

Effective 1 July 2024

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## FARM & LIFESTYLE BLOCK INSURANCE

# Farm Household Contents



## Summary of changes

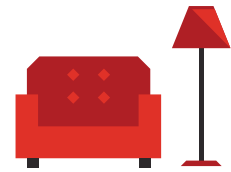
Your Agriplan policy has been updated it's now written using plain language principles making it easier to navigate and understand what you are, and are not, covered for. We've also made changes to the cover provided by the policy.

This booklet provides a summary of key policy changes but it's important to take the time to familiarise yourself with this new wording. Access it online at [vero.co.nz/rural](https://vero.co.nz/rural). If you're unsure how changes may impact you or you have questions about the cover please reach out to your broker or adviser who can provide guidance.

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# Farm Household Contents

Key changes to the policy are provided below, including the page number where you can find the relevant clause in your new policy wording. Red shading indicates cover is less favourable than what was offered previously, or there is new criteria. The policy wordings are where you will see full terms, conditions and exclusions.



This policy was previously called 'Home Contents' and is referred to as 'Contents' on your policy schedule. The Farm Household Contents policy wording will apply from your current renewal.

Section	Overview of what's changed	Page
<b>Food spoilage</b>	Previously your policy covered claims for spoiled food if your fridge or freezer was accidentally damaged or disconnected from power. We have removed this specific benefit but we will still consider such claims under the general cover of the policy.	—
<b>Sharemilker's permanently wired appliances and carpets</b>	Previously your policy included cover for sharemilker's permanently wired appliances and carpets. This is no longer covered by the policy.  If you cause accidental damage to sharemilker's wired appliances or carpet and are legally liable, you may be covered by the Property owner's liability clause in the home policy.	—
<b>Occupier's and personal liabilities</b>	Previously liability cover for bodily injury was limited to \$2,000,000. This has been reduced to \$1,000,000.  Liability cover for damages was previously \$1,000,000. This has now been combined with reparation cover. The limit for damages and reparation is \$2,000,000 in any period of insurance.  We've added liability cover for landlords who may be liable under the Health and Safety at Work Act 2015. However, we won't cover any liability arising from any other activity where you receive a financial reward, whether for profit or not.	<b>9 &amp; 14</b>
<b>Children's motorised toys</b>	The definition of contents has been updated to include children's battery powered or mechanically propelled motor toys up to 50cc.	<b>38</b>
<b>Tenant's improvements</b>	The cover has changed for permanently attached contents to a property that you are renting to others. Previously cover was 20% of the total contents sum insured or \$15,000. Cover is now limited to \$5,000.	<b>11</b>
<b>Asbestos exclusion</b>	We've clarified that the policy doesn't cover any loss or liability related to asbestos or the presence of asbestos. However, if your home or contents have damage or loss that is covered by the policy, and the removal of asbestos is required as part of the repair then this will be covered.	<b>17</b>

The changes shaded in red indicate cover is reduced, there are new criteria or the cover is less favourable.

Section	Overview of what's changed	Page
<b>Communicable disease</b>	The policy won't cover anything related to human, animal, plant or other diseases that can be transmitted directly or indirectly between organisms. This includes viruses, bacterium, parasites, or other organisms. Nor will it cover claims related to infectious or quarantinable diseases. Refer to the policy wording for full details.	<b>17</b>
<b>Cyber acts and incidents</b>	The policy won't cover any loss, damage, liability, cost or expense related to cyber acts or incidents. However, we'll cover resulting loss to your contents provided it hasn't been excluded under another section of the policy. Refer to the policy wording for full details.	<b>18</b>
<b>Cleaning, repairing, renovation or restoration</b>	We have reworded this exclusion to make it clear that we don't provide cover for the part of the home or item of property (including any other part physically connected to it) that is being cleaned, repaired, renovated or restored.	<b>18</b>
<b>Criminal or reckless activity</b>	We've reworded the Deliberate or reckless act exclusion to provide more clarity.	<b>18</b>
<b>Fire and Emergency Act 2017</b>	If you're lighting a fire, you must comply with the Fire and Emergency Act 2017, local legislation and rules, to be covered by this policy.	<b>19</b>
<b>Land exclusion</b>	We've reworded this exclusion to clarify what we mean by erosion.	<b>19</b>
<b>Pre-existing damage</b>	Clarification that pre-existing damage will not be covered by this policy. Cover is provided for loss or damage that occurs after the policy is purchased.	<b>20</b>
<b>Some events in the first 72 hours of this policy</b>	Cover for storms, floods, landslides, bush fires and volcanic activity will only commence 72 hours following the purchase of the policy.	<b>21</b>
<b>Electronic devices</b>	If you've selected Cover Option – Maxi we will now replace laptops, tablets, mobile or smart phones, or any other similar handheld electronic devices if they are under 5 years old, previously it was under 3 years. We'll pay indemnity value if they are more than 5 years old.	<b>26</b>
<b>Sum insured</b>	Clarified that when a benefit refers to a percentage of the sum insured, this is based on your sum insured which excludes GST.	<b>37</b>
<b>Drones</b>	Drones are now covered while they are in use provided they are operated in accordance with Civil Aviation Rules.	<b>39</b>
<b>Some other changes</b>	We've made some terminology changes to align with the Natural Hazards Insurance Act 2023 (the NHI Act). Volcanic eruption is now Volcanic activity, Natural landslide is now Natural landslide, the defined term Natural disaster is now Natural hazard.	<b>41</b>

The changes shaded in red indicate cover is reduced, there are new criteria or the cover is less favourable.

