



0800 800 627

[mas.co.nz](https://www.mas.co.nz)

Welcome to your Contents  
insurance policy document



# Thank you for choosing MAS for your insurance.

Your policy document explains what we can and can't cover in our agreement with you.

**We've designed your policy document to give you a clear understanding of your agreement with us.  
Please read it carefully and make sure you understand it.**

If you find that any of this document isn't clear, please contact us on 0800 800 627 and we'll be happy to explain it to you.

At MAS, we're committed to high standards of customer service. Please tell us if you're unhappy with our service, a decision we've made, or our company policies.



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# Welcome

## In this section you'll find:

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## About your policy

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About your policy

Your cover

How your policy works

This section of your policy explains how your policy works and outlines the cover available under your policy.

Please read the full policy terms and conditions to make sure you understand all of the terms of your policy, including the conditions and limitations of the cover as well as your obligations to MAS.

About your policy

**Your cover**

How your policy works

## Your cover

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### Replacement Value

Replacement value is where your contents are damaged by a covered event, we provide 'new' for 'old' cover. We will cover the costs associated with the repair or replacement of your contents with the nearest equivalent items that are 'substantially the same' as, but not better or more extensive than, the condition of your items when they were new.

About your policy

Your cover

**How your policy works**

## How your policy works

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### 30-day free look

If you are not completely happy with your policy, or you change your mind, please tell us within 30 days of the start of your policy.

We will cancel your policy and refund in full any premium you have paid.

This clause does not apply if you have made a claim.

About your policy

Your cover

**How your policy works**

## How your policy works



### Your policy and how it works

Your policy schedule is particularly important. If there is any difference between your policy wording and the information on your policy schedule, the policy schedule takes precedence.

What your policy consists of:

#### 1. Your information

and any application that you supplied us

#### 2. Your policy document

#### 3. The schedule

which sets out the assets covered, the level and type of cover, and any special terms and conditions

#### 4. Any renewal advice or endorsement notices

Once you have agreed to pay the premium and we've accepted your application, we will insure you under your policy for the term shown in the schedule. You can only make a claim when you have paid your premium.

Your policy will be legally valid if you pay the premium (or any initial instalment due) within 30 days of the start of your policy.

About your policy

Your cover

**How your policy works**

## How your policy works



### Words with special meaning

Some words or phrases have particular meanings and are explained in the 'definition' section on page 49. These words or phrases appear on the bottom of the pages where they are used.

The headings and section introductions are intended to guide your reading, not for interpreting your policy.

### Your obligations

You must act honestly and when making a claim you must contact us as soon as you can after you are aware of loss or damage giving rise to a claim, and you must cooperate with us by providing the information we need to settle your claim.

### You have a duty of disclosure

When arranging, amending, or renewing your policy, you have a legal duty of disclosure (to tell us everything you know or could be reasonably expected to know) that we would want to take into account in deciding:

1. whether to accept or decline your insurance

2. the premium or other terms and conditions of the insurance, including the excess.

If you don't meet this duty, we may choose not to pay all or part of your claim or to cancel your policy, as if it had never existed.

If you are in doubt, tell us. We treat all information confidentially.

### Your privacy

MAS collect and use personal information in accordance with our MAS Privacy Statement.

This Privacy Statement sets out how we deal with your personal information. In particular, it describes how we collect your personal information; why we collect this information and how we use it; and under what circumstances we would disclose this information and for what purposes.

Please visit [Privacy Statement - MAS](#) for the full details.



## How your policy works

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About your policy

Your cover

**How your policy works**

### Tell us when things change

You must tell us immediately if any changes alter the nature of the risk or increase the likelihood of a claim occurring (a change in circumstances).

Examples of a change in circumstances include:

1. renting out the house
2. leaving it unoccupied for a period of more than 60 days
3. moving any of your property to a location that is different from the property's address in the schedule
4. purchasing new items of jewellery, bicycles, personal health items, sporting equipment or electronic equipment that exceed the item sub-limit. For the full list of items with sub-limits applicable unless specified in the schedule, refer to the 'Items restricted to a sub-limit' section of this policy.
5. you or any other person insured under this policy being charged with, or convicted of, any criminal offence.

After you have told us about a change in circumstances, we may amend the premium and other terms and conditions of your policy.

If you are in any doubt, tell us about the change whether or not we've asked you questions about it.

If you do not tell us, we may decline any claim and cancel your policy from the date of the change.

### Take reasonable care

You, and anyone else covered under your policy, must take reasonable care to avoid circumstances that may result in a claim. You must also take all necessary action to minimise claim costs.

Anytime your property is unattended, it must be locked and the keys removed. Your claim will not be covered if you are reckless or grossly irresponsible.

### Proof of ownership

We may ask you for proof of ownership or justification of value of any item at the start of the policy or at claim time.

Keep all receipts, valuations, and photos of items such as jewellery, antiques, or artworks so that we can apply an appropriate value if you need to make a claim.

About your policy

Your cover

**How your policy works**

## How your policy works

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### Tell us about any interested parties

You must tell us if any party or entity, such as a bank or finance company, has a financial interest in the property insured under your policy.

We may pay all or part of the claim proceeds to them, and any such payment satisfies our obligations to you for that payment.

By telling us about the interested party, you authorise us to give personal information about you to that party. A party who we record as having a financial interest under your policy is not insured by your policy and has no rights to claim directly under your policy.

You must tell us if anyone other than you, such as the trustees of a family trust, owns the property. We can then make sure that the correct parties are named as 'The Insured' in the schedule.

### Cancelling your policy

You can cancel your policy at any time by emailing us at [info@mas.co.nz](mailto:info@mas.co.nz) or by contacting us by phone. We'll refund the unused portion of your premium.

We can cancel your policy at any time during the term. We will send you notice of cancellation to your last known postal or email address at least 30 days before the cancellation takes effect. We'll refund the unused portion of your premium.

If you have not paid the premium within 30 days of the start of the term, we will cancel your policy without giving you further notice.

If we pay out the applicable sum insured, replacement or indemnity value of your policy on a claim, your policy has been exhausted, resulting in no remaining cover. There will be no refund of premium.



## How your policy works

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About your policy

Your cover

**How your policy works**

### Fair Insurance Code

We are members of the Insurance Council of New Zealand (ICNZ), an organisation that promotes a code of practice among its members called the Fair Insurance Code (the code).

The code sets out some of your rights when dealing with us. If we fail to comply with the code, we can be reprimanded, fined, or expelled from the ICNZ.

We view the code guidelines as a minimum. We encourage you to read the code to understand your rights and responsibilities when dealing with us.

Please let us know if you'd like to receive a copy of the code. You'll also find it at [icnz.org.nz](http://icnz.org.nz).

### The Insurance Claims Register

The Insurance Claims Register (the register) is a database of insurance claims to which we have access. It is operated by Insurance Claims Register Limited, PO Box 474, Wellington.

The purpose of the register is to check prior claims histories and to prevent fraudulent claims.

We provide this insurance to you on the basis that you authorise us to:

1. obtain details about your prior claims from the register, and
2. provide to the register details of your claims with us.

Under the Privacy Act 2020, you have rights to access your personal information on the register and to have that information corrected. You can find more information on the ICNZ website: [www.icnz.org.nz/industry-leadership/insurance-claims-register](http://www.icnz.org.nz/industry-leadership/insurance-claims-register)

### Setting the sum insured

It is your responsibility to make sure the sum insured under your policy is equal to the cost to replace the insured item(s). Please contact us if you need help in this process.

You can also use our contents calculator (available at [mas.co.nz](http://mas.co.nz)) to help you value your belongings. Remember we replace 'old' with 'new', so make sure you check the latest retail prices for the cost of replacement in the current market.

About your policy

Your cover

**How your policy works**

## How your policy works

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If you feel premiums are too high for the sum insured you need, please tell us. We can offer solutions such as voluntary excesses to help keep your insurance costs down.

You should review your sum insured at every renewal and talk to us about any adjustments. You may need to increase the sum insured as you purchase new items such as jewellery or furniture.

### Excesses you may need to pay

When you make a claim under this policy, you may need to pay an excess for each event.

Unless the automatic additional benefit being claimed says you do not need to pay an excess, you'll need to pay your excess.

Your excess and any additional excesses that may apply are detailed on your policy schedule and in this policy wording.

### One event – one excess

If loss has been caused by one event, only one excess will apply when you make a claim. Where loss has been caused by multiple events, an excess will apply to each event.

If you have multiple policies with us and need to claim under more than one policy for loss caused by a single event at the same location then you only have to pay one excess. The excess you will pay will be the highest applicable excess of any of the policies.

This clause does not apply where an event results in a claim under your policy and a Business Risks or Contract Works policy.

# Policy Introduction

## In this section you'll find:

- House use
  - Unoccupied property
  - Holiday home
  - Rental property
- Your property
  - Your household contents
  - Your personal health items
  - Your gifts
  - Your hired or borrowed property
  - Your children's property
  - Your parents' and grandparents' property
  - Items restricted to a sub limit
  - Uninsured property



## House use

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Special conditions apply to your policy when the house at the property's address is being used for different purposes. You must comply with all the following conditions before we can accept any claims.

### Unoccupied property

You must tell us immediately if you think your house is going to be unoccupied for more than 60 days.

If no one has been living in the house for more than 60 days, then cover under your policy is limited to loss by restricted perils unless we have agreed to continue cover on standard terms.

If you have told us that your house is going to be unoccupied and we agree to continue your policy, the conditions below automatically apply.

An additional excess of \$5,000 applies to loss to your property caused by burglary, theft, attempted theft, or malicious persons unless all the following protection measures are taken:

1. you or another person you authorise inspects the house inside and outside at least every 60 days
2. all doors are locked and all windows secured
3. the property and its grounds are maintained to a standard consistent with a tended property or with neighbouring properties, whichever is better
4. mail is redirected or cleared at least every two weeks.

We may choose to change other terms of your policy as well. All changes will become effective as soon as we notify you.

If you disagree with the changes to your policy, you may cancel your policy from the date of the proposed changes simply by letting us know.

We will refund any premium due to you based on the period of the term that you have not used. We may retain a minimum premium charge for the time cover has been in place.

### House use

- Unoccupied property
- Holiday home
- Rental property

### Your property

- Your household contents
- Your personal health items
- Your gifts
- Your hired or borrowed property
- Your children's property
- Your parents' and grandparents' property
- Items restricted to a sub-limit
- Uninsured property



## House use

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### Holiday home

You must tell us immediately if you list your holiday home on a rental site or rent out your holiday home – this includes all casual, short-term, and fixed-term contracts.

If your property is noted in the schedule as ‘Holiday home contents’, an additional excess of \$5,000 applies to loss to your property caused by burglary, theft, attempted theft, or malicious persons unless all the following protection measures are taken:

1. you or another person you authorise inspects the house inside and outside at least every 60 days
2. all doors are locked and all windows secured
3. the property and its grounds are maintained to a standard consistent with a tenanted property or with neighbouring properties, whichever is better
4. mail is redirected or cleared at least every two weeks.

#### House use

- Unoccupied property
- **Holiday home**
- Rental property

#### Your property

- Your household contents
- Your personal health items
- Your gifts
- Your hired or borrowed property
- Your children’s property
- Your parents’ and grandparents’ property
- Items restricted to a sub-limit
- Uninsured property



## House use

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### House use

- Unoccupied property
- Holiday home
- **Rental property**

### Your property

- Your household contents
- Your personal health items
- Your gifts
- Your hired or borrowed property
- Your children's property
- Your parents' and grandparents' property
- Items restricted to a sub-limit
- Uninsured property

### Rental property

You must tell us immediately if you rent out your house. The following conditions apply to all rented properties:

You must follow good business practice in managing the tenancy, including all the following terms.

1. take all due care in selecting any tenants, which includes getting satisfactory references before the start of any tenancy agreement
2. inspect the house inside and out at least every six months
3. maintain the house in a safe and secure condition, with all repairs and maintenance carried out promptly and to a reasonable standard
4. applying to the Tenancy Tribunal for termination of the tenancy as soon as you are legally able when rent is in arrears. The amount of time required for the rent to be in arrears will depend on the type of tenancy agreement you have with the tenant, as outlined in the Residential Tenancies Act 1986.

If you have not complied with the obligations above, then no cover applies:

1. for loss caused by the manufacture, storage, or distribution of any 'controlled drug' as defined in the Misuse of Drugs Act 1975
2. under the 'Intentional fire or explosion by guests' automatic additional benefit.

Depending on the intended rental period you may need to take out a Residential Rental Property Contents policy.

Not telling us that your house is being rented out, even for only a short period may result in your house not being covered.

## Your Property



It's important to understand the property that is covered under this policy – and what isn't. You may require other insurance policies for uninsured property – if you are in any doubt, please contact us.

### What is covered by this policy

#### Your household contents

1. furniture, furnishings, home appliances, household goods, and personal effects that are not permanently plumbed, wired, or built into your house
2. loose floor coverings, including mats, rugs, or runners
3. above-ground swimming pools, saunas, and spa pools
4. mobility scooters, non-road registered children's motorbikes (50cc or less, or equivalent power rating), electric wheelchairs, domestic garden appliances including ride-on mowers used for maintaining landscaped areas of your property's address that are not used for stock grazing purposes, and golf carts

5. watercraft (including all trailers, parts, and accessories in or on the vessel) worth no more than \$2,000 unless we have agreed to a higher value in advance, and this is noted in the schedule
6. parts or accessories of any:
  - a) watercraft
  - b) vehicle, motorcycle, quad bike, utility task vehicle (UTV), all-terrain vehicle (ATV), motor scooter, trailer, caravan
  - c) aircraft or other aerial device
 that are not in or attached to it and only while at the property's address.
7. personal health items

#### House use

- Unoccupied property
- Holiday home
- Rental property

#### Your property

- **Your household contents**
- **Your personal health items**
- Your gifts
- Your hired or borrowed property
- Your children's property
- Your parents' and grandparents' property
- Items restricted to a sub-limit
- Uninsured property



## Your Property

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### House use

- Unoccupied property
- Holiday home
- Rental property

### Your property

- Your household contents
- Your personal health items
- **Your gifts**
- **Your hired or borrowed property**
- **Your children's property**
- **Your parents' and grandparents' property**
- Items restricted to a sub-limit
- Uninsured property

### Your gifts

1. any wedding, birthday, Christmas, or other gifts intended for other people while kept at the property's address

### Your hired or borrowed property

1. any property that you have hired or borrowed for which you are legally liable, and which is not covered by another insurance policy

### Your children's property

1. your policy covers your children's or dependant's property (whether owned by you or them) while they are enrolled in full-time education and are living in New Zealand at a boarding school, accommodation provided by a recognised tertiary education provider, or at a private home as a boarder
2. your policy covers your children's or dependant's property (whether owned by you or them) that is left at the property's address while they are travelling or living outside of New Zealand

### Your parents' and grandparents' property

1. your policy covers property belonging to you and your spouse's parents' and grandparents' property while they are living in New Zealand at a rest home, hospice, nursing home, or the like

## Your Property



### Items restricted to a sub-limit

The following items are covered by your policy but restricted to a sub-limit unless specified in the schedule:

1. unset precious stones, bullion, or precious metals in any other form are limited to \$1,000 (excluding specified items) for any one event
2. collections are limited to \$10,000 (excluding specified items) for any one collection
3. high value items including:
  - a) sports equipment
  - b) portable electronic equipment for personal use, including computers, laptops, tablets, smartphones, and cell phones
  - c) video cameras, photographic cameras, and associated equipment for personal use
  - d) musical instruments

are limited to \$5,000 for any one item.
4. bicycles are limited to \$8,000 for any one item for any one event
5. jewellery and watches are limited to \$8,000 for any one item and \$40,000 (excluding specified items) for any one event
6. works of art including:
  - a) any artwork, painting, or picture
  - b) any ornament, sculpture, or antique (including furniture)
  - c) any collectable or other art object

are limited to \$25,000 for any one item
7. personal health items are limited to \$10,000 for any item. When a pair of hearing aids or set of contact lenses or dentures are claimed on due to loss caused by one event, the pair or set counts as one item.

#### House use

- Unoccupied property
- Holiday home
- Rental property

#### Your property

- Your household contents
- Your personal health items
- Your gifts
- Your hired or borrowed property
- Your children's property
- Your parents' and grandparents' property
- **Items restricted to a sub-limit**
- Uninsured property



## Your Property

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Your policy does not cover any uninsured property as follows

### Uninsured property

1. Household contents that are located outside of New Zealand except for the cover provided under the 'Additional risks' automatic additional benefit
2. Any land, earth, or fill
3. Any live trees, lawns, shrubs, or plants
4. Any living creatures including livestock and domestic pets
5. Motor vehicles, motorcycles (other than non-road registered children's motorbike of 50cc or less), quad bikes, ATVs, UTVs, motor scooters, trailers, or caravans, and their parts or accessories that are in or attached to them
6. Aircraft or other aerial devices and their parts or accessories that are in or attached to them
7. Any property used for professional or business purposes except for the cover provided under the 'Business use items' automatic additional benefit
8. Bone-anchored hearing aids, cochlear implants, dental implants, implantable contact lenses, or any components or parts of a personal health item that require surgical implantation (independent external components exempted) and does not include medical examinations, tests, or treatment costs
9. Lifestyle equipment and lifestyle supplies

### House use

- Unoccupied property
- Holiday home
- Rental property

### Your property

- Your household contents
- Your personal health items
- Your gifts
- Your hired or borrowed property
- Your children's property
- Your parents' and grandparents' property
- Items restricted to a sub-limit
- **Uninsured property**

# Understanding your policy

## **In this section you'll find:**

- Section 1: Loss to your property
- Section 2: Legal liability
- Section 3: General exclusions
- Section 4: General conditions
- Section 5: Definitions



## Section 1

# Loss to your property

### Automatic additional benefits

- Accidental death
- Additional risks
- Alternative accommodation
- Business use items
- Contents in storage
- Contents in transit
- Credit card fraud
- Cyber-bullying
- Emergency entry
- Emergency evacuation
- Emergency recovery
- Frozen food
- Hidden gradual loss
- Locks and keys – no excess
- Moving to a new home
- Pairs and sets
- Personal health items – no excess
- Protection costs
- Reduction in value
- You choose your repairer

### What you are not covered for

### What you will receive

**Section 1: Loss to your property**

**Section 2: Legal liability**

**Section 3: General exclusions**

**Section 4: General conditions**

**Section 5: Definitions**

## Section 1: Loss to your property



### You are covered for

Sudden accidental loss to property owned by you, at the property's address or when temporarily removed to another location in New Zealand during the term.

### Automatic additional benefits

The following benefits are automatically added to the standard cover for your property. Unless specifically noted otherwise, the sub-limits are in addition to any policy sum insured.

### Accidental death

1. we will pay \$20,000 to your estate if you die in a sudden accidental event caused by your household contents at the property's address covered by this policy.
2. if more than one person's estate is entitled to this benefit, the benefit will be divided equally among each estate.
3. the most we will pay during the term is \$20,000, no matter how many policies you have with us.

### Additional risks

1. your policy is extended to cover your personal effects that are temporarily removed from the property's address while you are travelling anywhere in the world and personal effects that you buy overseas while you are travelling.
2. the most we will pay for any one item (including jewellery and watches) is \$5,000 unless specified in the schedule.
3. the most we will pay for jewellery and watches for any one event is \$25,000 unless specified in the schedule.
4. the most we will pay in total for any one event is \$50,000 plus the sum insured for individual items specified in the schedule.
5. the most we will pay for current coins, bank notes, prepaid cards, or stored value cards for any one event is \$1,000.

**Section 1: Loss to your property**

Section 2: Legal liability

Section 3: General exclusions

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Section 5: Definitions

## Section 1: Loss to your property – Automatic additional benefits



### Alternative accommodation

1. we will pay:
  - a) the additional and reasonable costs that you necessarily incur for alternative accommodation within New Zealand, similar to the standard of your house, for you and your domestic pets
  - b) to move your property to the alternative accommodation and return them to your property's address
  - c) to move your property to a secure storage facility, for storage costs while you are in alternative accommodation, and to return them to your property's address.

provided that:

  - a) we have agreed that the house is uninhabitable
  - b) it is your main residence, or
  - c) we have accepted a claim for the loss to your property.
2. if you own the house, we will pay up to \$50,000 in total under this benefit, no matter how many policies you hold with us, and only until:
  - a) we have proven the house is habitable, or
  - b) 30 days after we have given you notice of our intent to stop paying.
3. if you occupy the house as a tenant, we will pay up to \$50,000 in total under this benefit, no matter how many policies you hold with us, and only until:
  - a) your tenancy agreement ends, or
  - b) you move to another rental property whichever occurs first.
4. we will not pay for any other increased or associated costs including:
  - a) letting fees, or any travel, utility service, meal, internet, phone, or subscription cost,
  - b) bond payment,
  - c) any costs associated with the existing house.
5. if you are receiving cover under this benefit and you claim for another event for which you could receive alternative accommodation cover, the most we will pay is \$50,000 for all claims or events combined.
6. if any portion of your alternative accommodation costs is covered by another insurance company, or you receive government or other financial assistance, we will only pay the difference between the amount you receive and the cover you have under this benefit. The combined total must not exceed the maximum amount payable under this benefit.

**Section 1: Loss to your property**

Section 2: Legal liability

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## Section 1: Loss to your property – Automatic additional benefits



### Business use items

1. we will pay for sudden accidental loss to any property owned by you that relates to a healthcare practice or home-based office for clerical work.
2. the most we will pay for any one event is:
  - a) \$25,000 when the loss occurs at the property's address; or
  - b) \$5,000 when the loss occurs while the property is temporarily removed from the property's address.
3. for all other business use items, the most we will pay is:
  - a) \$10,000 when the loss occurs at the property's address; or
  - b) \$2,000 when the loss occurs while the property is temporarily removed from the property's address.
4. these limits are included in and not additional to the total sum insured shown in the schedule.

### Contents in storage

1. your property is covered for accidental loss by restricted perils while stored in a commercial storage facility.
2. this benefit does not apply when your property is stored for a period exceeding six months and/or your property is not being stored in a commercial storage facility.

### Contents in transit

Your property is covered for accidental loss by restricted perils while being permanently moved from the property's address to a new permanent residence anywhere in New Zealand.

### Credit card fraud

You are covered for fraudulent credit card or debit card use for which you are legally liable, if the person responsible:

1. is not related to you
2. is not covered by your policy
3. does not live with you

and you have complied with the terms and conditions of your credit card or debit card, and the loss cannot be recovered from anyone else.

The most we will pay during the term is \$2,000.

**Section 1: Loss to your property**

Section 2: Legal liability

Section 3: General exclusions

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## Section 1: Loss to your property – Automatic additional benefits



### Cyber-bullying

We will repay you up to \$5,000 in any one term of this policy if you incur cyber-bullying expenses caused by a cyber-bullying occurrence during the term.

### Emergency entry

We will pay for loss to your property caused by emergency services gaining access to the house at your property's address due to an emergency situation.

The most we will pay for any event is \$10,000.

### Emergency evacuation

1. we will pay the reasonable costs incurred under the 'Alternative accommodation' automatic additional benefit if, due to safety concerns or other emergency, a local authority or the police:
  - a) advises, and we agree, against you living in your house, or
  - b) prevents you from accessing the property's address.

2. subject to all limits and conditions of the 'Alternative accommodation' automatic additional benefit, we will pay these costs for a maximum of 30 days from the first notification from the local authority or the police.

The most we will pay during the term is \$50,000.

### Emergency recovery

If your property suffers loss by an insured event that is covered under your policy, and we believe that it is likely to be a claim cost greater than \$100,000, we will pay you an immediate cash benefit of \$5,000 to help you with recovery.

### Frozen food

We will pay for accidental loss to any frozen or refrigerated food caused by:

1. accidental stoppage or breakdown of your refrigerator or freezer
2. accidental loss of refrigerant
3. disconnection of the power supply (including by an electricity supply company).

The most we will pay for any one event is \$2,000.

**Section 1: Loss to your property**

Section 2: Legal liability

Section 3: General exclusions

Section 4: General conditions

Section 5: Definitions

## Section 1: Loss to your property – Automatic additional benefits



### Hidden gradual loss

We will pay for hidden gradual loss to your property that you first discover during the term.

We will pay for property that is not directly affected but must be damaged or destroyed to locate the cause of the hidden gradual loss, if we have authorised any work that is undertaken before the damage is incurred.

The most we will pay during the term is \$5,000, no matter how many policies you have with us at your property's address.

We will only provide cover under this benefit if your policy condition of 'take reasonable care' has been observed. We will also not be liable for any increased claims costs due to a delay in telling us about a possible claim under this benefit.

For this benefit, hidden gradual loss means hidden rot, hidden mildew, or hidden gradual deterioration, caused by water leaking from any internal tank, internal water pipe, or internal waste disposal pipe, or at the immediate point of connection between a hidden pipe and any household appliance installed at the house.

### Locks and keys – no excess

We will cover the reasonable cost of replacing locks and keys (including electronic access cards and transponders, remote door openers, or any other equivalent device) for your house at the property's address if:

1. they have been lost or damaged, or
2. you have good reason to believe they have been stolen or duplicated without your consent during the term, and
3. there is no other insurance policy that covers these costs.

No excess needs to be paid for your first claim under this benefit.

You will need to pay an excess for any further claims made within the term.

The most we will pay for any one event is \$2,000.

**Section 1: Loss to your property**

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## Section 1: Loss to your property – Automatic additional benefits



### Moving to a new home

1. if you permanently move to a new address different from the property's address shown in the schedule during the term, we will automatically cover your property at the new address for up to 30 days after the date on which the first item of property is moved, on the same terms that apply to the property's address shown in the schedule.
2. you must notify us within that period. We may alter the terms of cover, and you must pay any additional premium we require from the date of the first item of property being moved.
3. this benefit does not include cover while in transit, except for the cover provided under the 'Contents in transit' automatic additional benefit.

### Pairs and sets

1. if we have accepted a claim for loss to any item of artwork or jewellery that forms part of a pair or set, and we are unable to repair or replace that item, we will, at your request, settle the claim as if the complete pair or set was involved in the same event.
2. this benefit does not include loss for collections.
3. if we pay to repair or replace the complete pair or set, you must surrender the pair or set to us as salvage if requested.

### Personal health items – no excess

If we have accepted a claim for loss solely to personal health items, you do not need to pay an excess.

### Protection costs

We will pay the necessary and reasonable costs incurred to:

1. safeguard the property from, or minimise, loss where a peril threatens imminent loss that would be covered by your policy
2. shore up and protect the property following a loss covered by your policy

Provided that we have authorised these costs before they are incurred, unless required to avoid imminent loss.

We will pay the reasonable costs incurred to replenish your fire-fighting equipment after it has been used to protect your house from a loss covered by your policy.

The most we will pay for any event is \$10,000.

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## Section 1: Loss to your property – Automatic additional benefits

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### Reduction in value

If we choose to repair or replace an item of artwork, jewellery, or a musical instrument, subject to applicable sub-limits, we will pay you for any reduction in current value of the item due to a repair having been made.

### You choose your repairer

If we have accepted a claim under your policy and your property is repairable, you are entitled to select a repairer of your choice.

If you select your own repairer, we will not be liable to pay more than the repair cost as estimated by an appropriately qualified party that we appoint.

If you select a repairer that we approve, we will guarantee the quality of the repairs completed under the claim, subject to the terms and conditions of your policy and only if any claim under this guarantee is made while you:

1. own the property, and
2. continue to insure the property with us.

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## What you are not covered for



### Your policy does not cover any loss to your property from any of the following:

1. loss of use, consequential loss, depreciation, or loss of reduction or value whether or not following repair, unless covered by the 'Reduction in value' automatic additional benefit
2. loss, directly or indirectly, arising from the presence or penetration of moisture or water into your property because of any aspect of its design, construction, or alteration, including poor workmanship, or the materials used in its construction or alteration
3. rot, mildew, or gradual deterioration except for loss covered by 'Hidden gradual loss' automatic additional benefit
4. loss due to fault, defect, error, or omission in design or construction
5. loss to swimming and spa pools or water tanks caused by hydrostatic pressure
6. loss to fuses, protective devices, or lighting or heating elements caused by electricity disruption
7. defects or damage to your property existing at the start of the term
8. loss (except loss caused by a natural hazard) caused by or due to any of the following:
  - a) lifting or shifting your house
  - b) vibration or removal of support of your house
  - c) scratching, chipping, or denting
  - d) subsidence, erosion, shrinkage, or expansion of the house or land
  - e) settling, warping, or cracking caused by earth or other movements
9. water entering the house because any external element such as a window or door, roofing material, or cladding has been removed by you or any other person (other than a tenant) legally at the property's address
10. loss caused by or due to any of the following:
  - a) wear and tear, corrosion, or rust
  - b) mechanical and electrical breakdown or failure
  - c) defects in workmanship
  - d) any process of cleaning, renovation, or restoration
  - e) insects, rodents, or vermin (other than possums)

These exclusions 10a to 10e apply only to the property first affected. They do not apply to any resultant accidental loss to other parts of the property.

#### Section 1: Loss to your property

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## Section 1: Loss to your property – What you are not covered for

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11. loss caused by the manufacture, storage, or distribution of any 'controlled drug' as defined in the Misuse of Drugs Act 1975 (unless the house is leased or rented to a tenant and all conditions of the policy have been met)
12. intentional loss except as a result of fire or explosion caused by any tenant, guest of a tenant, or your guest
13. theft of any item by:
  - a) any person who normally lives with you
  - b) any temporary guest

See General Exclusions for other circumstances in which cover does not apply.

**Section 1: Loss to your property**

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## What you will receive



This section outlines when we will choose to repair or replace your property, and what you can expect to receive once we have accepted your claim.

### How we will settle your claim

We have the sole right to settle your claim, or any part of your claim, by choosing one or more of the options below.

Subject to any limits, we may:

1. pay the reasonable costs to repair or replace the item or property as and when costs are incurred under your policy
2. pay you the cost that is reasonably required to repair or replace the item or property as estimated by an appropriately qualified party that we appoint.

### Limits to what we will pay

1. for:
  - a) money, negotiable securities, and credit cards
  - b) certificates and documents of any kind
  - c) unset precious stones, bullion, or precious metals in any other form (unless specified in the schedule)

the most we will pay for any one event is \$1,000.

2. for a collection, the most we will pay is \$10,000 (excluding specified items) for any one event unless specified in the schedule.

3. we will pay the reasonable costs incurred to replace or repair:

- a) sports equipment
- b) personal electronic equipment, including computers, laptops, tablets, smartphones, and cell phones
- c) video cameras, photographic cameras, and associated equipment
- d) musical instruments.

the most we will pay is \$5,000 for any one item unless specified in the schedule.

4. for bicycles, the most we will pay is \$8,000 for any one item for any one event unless specified in the schedule.

5. for jewellery and watches, the most we will pay is \$8,000 for any one item and \$40,000 (excluding specified items) for any one event unless specified in the schedule.

**Section 1: Loss to your property**

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## Section 1: Loss to your property – What you will receive

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6. we will pay the reasonable costs incurred to replace:
  - a) artworks, paintings, or pictures
  - b) ornaments, sculptures, or antiques (including furniture)
  - c) collectable or other art objects.

the most we will pay is \$25,000 for any one item unless specified in the schedule.
7. for personal health items, the most we will pay is \$10,000 for any one item unless specified in the schedule.
8. we will not pay to replace window coverings not located in the room or rooms where the loss occurred, but we will ask our repairer to match the items as near as reasonably practical to any undamaged matching property.
9. unless your claim is for jewellery or artworks covered by the 'Pairs and sets' automatic additional benefit, we will not pay to replace undamaged items forming part of a pair, set, collection, or otherwise.
10. the most we will pay in total:
  - a) for any item or collection specified in the schedule is the specified item sum insured.
  - b) for loss to your property for any one event is the sum insured.

**Section 1: Loss to your property**

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## Section 2

# Legal liability

### Legal liability

#### What you will receive

- Property damage
- Bodily injury
- Total for any event

Section 1: Loss to your property

**Section 2: Legal liability**

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## Section 2: Legal liability



This section outlines your legal liability cover and explains what we will pay once we've accepted your claim.

You are covered for your legal liability during the term in New Zealand for:

1. accidental loss to the property of others
2. accidental bodily injury to others.

We will also cover you for your reasonable legal expenses to defend an allegation that you are legally liable if that legal liability would be covered under this policy, if established.

You are not covered for legal liability connected in any way with:

1. any business, trade, or profession
2. any contract or agreement with any person, except where you would have been liable even without a contract or agreement
3. damage to property you, or a trust of which you are a trustee or beneficiary, own
4. your ownership of any land or other property, whether it is insured by your policy or otherwise

5. gross negligence or deliberate loss caused by you
6. bodily injury to you or anyone living at your house
7. your ownership or use of any aircraft or other aerial device, watercraft (unless it's covered as sports equipment by section one of your policy), or vehicle
8. any seepage, pollution, or contamination (including clean-up costs), unless the seepage, pollution, or contamination happens during the term and is caused by a sudden accidental event that happens during the term
9. asbestos.

You are not covered for fines, penalties, or exemplary damages.

See General exclusions for other circumstances in which cover does not apply.

Section 1: Loss to your property

**Section 2: Legal liability**

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## Section 2: Legal liability

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### What you will receive

This section sets out the most we will pay once we have accepted your claim.

#### Property damage

The most we will pay for legal liability for damage to property is \$10,000,000 for any event.

#### Bodily injury

The most we will pay for legal liability for bodily injury is \$1,000,000 for any event.

#### Total for any event

The most we will pay in total for all legal liability, including costs and expenses, for any one event no matter how many policies you hold with us, is \$10,000,000.

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## Section 3

# General exclusions

**ACC**

**Civil commotion/ riot**

**Communicable disease – liability**

**Communicable disease – physical damage**

**Confiscation**

**Cyber – liability**

**Cyber – physical damage**

**Excess**

**Modifications**

**Nuclear risk**

**Terrorism**

**War**

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Section 2: Legal liability

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## Section 3: General exclusions



The following exclusions apply to all sections of your policy.

### ACC

There is no cover under your policy for costs, compensation, or any other amounts or payments that can be recovered under the Accident Compensation Act 2001.

### Civil commotion/riot

There is no cover under your policy for loss or liability and defence costs connected in any way with civil commotion assuming the proportions of or amounting to an uprising, insurrection, rebellion, or military or usurped power.

### Communicable disease – liability

There is no cover under your policy for any loss, liability, damage, compensation, injury, sickness, death, expense, or any other amount incurred by you, directly or indirectly arising out of, or in any way connected with:

1. a communicable disease
2. the actual or perceived fear or threat of a communicable disease

Regardless of any other cause or event contributing concurrently to a communicable disease.

### Communicable disease – physical damage

There is no cover under your policy for any loss, damage, liability, or expense directly or indirectly arising out of or in any way connected with:

1. a communicable disease
2. the actual or perceived fear or threat of a communicable disease

Regardless of any other cause or event contributing concurrently to a communicable disease.

### Confiscation

There is no cover under your policy for any loss or liability directly or indirectly arising from or in any way related to confiscation, requisition, acquisition, destruction, or damage to property by the order of the Government or a local authority, unless for the controlling of a peril covered under your policy.

### Cyber – liability

There is no cover under your policy for any cyber loss.

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## Section 3: General exclusions

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### Cyber – physical damage

There is no cover under your policy for any loss, damage, or expense directly or indirectly arising out of or in any way connected with:

1. the functionality, availability, or operation of a computer system
2. the loss of use, reduction in functionality, repair, replacement, restoration, or reproduction of any data, including any amount relating to the value of such data.

The exclusion for a computer system does not apply to any physical damage to a computer system and any other consequential losses as a direct result of any physical damage.

### Excess

Unless specifically stated otherwise under another part of your policy, you are not covered for any applicable excesses.

The applicable excesses will be deducted from the amount of your claim.

### Modifications

There is no cover under your policy for any loss or liability directly or indirectly arising from or in any way related to the modification, removal, or replacement of any component, part, or aspect of the insured property from the manufacturer's standard or optional-extra specifications unless we have agreed to the modification in advance, and it is noted in the schedule.

### Nuclear risk

There is no cover under your policy for any loss or liability directly or indirectly arising from or in any way related to:

1. nuclear weapons material
2. the operations of a nuclear power plant
3. ionising radiation or contamination by radioactivity from:
  - a) any nuclear waste
  - b) the fusion or fission of nuclear fuel.

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## Section 3: General exclusions

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### Terrorism

There is no cover under your policy for any loss or liability directly or indirectly arising from or in any way related to terrorism.

### War

There is no cover under your policy for any loss or liability directly or indirectly arising from or in any way related to war, invasion, act of foreign enemy, warlike operations (whether war is declared or not), civil war, mutiny, rebellion, revolution, insurrection, military or usurped power.

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# Section 4

## General conditions

Alteration of terms

Betterment

Breach of conditions

Good and Services Tax (GST)

Governing law

Joint insurance

Making a claim

Other insurance

Policy compliance

Policy renewal

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## Section 4: General conditions



The following conditions apply to all sections of this policy document and must be met before we will pay any claim under your policy.

### Alteration of terms

You may make changes to your policy at any time by giving us notice. We must agree to the changes before the alteration takes effect. Any such changes will be at our sole discretion. Changes may affect the premium and other terms and conditions of your policy.

We may alter the terms of your policy during the term:

1. where there has been a change in circumstances
2. to ensure ongoing compliance with relevant law and legislation
3. if we are no longer able to secure reinsurance protection for perils covered by your policy
4. where the change is considered necessary to reasonably protect our legitimate interests.

We will send notice of any amended terms to your last known postal or email address at least 14 days before the changes take effect.

If you disagree with the changes to your policy, you may cancel your policy with effect from the date of the proposed changes by letting us know. We will refund the unused portion of any premium you have paid. We may retain a minimum premium charge for the time cover has been in place.

### Betterment

If we choose to repair or replace your property and this results in an improvement to your property beyond your entitlement under your policy, you must pay for the value of that improvement before the repair or replacement starts.

### Breach of conditions

If you or any other person we insure under your policy breaches any of the conditions of your policy, we may either:

1. decline or reduce any claim
2. declare your policy to be void or unenforceable.

### Goods and Services Tax (GST)

All sum insured values, policy limits, and excesses include GST.

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## Section 4: General conditions



### Governing law

Your policy is governed by the laws of New Zealand.

### Joint insurance

If more than one person or entity is insured under your policy, they are insured jointly. A breach of your policy by one of them is a breach by all.

### Making a claim

You must complete the following actions.

1. tell us as soon as you are aware of any circumstances that could lead to a claim, or any loss or liability possibly covered under your policy.
2. take all reasonable steps to minimise your loss or liability, and try to avoid any further loss or liability.
3. complete our claim form in full, if requested.
4. allow us to investigate and inspect the loss or liability.
5. provide reasonable justification for any claim and any other information or help that we need.
6. act reasonably and cooperate fairly in your communications and dealings with us.

7. give us permission to obtain personal information that relates to your claim held by any other party and give any such third-party permission to disclose that information.
8. give us permission to provide personal information that we hold about your claim to any other party to help settle your claim.
9. send us all relevant information and correspondence.
10. lay a complaint with the police if you suspect a crime has been committed and give us a copy of the police complaints acknowledgement form, and if requested any other police reports relating to the circumstances in which any claim arises.
11. take reasonable steps to obtain details of any other person, property, or vehicle in the circumstances leading to the claim, and any witnesses to the event leading to the claim.

You must not:

1. dispose of your property being claimed for without our permission
2. start any repairs without our permission, unless required to limit further loss
3. admit responsibility for any loss or liability

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## Section 4: General conditions



4. say or do anything that may harm our ability to defend any claim made against you, or to recover the loss from any other person who may be responsible for it.

You have a right to:

1. access the information that we have relied on to evaluate your claim
2. ask us to correct any mistakes or inaccuracies in that information.

We may withhold the information we have relied on to evaluate your claim from you, in some circumstances. If we do this, we will give you our reasons. you can ask for these reasons. you can also ask for a review of our reasons through our complaints procedure or, in some circumstances, the Privacy Commissioner on 0800 803 909 or [privacy.org.nz](http://privacy.org.nz).

After you have made a claim:

1. we have the sole right to act in your name and negotiate, defend, or settle any liability on your behalf, at our expense (we may appoint our own lawyers to defend the matter and report to us)
2. we may pay the maximum amount payable under the legal liability section of your policy (or any lesser amount for which the liability can be settled) plus the legal costs and expenses incurred

to date, and this will satisfy our obligations under your policy in full

3. we may take over in full any legal rights of recovery that you have (you must help us to do this, including providing documents and other evidence and attending court hearings if required)
4. if your claim relates to damaged property, we are entitled to keep the damaged property and to deal with salvage in a reasonable manner (you cannot abandon property to us)
5. if any lost or stolen property for which we have paid a claim is later found or recovered, you must tell us immediately and return the property to us if we ask for it
6. you must reimburse us if you receive any money from any person ordered to make reparation to you for a claim we have paid.

When a catastrophe or disaster strikes, we may receive many claims. We will:

1. use our best efforts to meet all of our commitments in the Fair Insurance Code
2. respond as quickly as possible and in a professional, practical, and compassionate manner

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## Section 4: General conditions



3. update you at least once every 20 business days until your claim is resolved
4. prioritise our service for our most vulnerable members.

If your claim is dishonest or fraudulent in any way, we may decline all or part of your claim. We may also declare that your policy is void and unenforceable from the date of the dishonest or fraudulent act.

### Other insurance

You must tell us immediately if any other insurance policy covers you for any of the risks covered under your policy, up to our limits.

If any other insurance policy exists, we will only pay over and above the amount payable under that other policy, up to our limits.

### Policy compliance

Before we pay any claim under your policy, you must comply with all its terms and pay any outstanding premium.

All statements and answers, whether by you or anyone else, must be true when you:

1. apply for or renew your policy
2. tell us about any change in circumstances

3. make any claim under your policy

These conditions apply to anyone else who may be entitled to claim under your policy.

### Policy renewal

This insurance is for the term shown in the schedule. We may offer to renew it for a further term at our sole discretion.

We may choose not to offer to renew your policy where we consider there are reasons why it is not in our interests to do so, including, for example, where:

1. you have not met the obligations of the 'You have a duty of disclosure' clause or 'Tell us when things change' clause
2. a change in circumstances results in you or your property no longer meeting our insurance acceptance criteria
3. you have not met the obligations of the 'Policy compliance' clause
4. you have acted fraudulently or dishonestly
5. you have not met your duty of utmost good faith to us
6. the product has been discontinued.

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## Section 4: General conditions

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If we offer to renew your policy, you will receive an offer from us before the term expires. This offer may have terms and conditions that differ from the previous term. For example, we may adjust your sum insured for inflation, depreciation, changes in repair costs or market costs of materials (as determined by us). You are solely responsible for making sure that the sum insured is sufficient to meet your needs.

We will notify you of changes. However, it is your responsibility to read your policy document and review your schedule and invoice before paying the premium for the new term. If you disagree with the changes to your policy, please [contact us](#) to discuss or you may let your policy lapse with effect from the expiry date of the current term by letting us know.

You must pay the premium for the new term before the current term expires to avoid your policy lapsing on the expiry date of the current term.

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## Section 5

# Definitions

The following words have special meaning within your policy document and are defined below to help you understand the terms and conditions of your policy.

The definitions apply to all forms of these words. For example, the definition of 'accidental' also applies to 'accident', 'accidentally', and 'accidents'.

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## Section 5: Definitions



Term	Definition
<b>Accidental</b>	Means unintended and unexpected by you and any other person insured under your policy.
<b>Act</b>	Means an Act of Parliament and any substitution of, amendment to, or replacement of that Act and any statutory regulation made under that Act.
<b>Application</b>	Means the information you provided us when you bought this insurance or asked for a quote for this insurance from us.
<b>Betterment</b>	Means that once the property is repaired or replaced, it is not 'substantially the same' as the property's condition immediately before the loss, if, without limitation, the size, dimensions, shape, functionality, materials, or qualities are materially improved from your property's characteristics immediately before the loss.
<b>Bodily injury</b>	Means accidental death of, or personal injury to, any person. This includes sickness, disease, disability, shock, fright, mental anguish, or mental injury.
<b>Change in circumstances</b>	Means any change that may alter the nature of the risk or increase the likelihood of a claim occurring.
<b>Collection</b>	Means a number of individual items that have been gathered according to some unifying principle or orderly arrangement. This includes but is not limited to a collection of books, card, coins, stamps, or curios. This does not include jewellery or artworks.

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## Section 5: Definitions



Term	Definition
<p><b>Communicable disease</b></p>	<p>Means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:</p> <ol style="list-style-type: none"> <li>1. the substance or agent includes a virus, bacterium, parasite, or other organism, or any variation of these, whether living or not</li> <li>2. the method of transmission, whether direct or indirect, includes airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas, or between organisms, and               <ol style="list-style-type: none"> <li>a) for the purposes of the liability exclusion, the disease, substance or agent can cause or threaten bodily injury, illness, emotional distress or damage to human health, human welfare, or property damage</li> <li>b) for the purposes of the physical damage exclusion, the disease, substance, or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of, or loss of use of property.</li> </ol> </li> </ol>
<p><b>Computer system</b></p>	<p>Means:</p> <ol style="list-style-type: none"> <li>1. for the purposes of the cyber liability exclusion, any computer, hardware, software, information technology and communications system, electronic device including any similar system, and any associated input, output, data storage device, networking equipment, or back-up facility.</li> <li>2. for the purposes of the cyber physical damage exclusion, any computer, hardware, software, communications system, electronic device (including smart phone, laptop, tablet, wearable device), server, cloud, or microcontroller including any similar system, and any associated input, output, data storage device, networking equipment, or back-up facility.</li> </ol>
<p><b>Current value</b></p>	<p>Means the reasonable cost to replace the item of property suffering loss, immediately before the event and in New Zealand, with an item of comparable age, condition, quality, and capability.</p>

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## Section 5: Definitions



Term	Definition
<b>Cyber-bullying expenses</b>	Means the reasonable cost of counselling, rest, and recuperation (as prescribed by a registered health practitioner other than you), salary lost, relocation, private tutoring, school enrolment if you relocate to an alternative school, or any expenses to hire a public relations consultant, professional digital forensic analyst, or professional cyber security consultant.
<b>Cyber-bullying occurrence</b>	Means any harassment or intimidation, including defamation of character, invasion of privacy, or threats of violence by any electronic means, but does not include an occurrence of acts against you arising out of your business activities.
<b>Cyber incident</b>	Means a single or a series of related: <ol style="list-style-type: none"> <li>1. unauthorised or malicious acts, regardless of time and place, or the threat or hoax</li> <li>2. failures to act, any errors or omissions or accidents</li> <li>3. breaches of duty, statutory duty, or regulatory duty or trust involving access to, processing of, use or operation of any computer system or any data by any person or group.</li> </ol>
<b>Cyber loss</b>	Means any loss, damage, liability, injury, compensation, sickness, death, expense, or any other amount incurred by you directly or indirectly arising out of or in any way connected with any cyber incident.
<b>Data</b>	Means information, facts, concepts, code, or any other information that is recorded or transmitted in a form to be used, accessed, processed, transmitted, or stored by a computer system.

Section 1: Loss to your property

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## Section 5: Definitions



Term	Definition
<b>Event</b>	Means one incident, or a series of linked incidents, causing loss that arises from one source or original cause.
<b>Excess</b>	Means the amount shown in the schedule that you must contribute as the initial payment towards the cost of each claim under your policy.
<b>Family</b>	Means any Family member or dependant who normally lives with you or while they are enrolled in full-time education and are living within New Zealand at a boarding school, at a private home as a boarder, or at accommodation provided by a recognised tertiary education provider.
<b>Healthcare practice</b>	Means any occupation or business that involves the diagnosis, treatment, and prevention of disease, illness, injury, and other physical and mental impairments in human beings or animals. This includes dentistry, midwifery-obstetrics, medicine, nursing, optometry, pharmacy, psychology, veterinary services, and other care providers.
<b>House</b>	Means each dwelling or domestic outbuilding (including garages and sheds) occupied by you within the residential boundaries of the property at the property's address but excludes any uninsured property.

Section 1: Loss to your property

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## Section 5: Definitions



Term	Definition
<b>Household contents</b>	<p>Means:</p> <ol style="list-style-type: none"> <li>1. furniture, furnishings, home appliances, household goods, and personal effects, that are not permanently plumbed, wired, or built into the house</li> <li>2. loose floor coverings, including mats, rugs, or runners</li> <li>3. above-ground swimming pools, saunas, and spa pools</li> <li>4. mobility scooters, non-road registered children's motorbikes 50cc or less, electric wheelchairs, domestic garden appliances including ride-on mowers used for maintaining landscaped areas of your property's address that are not used for stock grazing purposes, and golf carts</li> <li>5. watercraft (including all trailers, parts, and accessories in or on the vessel)</li> <li>6. parts or accessories of any:               <ol style="list-style-type: none"> <li>a) watercraft</li> <li>b) vehicle, motorcycle, motor scooter, trailer, caravan</li> <li>c) aircraft or other aerial device</li> </ol> <p>that are not in or attached to it and only while at the property's address.</p> </li> </ol> <p>It does not include uninsured property.</p>
<b>Land</b>	<p>Means ground-forming materials composed of natural rock, soil, artificial fill, or a combination of such materials, which form an integral part of the ground.</p>
<b>Lifestyle equipment</b>	<p>Means any of the following you own.</p> <ol style="list-style-type: none"> <li>1. farming implements that are not self-propelled</li> <li>2. tool and equipment</li> <li>3. portable machinery</li> <li>4. temporary electric fencing and associated equipment.</li> </ol>

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Term	Definition
<b>Lifestyle supplies</b>	Means any of the following you own. <ol style="list-style-type: none"> <li>1. fuels and lubricants</li> <li>2. manufactured stock foods</li> <li>3. baled hay, baled straw, and silage for use as an animal feed</li> <li>4. fertilisers, chemicals, sprays, and animal remedies</li> </ol>
<b>Loss</b>	Means physical loss, physical damage, or physical destruction occurring during the term.
<b>Natural hazard</b>	Means an earthquake, hydrothermal activity, a landslide, a tsunami, volcanic activity, a flood, a storm, or a natural hazard fire. However, the normal action of wind or water causing gradual erosion (including, for example, coastal erosion, bank erosion, and sheet erosion) is not a natural hazard.
<b>Personal effects</b>	Means items that are normally worn by, or carried on you. Examples of these items include, but are not limited to clothing, footwear, jewellery including watches, cosmetics and toiletries, and personal health items. Personal effects does not include sporting equipment such as bicycles, or musical instruments.

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Term	Definition
<b>Personal health item</b>	<p>Means any contact lenses, pair of hearing aids, set of dentures, prescription glasses, insulin pump, walking stick or frame, or wheelchair.</p> <p>It excludes bone-anchored hearing aids, cochlear implants, dental implants, implantable contact lenses, or any components or parts of a personal health item that require surgical implantation (independent external components exempted) and does not include medical examination, tests, or treatment costs.</p>
<b>Policy</b>	<p>Means a contract made up of the following parts.</p> <ol style="list-style-type: none"> <li>1. your information and any application you supplied us</li> <li>2. your policy document</li> <li>3. the schedule, which sets out the assets covered, the level and type of cover, and any special terms and conditions</li> <li>4. any renewal advice or endorsement notices.</li> </ol>
<b>Property</b>	<p>Means your household contents including any specified items and personal health items, that are owned by you, your spouse, or any member of your family who normally lives with you, or for which you are legally liable, contained within the house and within the boundaries of the land at the property's address, or when temporarily removed from the property's address. It does not include uninsured property.</p>
<b>Property's address</b>	<p>Means the situation shown in the schedule.</p>

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Term	Definition
<p><b>Repair or replace</b></p>	<p>If the schedule shows the property is insured for 'Replacement Value', repair or replace means:</p> <ol style="list-style-type: none"> <li>1. the repair of any item of property, or at our option, the replacement of the item of property with the nearest equivalent item available in New Zealand that is 'substantially the same' as, but not better or more extensive than the condition when new</li> <li>2. where parts or a 'substantially the same' replacement are unavailable within New Zealand, the replacement of the item of property with the nearest equivalent item available in New Zealand that is substantially the same as, but not better or more extensive than the condition when new, as estimated by an appropriately qualified party we appoint.</li> </ol> <p>If the schedule shows the property is insured for 'Indemnity Value', repair or replace means the reasonable cost to repair any item of property to a maximum of the current value of the property.</p> <p>An item of property will be considered 'substantially the same' if, its type, specification, or standard are not materially different from the item of property's characteristics immediately before the loss. The nearest equivalent item may be a different brand.</p>
<p><b>Restricted perils</b></p>	<p>Means accidental loss caused by:</p> <ol style="list-style-type: none"> <li>1. Natural hazards</li> <li>2. Fire, lightning or explosion</li> <li>3. Theft following violent and forceful entry</li> <li>4. Impact by or collision involving a vehicle</li> <li>5. Aircraft, or other aerial or spatial devices or articles dropped by them</li> </ol>

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Term	Definition
<b>Ride-on mower</b>	Means a cabin-less lawn mower on which you sit and control with a steering device with a front or middle mounted cutting deck, including a covering that shelters the blade.
<b>Schedule</b>	Means the most recent schedule we have issued to you.
<b>Specified</b>	Means an item or collection individually listed in the schedule with a corresponding specified item sum insured.
<b>Specified item sum insured</b>	Means the amount shown in the schedule that corresponds with the specified item.
<b>Spouse</b>	Means your husband or wife, civil union partner, or person with whom you are in a de facto relationship as defined in the Property (Relationships) Amendment Act 2001.
<b>Sum insured</b>	Means the sum insured shown in the schedule.

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Term	Definition
<p><b>Temporarily removed</b></p>	<p>Means household contents temporarily removed from the property's address, for a particular reason or purpose, including to your place of work or holiday, with the intention that they will be returned to the property's address.</p> <p>It does not include any household contents:</p> <ol style="list-style-type: none"> <li>1. permanently removed from the property's address</li> <li>2. removed from the property's address for longer than 60 days</li> <li>3. removed to a place outside of New Zealand, unless covered by the 'Additional risks' automatic additional benefit</li> <li>4. removed from the property's address to any place for storage, sale, or exhibition.</li> </ol>
<p><b>Term</b></p>	<p>Means the period of insurance of your policy shown in the schedule and for any subsequent period that we may agree.</p>
<p><b>Terrorism</b></p>	<p>Means an act including the use of force or violence or the threat of force or violence, by any person or group, whether acting alone, on behalf of, or in connection with any organisation or government, which is committed for, or in connection with political, religious, ideological, ethnic, or similar purposes, including the intention to influence any government, or to put the public or any section of the public in fear.</p>
<p><b>Theft</b></p>	<p>Means loss caused by the unlawful taking or attempted taking of the property with the intention to deprive the owner of possession, whether temporarily or permanently.</p>

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Term	Definition
<p><b>Uninhabitable</b></p>	<p>Means the house is no longer a safe or sanitary place to live because of physical damage to, or contamination of, the house as determined by us or a local or government authority. Just because you or your tenants do not want to live in what is an otherwise safe or sanitary house does not make it uninhabitable.</p>
<p><b>Uninsured property</b></p>	<p>Means:</p> <ol style="list-style-type: none"> <li>1. household contents that are located outside of New Zealand except for the cover provided under the 'Additional risks' automatic additional benefit</li> <li>2. any land, earth, or fill</li> <li>3. any live trees, lawns, shrubs, or plants</li> <li>4. any living creatures including livestock and domestic pets</li> <li>5. motor vehicles, motorcycles (other than a non-road registered children's motorbike 50cc or less), quad bikes, ATVs, UTVs, motor scooters, trailers, or caravans, and their parts or accessories that are in or attached to them</li> <li>6. aircraft or other aerial devices and their parts or accessories that are in or attached to them</li> <li>7. any property used for professional or business purposes except for the cover provided under the 'Business office or healthcare practice' automatic additional benefit</li> <li>8. bone-anchored hearing aids, cochlear implants, dental implants, implantable contact lenses, or any components or parts of a personal health item that require surgical implantation (independent external components exempted) and does not include medical examination, tests, or treatment costs</li> <li>9. lifestyle equipment and lifestyle supplies.</li> </ol>

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Term	Definition
<b>Vehicle</b>	Means any type of machine on wheels, or caterpillar tracks, that is made or intended to be propelled by its own power, as well as anything towed by the machine. It does not include mobility scooters, non-road registered children's motorbikes 50cc or less, electric wheelchairs, domestic garden appliances, or golf carts.
<b>Watercraft</b>	Means watercraft of any kind including boats, yachts, jet skis, windsurfers, surfboards, paddleboards, sailboards, canoes, and kayaks, if it: <ol style="list-style-type: none"> <li>1. is less than 4 metres long</li> <li>2. is powered by an engine that does not exceed 15 horsepower</li> <li>3. has a replacement value (including all trailers, parts, and accessories in or on the vessel) of less than \$2,000 unless we have agreed to a higher amount in advance and this is noted in the schedule</li> <li>4. is not covered by any other insurance policy.</li> </ol>
<b>We, us, or our</b>	Means Medical Insurance Society New Zealand Limited, a business division of Medical Assurance Society New Zealand Limited.
<b>You or your</b>	Means the person or entity named in the schedule as 'The Insured', that person's spouse and Family.

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