



Lifestyle Property  
House and Contents  
Insurance Summary

# NOT JUST YOUR HOUSE IN THE COUNTRY



Call us today:

**0800 800 627**

Visit us online at [www.mas.co.nz](http://www.mas.co.nz)



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

Ever found it frustrating having to list all your farm buildings and vehicles on individual policies with an insurance company? MAS can provide all-in-one lifestyle property house and/or contents policies that offer a wide range of benefits to help ensure you can focus on living the lifestyle you want rather than spending time worrying about your insurance.

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.

For more information visit [mas.co.nz](https://www.mas.co.nz) or call **0800 800 627**.



## **POLICY COVER AT A GLANCE\***

### **HOUSE**

#### **Area Replacement or Agreed Value**

In most circumstances you can choose the basis of settlement that meets your needs.

##### **Area Replacement**

In the event of a total loss, your house will be rebuilt to the same floor area as is recorded on the policy schedule. Perfect if you want to be assured of full protection.

##### **Agreed Value**

In the event of a total loss, your house will be rebuilt to a maximum cost no more than the sum insured recorded on the policy schedule. If you'd like to save on premiums by holding a higher level of risk, this option may be suitable for you.

#### **Accidental death**

If you suffer injury and as a consequence die as the result of a sudden accidental event, we will pay \$20,000 to your estate.

#### **Alternative accommodation**

If your main residence is uninhabitable, we will pay up to \$50,000 for the additional and reasonable costs for alternative accommodation while the property is being assessed and/or repaired.

#### **Emergency entry**

If emergency services cause damage to your property on entry, we'll cover it up to \$10,000.

#### **Emergency evacuation**

We'll allow you to claim under the Alternative accommodation benefit when you are denied access to your house due to safety concerns or an emergency.

## **Farm stay**

We'll automatically provide cover for any part of the property used as a farm stay, provided you earn less than \$25,000 per annum from these activities. (Other terms and conditions apply, please talk to us for further information).

## **Glass breakage**

Claims solely for accidental breakage of glass in windows, doors or screens of your house will not have an excess applied and your No Claims Bonus will not be affected.

## **Greenhouses**

We'll automatically provide up to \$5,000 per event for any greenhouse that is damaged by restricted perils.

## **Hidden gradual loss**

In certain circumstances we'll provide up to \$5,000 for hidden rot, hidden mildew or hidden gradual deterioration caused by water leaking from an internal source.

## **Intentional damage by tenants**

We'll provide cover for damage caused by fire or explosion intentionally caused by any tenant, guest of a tenant or your guest.

## **Landscaping**

If we've accepted a claim, you'll also be entitled for up to \$5,000 to replant or repair damaged lawns, flowers, trees, hedges or shrubs or to pay for other reasonable landscaping costs.

## **Lifestyle buildings**

Your Lifestyle Property House policy automatically includes cover for lifestyle buildings such as barns, stables and sheds. In the event of a claim, we'll pay up to \$20,000 per building to a maximum of \$100,000 per event for any damage caused.

## Lifestyle fencing

All fencing, artificial windbreaks, and shelter belts on the lifestyle property are covered for damage caused by defined perils such as flood and impact by motor vehicles. We will pay up to \$20,000 per event to repair or replace affected fencing.

## Lifestyle structures

Structures such as windmills, stock yards, silos, and services are covered for loss up to \$5,000 each, and we'll pay a maximum of \$25,000 for any one event.

## Locks and keys

We will cover the reasonable cost of replacing locks and keys (including electronic access cards and transponders and remote door openers) if they have been lost, damaged, stolen or duplicated. You will not have an excess applied and your No Claims Bonus will not be affected.

## Loss of power

If you lose power to the house for more than 24 consecutive hours, we will pay reasonable costs up to \$2,000 for you to hire a generator. You will not have an excess applied and your No Claims Bonus will not be affected.

## New building work

If you're building a new structure, we'll provide up to \$20,000 to cover the new structure being built and any building materials that will be incorporated.

## Protection costs

We'll pay up to \$10,000 for reasonable costs incurred to protect your property from loss, or following a loss, to minimise damage and prevent further loss.

## Tree removal

If we've accepted a claim, you'll also be entitled for up to \$2,000 for the reasonable costs incurred for the removal of a fallen or partially fallen tree on your property.

## You choose your repairer

You can choose to either use one of our preferred repairers and we'll guarantee their repairs, or you can select a repairer of your choice.

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## Accidental death

If you suffer injury and as a consequence die as the result of a sudden accidental event, we will pay \$20,000 to your estate.

## Additional risks

We automatically cover your personal effects up to \$5,000 per item, and \$50,000 per claim, while you are travelling anywhere in the world.

## Alternative accommodation

If your main residence is uninhabitable, we will pay up to \$50,000 for the additional and reasonable costs for alternative accommodation while we repair the property.

## Children's contents

We cover your children's contents while they're in full time study and staying at boarding school, in tertiary accommodation or while boarding in a private residence. We'll also cover their belongings stored at your house while they're overseas.

## Contents in storage

We cover your contents for accidental loss by restricted perils while temporarily stored in a professional storage facility.

## Contents in transit

We cover your contents for accidental loss by restricted perils while being permanently relocated to a new address.

## Credit card fraud

We'll provide up to \$2,000 for fraudulent debit or credit card use for which you are legally liable and cannot be recovered elsewhere.

## Emergency entry

If emergency services cause damage to your property on entry, we'll cover it up to \$10,000.

## Emergency evacuation

We'll allow you to claim under the Alternative accommodation benefit when you are denied access to your house due to safety concerns or an emergency.

## Emergency recovery

If you suffer a significant loss we'll help out immediately by providing a \$5,000 cash benefit to assist you with recovery.

## Frozen food

If your freezer accidentally breaks down, loses refrigerant or the power supply is disconnected, we will pay up to \$2,000 for any spoiled items.

## Hidden gradual loss

In certain circumstances we'll provide up to \$5,000 for hidden rot, hidden mildew or hidden gradual deterioration caused by water leaking from an internal source.

## Home office or healthcare practice

We'll provide up to \$25,000 cover at home, and up to \$5,000 cover out and about, for property owned by you that relates to a home-based office or healthcare practice.

## Lifestyle vehicles

Your Lifestyle Property Contents policy will automatically include cover for lifestyle vehicles such as motorcycles, quad bikes, tractors, and mowers on the property. In the event of a claim, we will pay up to \$5,000 per vehicle to a maximum of \$20,000 per event.

## Locks and keys

We will cover the reasonable cost of replacing locks and keys (including electronic access cards and transponders and remote door openers) if they have been lost, damaged, stolen or duplicated. You will not have an excess applied and your No Claims Bonus will not be affected.

## Machinery breakdown and fusion

We'll automatically provide cover for mechanical or electrical breakdown or fusion of motors up to 10kW, pumps, and other electrical equipment. We'll pay up to \$5,000 per item, and \$1,000 lifting and lowering costs, when a claim has been accepted for a submersible pump.

## Moving to a new home

If you're moving house, we'll automatically cover your contents at the new address for 30 days on the same terms and conditions as the existing policy.

## New for old

Under our Replacement Value cover option, if an item can not be repaired we will replace it with the nearest equivalent item available that is substantially the same as the damaged item was when new.

## Pairs and sets

If we are unable to repair an item of jewellery or artwork that forms part of a pair or set we will, at your request, settle the claim as if the whole pair or set was involved in the loss.

## Parents' and grandparents' contents

We cover your parents' or grandparents' contents automatically under your policy while they're residing in a rest home, hospice or the like.

## Personal health items

If your claim is solely for hearing aids, dentures, prescription glasses, contacts, walking sticks and frames or wheelchairs we will not apply an excess and your No Claims Bonus will not be affected.

## Protection costs

We'll pay up to \$10,000 for reasonable costs incurred to protect your contents from loss, or following a loss, to minimise damage and prevent further loss.

## Reduction in value

If we repair an item of jewellery, artwork or a musical instrument, we'll pay you for any a reduction of value that results.

## Stock worrying

If your stock is killed due to injuries caused by any dog not owned by you, we will pay up to \$1,000 for the loss of each animal, and \$300 for vet services, up to a total of \$5,000 per event.

## You choose your repairer

You can choose to either use one of our preferred repairers and we'll guarantee their repairs, or you can select a repairer of your choice.

## LIABILITY

Under both the Lifestyle Property House and Contents policies, you'll receive special liability cover including the benefits listed below.

### Bailee's liability

We will provide up to \$20,000 for any legal liability to pay compensation for accidental loss to other people's property in your custody.

### Exemplary damages

We automatically cover you for up to \$100,000 per event for any punitive or exemplary damages awarded against you in connection with your operations on your lifestyle property.

### Farm stay liability

Covers your legal liability under the Inkeepers Act 1962 for damage caused to the property of any of your paying guests. We will provide up to \$50,000 per event, including defence costs.

### Forest and Rural Fires Act

We automatically provide up to \$1,000,000 cover under the Forest and Rural Fires Act 1977.

### Road damage

Should your livestock cause damage to any road, we will pay up to \$10,000 per event where you are found legally liable.

**\*IMPORTANT:** This brochure is an information guide only. Please refer to further information on the back cover.

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

Insure your motor vehicle and your house and/or contents and you'll be eligible for our multi-product discount. Insure your motor vehicle, house and contents and you'll be eligible for our Goldshield discount\*.

Where an event results in a claim under this policy and another policy you hold with us, you only have to pay the total excess that applies under the policy with the highest total excess.

If you hold this policy for a continuous period of five years and do not make a claim (excluding glass claims), you will qualify for our Secured No Claims Bonus. Once you qualify, your maximum No Claims Bonus is protected for the life of the policy, regardless of the number of claims you make.

\*Special conditions apply; please see the policy wording for details.

Please note that certain conditions apply to benefits described in this brochure. These conditions of cover can be found in your policy wording, available at [mas.co.nz](https://www.mas.co.nz) or by calling us on **0800 800 627**.

This brochure is intended as an information guide only and does not form part of the policy document or any contract with MAS. This brochure does not take into account your own personal financial situation or goals. If you would like more detailed financial advice, we can get one of our advisers to contact you.

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.