</i>, we will only pay:</p> <p>> the difference between the amount we would have paid under this <i>policy</i> if the cause of the <i>loss or damage</i> was other than <i>natural disaster</i>, and the amount paid or payable by the Earthquake Commission (including EQC excesses);</p> <p>> less any excess payable under this <i>policy</i>.</p> <p>All other benefits in this <i>policy</i> will apply.</p>
3. Claims	<p><i>You must tell us</i> about any <i>event</i> that has caused <i>loss or damage</i> to property, or which may give rise to a claim.</p>	<p><i>You must tell us</i> about any <i>event</i> that has caused <i>loss or damage</i> to property, or which may give rise to a claim.</p>
Making a claim	<p><i>You must also immediately tell us</i> about any written or verbal communications that <i>you</i> receive about any possible claim or any demands made on you to pay loss, cost, expense or compensation to others and any court actions or offers of settlement and send these to <i>us</i>. <i>You must not incur any expense or negotiate, pay, settle, admit, repudiate or make any agreement in relation to any claim without our written consent.</i></p>	<p><i>You must also immediately tell us</i> about any written or verbal communications that <i>you</i> receive about any possible claim or any demands made on <i>you</i> to pay loss, cost, expense or compensation to others and any court actions or offers of settlement and send these to <i>us</i>. <i>You must not incur any expense or negotiate, pay, settle, admit, repudiate or make any agreement in relation to any claim without our written consent.</i></p>
Legal liability claims		

Section	Current wording	New wording
	<p>If <i>you</i> make a legal liability claim that is covered under this <i>policy</i> we can decide to defend <i>you</i>, settle any claim against <i>you</i> or represent <i>you</i> at an inquest, official inquiry or court proceedings, but we are not obliged to do so.</p> <p>If we decide to defend <i>you</i>, settle any claim against <i>you</i> or represent <i>you</i>, then <i>you</i> must give us all the help we need, including help after <i>your</i> claim is settled.</p>	<p>If <i>you</i> make a legal liability claim that is covered under this <i>policy</i> we can decide to defend <i>you</i>, settle any claim against <i>you</i> or represent <i>you</i> at an inquest, official inquiry or court proceedings, but we are not obliged to do so.</p> <p>If we decide to defend <i>you</i>, settle any claim against <i>you</i> or represent <i>you</i>, then <i>you</i> must give us all the help we need, including help after <i>your</i> claim is settled.</p> <p><i>You</i> must tell us immediately if <i>you</i> or any other person entitled to cover under the <i>policy</i> is charged with any offence which resulted in <i>bodily injury</i> to another person or <i>loss or damage</i> to someone else's property.</p> <p><i>You</i> must obtain <i>our</i> written approval before any offer of <i>reparation</i> is made.</p>
4. Other important information	New definitions	Act
Words with special meanings		means any Act of the New Zealand Parliament in force at the commencement of the <i>period of insurance</i> , or which comes into force during the <i>period of insurance</i> , and any substitution of, amendment to, replacement of, or any statutory regulation made under such Act.
Act		
bodily injury		bodily injury
damages		means bodily injury (including death), illness, disability, disease, shock, fright, mental anguish or mental injury to another person not intended or expected by <i>you</i> .
reparation		damages
		means amounts payable in accordance with judgment against <i>you</i> and/or settlements negotiated by <i>us</i> , including the other party's costs and interest on any judgment where applicable. Damages do not include punitive or exemplary damages, fines, penalties, <i>reparation</i> , or any other form of criminal sanction, non-pecuniary relief, taxes, or any payment deemed to be unlawful to insure against.
		reparation
		means an amount ordered by a New Zealand court under section 32 of the Sentencing Act 2002 to be paid to the victim of an offence. Reparation does not include:
		<ul style="list-style-type: none"> › reparation arising from prosecution of an offence under the Health and Safety at Work Act 2015; or › <i>damages</i>, court costs, fines, penalties, any other form of criminal sanction, non-pecuniary relief, taxes, any payment deemed to be unlawful to insure against; or › <i>your</i> legal defence costs or expenses in relation to an offence.

Section	Current wording	New wording
4. Other important information	<p>drone</p> <p>means an unmanned, unpiloted or remotely operated aerial vehicle (including associated equipment required to operate it, and any recording equipment attached to it) capable of being controlled:</p> <ul style="list-style-type: none"> > autonomously by a computer; or > by a person, when it is outside of the person’s visual line of sight. 	<p>drone(s)</p> <p>means an unmanned, unpiloted or remotely operated aerial device.</p>
Words with special meanings		
drone(s)		
