

Change Summary Document – Contents Policy – April 2023

Section	Previous cover	Page	New cover	Page
Front cover	Effective September 2021	1	Effective April 2023	1
Cover Option – Premier Benefits we include in your cover Alternative accommodation	If you own and live in the <i>home</i> where your <i>contents</i> are insured, we'll pay up to 12 months of temporary accommodation or \$30,000, whichever is less.	6	If you own and live in the <i>home</i> where your <i>contents</i> are insured, we'll pay up to 12 months of temporary accommodation or \$50,000 , whichever is less.	6
Cover Option – Premier Benefits we include in your cover Home office or healthcare practice	We'll pay up to \$15,000 for <i>loss</i> to home office and healthcare equipment if all the following apply. <ul style="list-style-type: none"> • You own the equipment. • You use it for business purposes. • It's in your <i>home</i>. 	8	We'll pay up to \$15,000 for <i>loss</i> to home office and healthcare equipment if all the following apply. <ul style="list-style-type: none"> • You own the equipment. • You use it for business purposes. • The <i>loss</i> happens in your <i>home</i>. 	8
Cover Option – Premier Benefits we include in your cover Occupier's and personal liabilities	using ride-on mowers, other domestic garden appliances, electric wheelchairs, and electric mobility aids	9	using ride-on mowers, other domestic garden appliances, children's motorcycles under 50cc , electric wheelchairs, and electric mobility aids	9
Cover Option – Restricted Benefits we include in your cover Alternative accommodation	If you own and live in the <i>home</i> where your <i>contents</i> are insured, we'll pay up to 12 months or temporary accommodation or \$30,000, whichever is less.	13	If you own and live in the <i>home</i> where your <i>contents</i> are insured, we'll pay up to 12 months of temporary accommodation or \$50,000 , whichever is less.	13
Cover Option – Restricted Benefits we include in your cover Occupier's and personal liabilities	using ride-on mowers, other domestic garden appliances, electric wheelchairs, and electric mobility aids	15	using ride-on mowers, other domestic garden appliances, children's motorcycles under 50cc , electric wheelchairs, and electric mobility aids	15
Exclusions – things we don't cover	n/a	n/a	Cyber acts and incidents We won't cover any <i>loss</i> , damage, liability, cost, or expense in any way connected to a <i>cyber act</i> or <i>cyber incident</i> . This exclusion does not apply if a <i>loss</i> covered by this policy causes a <i>cyber incident</i> .	18

			However, if there's resulting <i>loss</i> to your <i>contents</i> caused by a <i>cyber act</i> or <i>cyber incident</i> , we'll cover it (unless it's excluded under another part of this policy).									
Exclusions – things we don't cover Electronic data	Electronic data We won't cover any <i>loss</i> , damage, or liability in any way connected with the loss of or damage to any electronic data. We won't cover any loss of use or reduction in functionality in connection with the loss of electronic data. This also includes any electronic data you buy in place of an item you could buy in a non-electronic format.	18	Data We won't cover any <i>loss</i> , damage, liability, cost, or expense of any kind in any way connected to: <ul style="list-style-type: none">• <i>data</i> being totally or partially destroyed, distorted, erased, corrupted, altered, misinterpreted, or misappropriated• errors in creating, amending, entering, deleting, or using <i>data</i>• total or partial inability or failure to receive, send, access, or use <i>data</i> for any time• any loss of use of <i>data</i>, or <i>data</i> being reduced in functionality, repaired, replaced, restored, or reproduced• the value of any <i>data</i>. This exclusion applies whether any other causes or events contribute at the same time, or in any order, to any of the above.	18								
Exclusions – things we don't cover	n/a	21	Sanctions We do not provide any cover or benefit, or pay anything in connection with your policy, including any <i>premium</i> refund, if doing so may breach or risk exposure to any of the following. <ol style="list-style-type: none">1. Sanctions, prohibitions, or restrictions under United Nations resolutions.2. Trade or economic sanctions, laws or regulations of New Zealand, Australia, the United Kingdom, the United States of America, or the European Union.	21								
Cover Option – Premier The most we'll pay for some items	The most we'll pay for some items This table shows the most we'll pay for the listed items unless they are specified on your <i>schedule</i> for another amount as per cover under the 'Specified items' benefit (page 10). The limits include the item and its accessories. <table><tr><th>Item</th><th>Limit on what we'll pay</th></tr><tr><td>Each unspecified item, pair, or set of jewellery or watches</td><td>\$3,000 For any one event, we'll pay up to a maximum of 15% of the <i>sum insured</i> on your</td></tr></table>	Item	Limit on what we'll pay	Each unspecified item, pair, or set of jewellery or watches	\$3,000 For any one event, we'll pay up to a maximum of 15% of the <i>sum insured</i> on your	26	The most we'll pay for some items This table shows the most we'll pay for the listed items unless they are specified on your <i>schedule</i> for another amount as per cover under the 'Specified items' benefit (page 10). The limits include the item and its accessories. <table><tr><th>Item</th><th>Limit on what we'll pay</th></tr><tr><td>Each unspecified item, pair, or set of jewellery or watches</td><td>\$3,000 For any one event, we'll pay up to a maximum of 15% of the <i>sum insured</i> on your <i>schedule</i> (excluding specified</td></tr></table>	Item	Limit on what we'll pay	Each unspecified item, pair, or set of jewellery or watches	\$3,000 For any one event, we'll pay up to a maximum of 15% of the <i>sum insured</i> on your <i>schedule</i> (excluding specified	26
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		<i>schedule</i> (excluding specified items of jewellery and watches) or \$15,000 — whichever is greater			items of jewellery and watches) or \$15,000 — whichever is greater
	Each item of photographic, digital, and video camera equipment	\$3,000, unless specified otherwise on your <i>schedule</i>		Each item of photographic, digital, and video camera equipment	\$3,000
	We count a camera body and a standard lens as one item, unless separately specified on the <i>schedule</i> . Any extra lens not permanently attached to a camera body, or one that's designed to be interchangeable, we count as its own item.			We count a camera body and a standard lens as one item, unless separately specified on the <i>schedule</i> . Any extra lens not permanently attached to a camera body, or one that's designed to be interchangeable, we count as its own item.	
	Any bicycle (including any e-bike)	\$3,000, unless specified otherwise on your <i>schedule</i>		Any bicycle (including any e-bike)	\$3,000
	Any <i>drone</i>	\$3,000, unless specified otherwise on your <i>schedule</i>		Any <i>drone</i>	\$3,000
	Any canoe, kayak, surfboard, surf ski, kite surfer, paddle board, or windsurfer	\$3,000, unless specified otherwise on your <i>schedule</i>		Any canoe, kayak, surfboard, surf ski, kite surfer, paddle board, or windsurfer	\$3,000
	Any boat (other than canoes, kayaks, surfboards, surf skis, kite surfers, paddle boards, or windsurfers)	\$3,000 Under this policy we won't cover any boat that has a <i>market value</i> of more than \$3,000		Remote-controlled scale models	\$2,000 in total
	Motor and marine parts and accessories, including children's car seats, while they're out of any vehicle or boat	\$2,000 in total		Each coin, card, or stamp in a collection	\$1,000 \$3,000 in total for any collection of coins, cards, or stamps
	Remote-controlled scale models	\$2,000 in total		Unset precious stones or minerals, gold, or silver bullion or ingots, and precious metals	\$1,000 in total
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Cover Option – Restricted The most we'll pay for some items	<p>The most we'll pay for some items</p> <p>This table shows the most we'll pay for the listed items unless they are specified on your <i>schedule</i> for another amount as per cover under the 'Specified items' benefit (page 16).</p> <p>The limits include the item and its accessories.</p> <table><tr><th>Item</th><th>Limit on what we'll pay</th></tr><tr><td>Each unspecified item, pair, or set of jewellery or watches</td><td>\$3,000 For any one event, we'll pay up to a maximum of 15% of the <i>sum insured</i> on your <i>schedule</i> (excluding specified items of jewellery and watches) or \$15,000 — whichever is greater</td></tr><tr><td>Each item of photographic, digital, and video camera equipment We count a camera body and a standard lens as one item, unless separately specified on the <i>schedule</i>. Any extra lens not permanently attached to a camera body, or one that's</td><td>\$3,000, unless specified otherwise on your <i>schedule</i></td></tr></table>	Item	Limit on what we'll pay	Each unspecified item, pair, or set of jewellery or watches	\$3,000 For any one event, we'll pay up to a maximum of 15% of the <i>sum insured</i> on your <i>schedule</i> (excluding specified items of jewellery and watches) or \$15,000 — whichever is greater	Each item of photographic, digital, and video camera equipment We count a camera body and a standard lens as one item, unless separately specified on the <i>schedule</i> . Any extra lens not permanently attached to a camera body, or one that's	\$3,000, unless specified otherwise on your <i>schedule</i>	29	<p>The most we'll pay for some items</p> <p>This table shows the most we'll pay for the listed items unless they are specified on your <i>schedule</i> for another amount as per cover under the 'Specified items' benefit (page 16).</p> <p>The limits include the item and its accessories.</p> <table><tr><th>Item</th><th>Limit on what we'll pay</th></tr><tr><td>Each unspecified item, pair, or set of jewellery or watches</td><td>\$3,000 For any one event, we'll pay up to a maximum of 15% of the <i>sum insured</i> on your <i>schedule</i> (excluding specified items of jewellery and watches) or \$15,000 — whichever is greater</td></tr><tr><td>Each item of photographic, digital, and video camera equipment We count a camera body and a standard lens as one item, unless separately specified on the <i>schedule</i>. Any extra lens not permanently attached to a camera body, or one that's</td><td>\$3,000</td></tr></table>	Item	Limit on what we'll pay	Each unspecified item, pair, or set of jewellery or watches	\$3,000 For any one event, we'll pay up to a maximum of 15% of the <i>sum insured</i> on your <i>schedule</i> (excluding specified items of jewellery and watches) or \$15,000 — whichever is greater	Each item of photographic, digital, and video camera equipment We count a camera body and a standard lens as one item, unless separately specified on the <i>schedule</i> . Any extra lens not permanently attached to a camera body, or one that's	\$3,000	29 & 30
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	All money, negotiable securities, certificates, documents, and travel tickets	\$1,000 in total

Cover Option – Restricted We settle some claims in specific ways	The item limits for jewellery or watches on will still apply (see page 29).	30	The item limits for jewellery or watches will still apply (see page 29).	30
Policy conditions and other important information	We don't cover you if you have other insurance We won't cover you for <i>loss</i> or liability where insurance cover is provided by another insurer for the same loss or liability, except where the 'Fatal injury' benefit applies. We won't contribute towards any claim under any other policy.	36	We don't cover you if you have other insurance We won't cover you for <i>loss</i> or liability where insurance cover is provided by another insurer for the same <i>loss</i> or liability, except where the 'Fatal injury' benefit applies. We won't contribute towards any claim under any other policy.	36
Definitions	n/a	n/a	Computer system Any of the following in any configuration: <ul style="list-style-type: none"> computers, hardware, and software communications systems electronic devices, including smart phones, laptops, tablets, and wearable devices electronically controlled equipment, including data processing equipment server, cloud, or microcontroller equipment any similar system, input, output, data storage device, networking equipment or back up facility. 	37
Definitions	Contents Contents doesn't include any of the following. <ul style="list-style-type: none"> Mechanically propelled vehicles, trailers, caravans, or aircraft (except ride-on mowers and other domestic garden appliances, electric wheelchairs and electric mobility aids, drones while they are not in use, and remote-controlled scale models). ...	37	Contents Contents doesn't include any of the following. <ul style="list-style-type: none"> Mechanically propelled vehicles, trailers, caravans, or aircraft (except ride-on mowers and other domestic garden appliances, children's motorcycles under 50cc, electric wheelchairs and electric mobility aids, drones while they are not in use, and remote-controlled scale models). ...	37
Definitions	n/a	n/a	Cyber act One or more unauthorized, malicious, or criminal acts involving accessing, processing, using, or operating any <i>computer system</i> . Cyber act also includes the threat or hoax of these acts.	38
Definitions	n/a	n/a	Cyber incident Either of the following.	38

			<ul style="list-style-type: none"> Any error, omission or series of related errors or omissions involving accessing, processing, using, or operating any <i>computer system</i>. Any partial or total unavailability or failure, or recurring unavailability or failure of involving accessing, processing, using, or operating any <i>computer system</i>. 	
Definitions	n/a	n/a	Data Any kind of information, including facts, concepts, or code. In this definition, we mean information that is converted, recorded, or transmitted in a form that a <i>computer system</i> can access, communicate, display, distribute, interpret, process, transmit, store, or use.	38
Definitions	Home The dwelling, including residential flat or holiday home, which is: <ul style="list-style-type: none"> owned by you ...	38	Home The dwelling, including residential flat or holiday home, which is: <ul style="list-style-type: none"> owned or occupied by you ...	39
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