



AMENDED
PLANS #5

LEGEND



ORIENTATION OF
ELEVATION REFERENCES

EXISTING WALLS

NEW WALLS

CEILING HEIGHT

WINDOW NUMBERS

*The world around you
is changing*

A close-up, slightly blurred photograph of a desk. In the foreground, a large sheet of architectural blueprints is spread out, showing various technical drawings and lines. A red ruler is placed horizontally across the middle of the blueprints. To the right of the ruler, a small, silver, rectangular object, possibly a calculator or a small electronic device, is visible. In the background, there are stacks of papers, a spiral-bound notebook, and a pen. The desk is outdoors, with a wooden table surface and a blurred background of green foliage and a building.

*You expect to be the best in your profession,
so why wouldn't you expect the best from
your insurance company too?*



When you've made the decision to renovate or build a new home, we'll support you through every stroke of the hammer. With solutions that will protect your investment while the work is completed, you'll be able to enjoy the building process – without worrying about your insurance cover.

We are proud of the strong reputation we have established for an empathetic and top quality claims service.

Our policies are written in language that's easy to understand and we're always happy to answer any questions you may have about this important agreement between us.

✦ This brochure is intended as an information guide only and does not form part of the policy document or any contract with MAS. Certain conditions may apply to the benefits discussed within this brochure. These standard conditions of cover can be found within our policy wordings, available online at www.mas.co.nz or by calling us on **0800 800 627**.

✦ Special conditions and/or excesses may apply to the cover solution that meets your specific needs. We're happy to discuss these with you if needed.

Policy cover at a glance

Damage to structures in construction

We'll provide cover for sudden accidental loss to the insured property during construction – this includes flood, storm, earthquake and fire among other events.

Materials on Site

We cover materials, supplies, furnishings and other property that is to be incorporated or installed into the building, including those supplied by you or others.

Materials in Storage

We cover materials, supplies, furnishings and other property that is to be incorporated or installed into the building, including those supplied by you or others while they are being stored away from the site.

Transit of Materials

Your construction materials are covered while they're in transit anywhere in New Zealand, as long as they're intended for part of the work you're undertaking.

Professional Fees

If a loss covered by the policy does happen, we'll pay the reasonable costs for professionals such as architects, engineers and surveyors to get things up and running again.

Increased costs

We understand that things can change between the time the contract is signed and the building completed. Our policy will provide cover for unexpected variations or fluctuations to the contract price, and increased costs following a loss.

Demolition and Disposal

If the site needs to be cleared following a loss covered by the policy, we'll also pay the costs associated with any demolition work and the disposal of waste and debris.

Maintenance Period

If you choose, we'll continue to provide cover after the construction period for your liability to rectify loss to the property under the Maintenance clause of the contract.

Damage to existing structures

If making alterations to an existing house or outbuilding, we'll provide cover for sudden accidental loss to the portion of the building being worked on. The original structure will be covered by your existing MAS house policy.

This will mean both your house and the alterations will be covered.



Please note that certain conditions apply to these benefits. These conditions of cover can be found in your policy wording, available at www.mas.co.nz or by calling us on **0800 800 627**.


Even more reasons to cover all your insurance needs with MAS.

If you purchase two different products from our House, Contents and Motor vehicle range, you will be eligible to receive our Multi-product discount. Purchase all three of the products in this range and you'll be eligible to receive our Goldshield discount.

Insure your house with us and you may be entitled to cover under our Area Replacement policy, so you can rest easy knowing that you'll be fully covered in the event of a total loss. You won't have to worry about working out a cost to rebuild or a capped sum insured – we'll rebuild your home to the floor area shown on the schedule.





 *Printed on paper sourced from
sustainably managed forests.*
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Call us today
0800 800 627
Visit us online at www.mas.co.nz