

Change Summary Document – Contents Policy – July 2024

Section	Previous cover	Page	New cover	Page
Front cover	Effective April 2023	1	Effective 1 July 2024	1
Welcome to your Stylecover Contents Residential Policy	The documents that make up your insurance policy ... 2. Your policy <i>schedule</i> . It gives details specific to you, including who and what is insured, when cover starts and ends, and the <i>premium</i> you've agreed to pay. The policy <i>schedule</i> also includes any special terms that might apply, which might also detail things that we do and don't cover. ...	3	The documents that make up your insurance policy ... 2. Your policy <i>schedule</i> . It gives details specific to you, including who and what is insured, and when cover starts and ends . The policy <i>schedule</i> also includes any special terms that might apply, which might also detail things that we do and don't cover. ...	3
Cover Option - Premier Alternative accommodation — we'll pay for temporary accommodation if your home is uninhabitable	Alternative accommodation — we'll pay for temporary accommodation if your home is uninhabitable ... • <i>loss</i> to the <i>home</i> that happens during the <i>period of insurance</i> that is covered entirely by the Earthquake Commission ...	6	Alternative accommodation — we'll pay for temporary accommodation if your home is uninhabitable ... • <i>loss</i> to the <i>home</i> that happens during the <i>period of insurance</i> that is covered entirely by Toka Tū Ake Natural Hazards Commission (NHC) ...	6
Cover Option - Premier Alternative accommodation — we'll pay for temporary accommodation if your home is uninhabitable	If you own and live in the home 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. If there has been a widespread <i>natural disaster</i> , we can choose to pay beyond the 12-month period.	6	If you own and live in the home 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. If a <i>natural hazard</i> causes a widespread event, we may choose to remove the 12-month limit.	6
Cover Option - Premier Alternative accommodation — we'll pay for temporary accommodation if your home is uninhabitable	Situations where this benefit won't apply ... • the <i>loss</i> covered by the Earthquake Commission is only <i>loss</i> to land.	6	Situations where this benefit won't apply ... • the <i>loss</i> covered by NHC is only <i>loss</i> to land.	6

Cover Option – Premier Occupier’s and personal liabilities — we’ll cover your legal liability if you cause loss, damage, or injury	Extended liability As long as the above requirements for cover are met, we'll also extend cover for liability for <i>damages</i> and liability for <i>reparation</i> to include: <ul style="list-style-type: none"> • your children who are covered by the ‘Boarding school’ benefit (page 7) and ‘Tertiary accommodation’ benefit (page 11) • your involvement in paid part-time baby-sitting • using ride-on mowers, other domestic garden appliances, children’s motorcycles under 50cc, electric wheelchairs, and electric mobility aids • using any canoe, kayak, surfboard, surf ski, kite surfer, paddle board, windsurfer, or boat. We won’t cover liability arising from the use of any boat that has a <i>market value</i> of more than \$3,000 • non-competitively using any of the following radio-controlled scale-models. <ul style="list-style-type: none"> – Aircraft – Watercraft – Motor vehicle. 	9	Extended liability As long as the above requirements for cover are met, we'll also extend cover for liability for <i>damages</i> and liability for <i>reparation</i> to include: <ul style="list-style-type: none"> • your children who are covered by the ‘Boarding school’ benefit (page 7) and ‘Tertiary accommodation’ benefit (page 11) • your involvement in paid part-time baby-sitting • using ride-on mowers, other domestic garden appliances, children’s battery-powered or mechanically propelled motor toys up to 50cc, electric wheelchairs, and electric mobility aids • using any canoe, kayak, surfboard, surf ski, kite surfer, paddle board, windsurfer, or boat. We won’t cover liability arising from the use of any boat that has a <i>market value</i> of more than \$3,000 • non-competitively using remote-controlled watercraft or motor vehicle scale-models • non-competitively using remote-controlled aircraft, including drones. 	9
Cover Option – Premier What we won’t pay under Occupier’s and personal liabilities	We won’t pay for legal liability: <ul style="list-style-type: none"> • for <i>loss</i> to property that you own or that’s under your custody and control, except for your <i>home</i> when you live in it as a tenant. • arising from: <ul style="list-style-type: none"> - your ownership of any building or land, including your <i>home</i> - any business, profession, or employment - your ownership, possession, or use of any mechanically propelled vehicle, trailer, aircraft (including <i>drones</i>), or any boat where the <i>market value</i> of the boat is more than \$3,000 – the ownership or possession of any animals, other than <i>domestic pets</i>. 	9	We won’t pay for legal liability: <ul style="list-style-type: none"> • for <i>loss</i> to property that you own or that’s under your custody and control, except for your <i>home</i> when you live in it as a tenant. • arising from: <ul style="list-style-type: none"> - your ownership of any building or land, including your <i>home</i> - any business, profession, trade, or employment - any other activity for financial reward whether for profit or not - your ownership, possession, or use of any mechanically propelled vehicle, trailer, aircraft, or any boat where the <i>market value</i> of the boat is more than \$3,000 – the ownership or possession of any animals, other than <i>domestic pets</i>. 	9
Cover Option – Restricted	Cover Option – Restricted If your <i>schedule</i> shows you have Cover Option – Restricted, we’ll cover you for some types of <i>loss</i> to your <i>contents</i> while they’re at your <i>home</i> . Any <i>loss</i> must happen during the <i>period of insurance</i> and arise only from the following events. <ul style="list-style-type: none"> • <i>Natural disaster</i>. 	12	Cover Option – Restricted If your <i>schedule</i> shows you have Cover Option – Restricted, we’ll cover you for some types of <i>loss</i> to your <i>contents</i> while they’re at your <i>home</i> . Any <i>loss</i> must happen during the <i>period of insurance</i> and arise only from the following events. <ul style="list-style-type: none"> • <i>Natural hazard</i>. 	12

Cover Option – Restricted Alternative accommodation – we'll pay for temporary accommodation if your home is uninhabitable	Alternative accommodation — we'll pay for temporary accommodation if your home is uninhabitable ... • <i>loss</i> to the <i>home</i> that happens during the <i>period of insurance</i> that is covered entirely by the Earthquake Commission ...	13	Alternative accommodation — we'll pay for temporary accommodation if your home is uninhabitable ... • <i>loss</i> to the <i>home</i> that happens during the <i>period of insurance</i> that is covered entirely by Toka Tū Ake Natural Hazards Commission (NHC) ...	13
Cover Option – Restricted Alternative accommodation – we'll pay for temporary accommodation if your home is uninhabitable	If you own and live in the home 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. If there has been a widespread <i>natural disaster</i> , we can choose to pay beyond the 12-month period.	13	If you own and live in the home 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. If a <i>natural hazard</i> causes a widespread event, we may choose to remove the 12-month limit.	13
Cover Option – Restricted Alternative accommodation – we'll pay for temporary accommodation if your home is uninhabitable	Situations where this benefit won't apply This benefit will never apply if: • your <i>home</i> is not <i>uninhabitable</i> (other than when authorities stop you from accessing your <i>home</i>) • we haven't agreed in writing that it's necessary for you to move out of your <i>home</i> while it's repaired or rebuilt • the <i>loss</i> covered by the Earthquake Commission is only <i>loss</i> to land.	13	Situations where this benefit won't apply This benefit will never apply if: • your <i>home</i> is not <i>uninhabitable</i> (other than when authorities stop you from accessing your <i>home</i>) • we haven't agreed in writing that it's necessary for you to move out of your <i>home</i> while it's repaired or rebuilt • the <i>loss</i> covered by NHC is only <i>loss</i> to land.	13
Cover Option – Restricted Occupier's and personal liabilities — we'll cover your legal liability if you cause loss, damage, or injury	Extended liability As long as the above requirements for cover are met, we'll also extend cover for liability for <i>damages</i> and liability for <i>reparation</i> to include: • your involvement in paid part-time baby-sitting • using ride-on mowers, other domestic garden appliances, children's motorcycles under 50cc, electric wheelchairs, and electric mobility aids • using any canoe, kayak, surfboard, surf ski, kite surfer, paddle board, windsurfer, or boat. We won't cover liability arising from the use of any boat that has a <i>market value</i> of more than \$3,000 • non-competitively using any of the following radio-controlled scale-models. – Aircraft – Watercraft – Motor vehicle.	15	Extended liability As long as the above requirements for cover are met, we'll also extend cover for liability for <i>damages</i> and liability for <i>reparation</i> to include: • your involvement in paid part-time baby-sitting • using ride-on mowers, other domestic garden appliances, children's battery-powered or mechanically propelled motor toys up to 50cc, electric wheelchairs, and electric mobility aids • using any canoe, kayak, surfboard, surf ski, kite surfer, paddle board, windsurfer, or boat. We won't cover liability arising from the use of any boat that has a <i>market value</i> of more than \$3,000 • non-competitively using remote-controlled watercraft or motor vehicle scale-models • non-competitively using remote-controlled aircraft, including drones.	15

Cover Option – Restricted Occupier's and personal liabilities — we'll cover your legal liability if you cause loss, damage, or injury	What we won't pay under Occupier's and personal liabilities We won't pay for any punitive or exemplary damages awarded against you. We won't pay for legal liability: <ul style="list-style-type: none"> • for <i>loss</i> to property that you own or that's under your custody and control, except for your <i>home</i> when you live in it as a <i>tenant</i> • arising from: <ul style="list-style-type: none"> – your ownership of any building or land, including your <i>home</i> – any business, profession, or employment – your ownership, possession, or use of any mechanically propelled vehicle, trailer, aircraft (including <i>drones</i>) or any boat where the <i>market value</i> of the boat is more than \$3,000 – the ownership or possession of any animals, other than <i>domestic pets</i>. 	15	What we won't pay under Occupier's and personal liabilities We won't pay for any punitive or exemplary damages awarded against you. We won't pay for legal liability: <ul style="list-style-type: none"> • for <i>loss</i> to property that you own or that's under your custody and control, except for your <i>home</i> when you live in it as a <i>tenant</i> • arising from: <ul style="list-style-type: none"> – your ownership of any building or land, including your <i>home</i> – any business, profession, trade, or employment – any other activity for financial reward whether for profit or not – your ownership, possession, or use of any mechanically propelled vehicle, trailer, aircraft, or any boat where the <i>market value</i> of the boat is more than \$3,000 – the ownership or possession of any animals, other than <i>domestic pets</i>. 	15
Exclusions — things we don't cover	-	N/A	Asbestos We won't cover any <i>loss</i> caused by, arising from, or in any way connected to asbestos. We also won't cover legal liability resulting from any direct, indirect, or potential exposure to asbestos. However, we'll pay the cost to remove asbestos from your <i>contents</i> if we have accepted a claim for <i>loss</i> or damage to your <i>contents</i> . We'll only cover the removal of asbestos from the item of <i>contents</i> that has suffered the <i>loss</i> or damage.	17
Exclusions — things we don't cover	Damage during cleaning, repair, renovation, or restoration We won't cover any <i>loss</i> caused by any cleaning process, renovation, repair, or restoration – but this only excludes the property that has undergone that process. However, if there's resulting <i>loss</i> to other items of <i>contents</i> caused by the excluded <i>loss</i> , we'll cover it (unless it's excluded under another part of this policy).	18	Damage during cleaning, repair, renovation, or restoration We won't cover any <i>loss</i> caused by any cleaning process, renovation, repair, or restoration – but this only excludes: <ul style="list-style-type: none"> • the part of the property that has directly undergone that process • any other part of the property in any way physically connected to the part of the property that has undergone that process. However, if there's resulting <i>loss</i> to other items of <i>contents</i> caused by any cleaning process, renovation, repair, or restoration , we'll cover it (unless it's excluded under another part of this policy).	18

Exclusions — things we don't cover	Deliberate or reckless acts We won't cover any <i>loss</i> , damage, or liability in any way connected with you or anyone else this policy covers acting, or failing to act, in a way that is: <ul style="list-style-type: none"> • deliberate • intentional • knowing • wilful • reckless. This exclusion applies whether the act or failure to act was criminal or not.	19	Criminal or reckless activity We won't cover any <i>loss</i> , damage, cost, or liability in any way connected with: <ul style="list-style-type: none"> • criminal activity involving anything this policy covers, unless you prove that you didn't have reason to suspect that criminal activity was happening • any deliberate, intentional, knowing, wilful or reckless act, or failure to act, whether criminal or otherwise, committed by you, or anyone this policy covers. 	18
Exclusions – things we don't cover	Land We won't cover any of the following. <ul style="list-style-type: none"> • <i>Loss</i> to land. • Costs associated with stabilising land, even where it's necessary to prevent or lessen <i>loss</i> to your <i>contents</i>. • Costs associated with erecting or upgrading improvements to land, even where it's necessary to prevent or lessen <i>loss</i> to your <i>contents</i>. • <i>Loss</i> caused by subsidence, settling, ground heave, shrinkage, expansion, or erosion. 	19	Land We won't cover any of the following. <ul style="list-style-type: none"> • <i>Loss</i> to land. • Costs associated with stabilising land, even where it's necessary to prevent or lessen <i>loss</i> to your <i>contents</i>. • Costs associated with erecting or upgrading improvements to land, even where it's necessary to prevent or lessen <i>loss</i> to your <i>contents</i>. • <i>Loss</i> caused by subsidence, settling, ground heave, shrinkage, or expansion. • <i>Loss</i> that is in any way connected with erosion arising from action of wind or water. Erosion includes but is not limited to: <ul style="list-style-type: none"> - erosion landslides - coastal erosion - bank erosion - sheet erosion. 	19 & 20
Exclusions — things we don't cover	Lifting or moving your home We won't cover <i>loss</i> that is in any way connected with lifting or moving your <i>home</i> .	19	Lifting, moving, or relocating your home We won't cover <i>loss</i> that is in any way connected with lifting or moving your <i>home</i> (including while in transit or storage, and while placed on temporary blocks or supports before, during, or after relocation).	20
Exclusions – things we don't cover	Mechanical or electrical breakdown We won't cover loss caused by either: <ul style="list-style-type: none"> • mechanical or electrical breakdown • inability to operate any mechanical or electrical device this policy covers. This exclusion doesn't apply to loss caused by actual burning out as a direct result of an accidental external cause, or if the loss arises from:	20	Mechanical or electrical breakdown We won't cover loss caused by either: <ul style="list-style-type: none"> • mechanical or electrical breakdown • inability to operate any mechanical or electrical device this policy covers. This exclusion doesn't apply to loss caused by actual burning out as a direct result of an accidental external cause, or if the loss arises from:	20

	<ul style="list-style-type: none"> • impact • earthquake or flood • fire or lightning • an external power surge that originated outside of the home the contents are located in, or outside of any other location your contents are in while they are temporarily removed from the home • volcanic eruption • malicious acts. <p>...</p>		<ul style="list-style-type: none"> • impact • earthquake or flood • fire or lightning • an external power surge that originated outside of the home the contents are located in, or outside of any other location your contents are in while they are temporarily removed from the home • volcanic activity • malicious acts. <p>...</p>	
Exclusions — things we don't cover	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. 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	Sanctions We won't provide any cover, service, 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. 1. Penalties, sanctions, prohibitions, proscriptions, preventions, or restrictions under United Nations resolutions. 2. Sanctions, proscriptions, preventions , laws or regulations of New Zealand, Australia, the United Kingdom, the United States of America, or the European Union.	21
Exclusions — things we don't cover	Some events in the first 72 hours of this policy We won't cover any <i>loss</i> that happens during the first 72 hours of the policy, if the <i>loss</i> is caused by storm, <i>flood</i> , landslip, bush fire or volcanic activity. This exclusion only applies when you first take out this policy. This exclusion doesn't apply if this policy starts immediately after another policy that insured your <i>contents</i> against storm, <i>flood</i> , landslip, bush fire or volcanic activity.	21	Some events in the first 72 hours of this policy We won't cover any <i>loss</i> that happens during the first 72 hours of the policy, if the <i>loss</i> is caused by storm, <i>flood</i> , landslide , bush fire or volcanic activity. This exclusion only applies when you first take out this policy. This exclusion doesn't apply if this policy starts immediately after another policy that insured your <i>contents</i> against storm, <i>flood</i> , landslide , bush fire or volcanic activity.	21
Making a Claim Excess — you will have to pay an excess	Different types of excess can apply The following additional <i>excesses</i> apply, unless the <i>loss</i> arises from fire, <i>flood</i> , or <i>natural disaster</i> . <p>...</p>	24	Different types of excess can apply The following additional <i>excesses</i> apply, unless the <i>loss</i> arises from fire, <i>flood</i> , or <i>natural hazard</i> . <p>...</p>	24
Cover Option — Premier How we'll settle your claim under	We'll pay indemnity value for the following items We'll pay <i>indemnity value</i> for: <ul style="list-style-type: none"> • laptops, tablets, mobile or smart phones, or any other similar handheld electronic devices that are more than 3 years old and can do any of the following. <ul style="list-style-type: none"> – Communicate with other people or devices – Receive, run, or display and store executable data programmes, or applications 	25	We'll pay indemnity value for the following items We'll pay <i>indemnity value</i> for: <ul style="list-style-type: none"> • laptops, tablets, mobile or smart phones, or any other similar handheld electronic devices that are more than 5 years old and can do any of the following. <ul style="list-style-type: none"> – Communicate with other people or devices – Receive, run, or display and store executable data programmes, or application 	25

Cover option - Premier We settle some claims in specific ways	Repairs to furniture We'll only repair or pay for items that actually suffer <i>loss</i> . If the items that suffer <i>loss</i> are part of a group of <i>similar items</i> , we'll pay up to the value of or cost to replace those items only.	27	Repairs to furniture We'll only repair or pay for items that actually suffer <i>loss</i> . If the items that suffer <i>loss</i> are part of a group of <i>similar items</i> , we'll pay up to the value of or cost to replace those damaged items only.	27
Cover option - Premier We settle some claims in specific ways	Obtain pre-loss valuations for any specified jewellery If you have any specified items of jewellery on your <i>schedule</i> , you must support any claim for burglary, theft, or unexplained <i>loss</i> with a pre-loss valuation for each item you're claiming for. If you don't have a pre-loss valuation for the specified item being claimed for, it can affect the claim settlement for that item. Any pre-loss valuation must be from a suitably qualified jewellery valuer who is a member of a New Zealand jewellery valuers or appraisers society. Keep higher valued specified jewellery and watches in a locked safe when not in use You must keep the following items in a locked safe in certain circumstances: <ul style="list-style-type: none"> • any individual specified item of jewellery or watch worth over \$50,000 • all specified items of jewellery or watches, if their total value is over \$100,000. You must keep these specified items in a locked safe when you're either: <ul style="list-style-type: none"> • not wearing or carrying the items • absent from the building you leave the items in. The safe must be all of the following. <ul style="list-style-type: none"> • Manufactured by a reputable safe manufacturer. • Of a standard sufficient to protect the specified items from burglary. • Securely anchored to the floor or wall, following the manufacturer's installation instructions. If you don't follow these requirements, we won't cover the items for burglary, theft, or unexplained <i>loss</i> .	27	Specified jewellery items If you have any specified items of jewellery on your schedule, you must meet all the specified jewellery responsibilities in the 'What your responsibilities are' section on page 33.	28
Cover option - Restricted We settle some claims in specific ways	Repairs to furniture We'll only repair or pay for items that actually suffer <i>loss</i> . If the items that suffer <i>loss</i> are part of a group of <i>similar items</i> , we'll pay up to the value of or cost to replace those items only.	30	Repairs to furniture We'll only repair or pay for items that actually suffer <i>loss</i> . If the items that suffer <i>loss</i> are part of a group of <i>similar items</i> , we'll pay up to the value of or cost to replace those damaged items only.	30

<p>Cover option - Restricted We settle some claims in specific ways</p>	<p>Obtain pre-loss valuations for any specified jewellery If you have any specified items of jewellery on your <i>schedule</i>, you must support any claim for burglary, theft, or unexplained <i>loss</i> with a pre-loss valuation for each item you're claiming for. If you don't have a pre-loss valuation for the specified item being claimed for, it can affect the claim settlement for that item. Any pre-loss valuation must be from a suitably qualified jewellery valuer who is a member of a New Zealand jewellery valuers or appraisers society.</p> <p>Keep higher valued specified jewellery and watches in a locked safe when not in use You must keep the following items in a locked safe in certain circumstances:</p> <ul style="list-style-type: none"> • any individual specified item of jewellery or watch worth over \$50,000 • all specified items of jewellery or watches, if their total value is over \$100,000. <p>You must keep these specified items in a locked safe when you're either:</p> <ul style="list-style-type: none"> • not wearing or carrying the items • absent from the building you leave the items in. <p>The safe must be all of the following.</p> <ul style="list-style-type: none"> • Manufactured by a reputable safe manufacturer. • Of a standard sufficient to protect the specified items from burglary. • Securely anchored to the floor or wall, following the manufacturer's installation instructions. <p>If you don't follow these requirements, we won't cover the items for burglary, theft, or unexplained <i>loss</i>.</p>	31	<p>Specified jewellery items If you have any specified items of jewellery on your schedule, you must meet all the specified jewellery responsibilities in the 'What your responsibilities are' section on page 33.</p>	31
<p>What your responsibilities are</p>	<p>You must take all reasonable steps to prevent loss You must, at your cost or expense, take all reasonable steps to prevent <i>loss</i> and keep any <i>contents</i> covered by this policy in good condition. We always have the right to examine property this policy covers.</p> <p>You must also try to avoid any <i>loss</i> that you could be held legally liable for.</p>	33	<p>You must take all reasonable steps to prevent loss You must, at your cost or expense, take all reasonable steps to prevent <i>loss</i> and keep any <i>contents</i> covered by this policy in good condition. We always have the right to examine property this policy covers.</p> <p>You must also try to avoid any <i>loss</i> that you could be held legally liable for.</p>	32 & 33

	<p>We won't cover <i>loss</i> or legal liability in the event that you are reckless or grossly negligent.</p> <p>Reckless or grossly negligent means you've failed to act in the way a reasonable person would, given the circumstances you faced when the <i>loss</i> happened.</p>		<p>We won't cover <i>loss</i> or legal liability in the event that you are reckless or grossly negligent.</p> <p>Reckless or grossly negligent means you've failed to act in the way a reasonable person would, given the circumstances you faced when the <i>loss</i> happened.</p> <p>Your responsibilities for specified jewellery items</p> <p>Obtain pre-loss valuations for any specified jewellery If you have any specified items of jewellery on your <i>schedule</i>, you must support any claim for burglary, theft, or unexplained <i>loss</i> with a pre-loss valuation for each item you're claiming for.</p> <p>If you don't have a pre-loss valuation for the specified item being claimed for, it can affect the claim settlement for that item.</p> <p>Any pre-loss valuation must be from a suitably qualified jewellery valuer who is a member of a New Zealand jewellery valuers or appraisers society.</p> <p>Keep higher valued specified jewellery and watches in a locked safe when not in use You must keep the following items in a locked safe in certain circumstances:</p> <ul style="list-style-type: none"> • any individual specified item of jewellery or watch worth over \$50,000 • all specified items of jewellery or watches, if their total value is over \$100,000. <p>You must keep these specified items in a locked safe when you're either:</p> <ul style="list-style-type: none"> • not wearing or carrying the items • absent from the building you leave the items in. <p>The safe must be all of the following.</p> <ul style="list-style-type: none"> • Manufactured by a reputable safe manufacturer. • Of a standard sufficient to protect the specified items from burglary. 	
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			<ul style="list-style-type: none"> Securely anchored to the floor or wall, following the manufacturer's installation instructions. <p>If you don't follow these requirements, we won't cover the items for burglary, theft, or unexplained loss.</p>	
Policy conditions and other important information	Your premium Your <i>premium</i> is the payment you make in exchange for your insurance cover. Your <i>premium</i> is detailed on your <i>policy schedule</i> . You will pay your <i>premium</i> monthly or annually, depending on the policy you have chosen.	34	Your premium Your <i>premium</i> is the payment you make in exchange for your insurance cover. Your <i>premium</i> is detailed on your policy documentation . You will pay your <i>premium</i> monthly or annually, depending on the policy you have chosen.	34
Policy conditions and other important information	We may change terms of this policy If we can no longer obtain or retain full reinsurance protection from any <i>natural disaster</i> this policy covers, we may change the terms of this policy, including the <i>excess</i> .	35	We may change terms of this policy If we can no longer obtain or retain full reinsurance protection from any <i>natural hazard</i> this policy covers, we may change the terms of this policy, including the <i>excess</i> .	35
Policy conditions and other important information	How GST applies when we pay a claim Dollar figures for benefits, <i>excesses</i> , and limits to items (including specified items) in this policy include GST. However, we'll pay GST that is paid or payable on top of the <i>sum insured</i> .	36	How GST applies when we pay a claim In this policy, GST is included in dollar figures for: <ul style="list-style-type: none"> benefits <i>excesses</i> limits to items (including specified items). <p>However, we'll pay GST that is paid or payable on top of the <i>sum insured</i>.</p> <p>Benefit limits that are based on a percentage of the sum insured Where a benefit limit refers to a percentage of your <i>sum insured</i>, this is based on your <i>sum insured</i> excluding GST.</p>	36
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, children's motorcycles under 50cc, electric wheelchairs and electric mobility aids, <i>drones</i> while they are not in use, and remote-controlled scale models). Vehicle accessories in or on a vehicle. Vehicle keys or vehicle remote controls. Entertainment and communications systems that are in or on a vehicle, including any parts that attach to these systems. Navigation systems or radar detectors in or on a vehicle, including any parts that attach to them. ...	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 battery-powered or mechanically propelled motor toys up to 50cc, electric wheelchairs and electric mobility aids, drones, and remote-controlled scale models). Vehicle accessories in or on a vehicle, except for the cover provided by the 'Vehicle accessories in an employer's motor vehicle' benefit. Vehicle keys or vehicle remote controls. Entertainment, navigation, and communications systems and radar detectors that are in or on a vehicle, including any parts that attach to these systems, except for the cover provided by the 	37 & 38

	<ul style="list-style-type: none"> Any animal. The <i>home</i>. Drones while they are in use. 		<p>'Vehicle accessories in an employer's motor vehicle' benefit.</p> <p>...</p> <ul style="list-style-type: none"> Any animal. The <i>home</i>. 	
Definitions	<p>Drone(s)</p> <p>Any aerial device that's unmanned, unpiloted, or remotely operated.</p>	38	<p>Drone(s)</p> <p>Any aerial device that's unmanned, unpiloted, and remotely operated that is compliant with, and used in accordance with, the Civil Aviation Rules.</p>	38
Definitions	<p>Home</p> <p>The dwelling, including residential flat or holiday home, which is:</p> <ul style="list-style-type: none"> owned or occupied by you used for residential purposes located within the residential boundaries at the address shown on your <i>schedule</i>. <p>Home includes the following items shown on your <i>schedule</i> which are owned by you, used for <i>residential purposes</i>, and located within the <i>residential boundaries</i> of the address.</p> <ul style="list-style-type: none"> Each additional self-contained dwelling unit that's capable of being lived in and is intended by you to be, or actually is, the <i>home</i> of one or more persons (if your <i>schedule</i> specifically indicates that the <i>home</i> includes additional dwelling units). <p>...</p> <ul style="list-style-type: none"> Solar panels. <p>...</p> <ul style="list-style-type: none"> Any driveways, paths, patios, bridges, paving, and tennis courts. <p>...</p>	39	<p>Home</p> <p>The dwelling, including residential flat or holiday home, which is:</p> <ul style="list-style-type: none"> owned or occupied by you used for <i>residential purposes</i> located within the <i>residential boundaries</i> at the address shown on your <i>schedule</i>. <p>Home includes the following items shown on your <i>schedule</i> which are owned by you, used for <i>residential purposes</i>, and located within the <i>residential boundaries</i> of the address.</p> <ul style="list-style-type: none"> Each additional self-contained dwelling unit capable of being lived in, and that you intend to be lived in, or that is being lived in by one or more persons (if your <i>schedule</i> specifically shows these additional dwelling units as part of your home). <p>...</p> <ul style="list-style-type: none"> Solar power systems. <p>...</p> <ul style="list-style-type: none"> Any driveways, paths, patios, bridges, paving, tennis courts, and permanently installed artificial grass or turf. <p>...</p>	39
Definitions	<p>Natural disaster</p> <p>An earthquake, natural landslip, volcanic eruption, tsunami, or hydrothermal activity — or fire resulting from any of these. It does not include a gradual or slow-moving natural landslip.</p>	40	<p>Natural hazard</p> <p>An earthquake, natural <i>landslide</i>, volcanic <i>activity</i>, tsunami, or hydrothermal activity — or fire resulting from any of these. It does not include a gradual or slow-moving natural <i>landslide</i>.</p>	40
Definitions	<p>Residential boundaries</p> <p>...</p> <ul style="list-style-type: none"> that's more than 150 metres away from a dwelling or garage used for <i>residential purposes</i>, if the <i>home</i> is on a property larger than 10,000 square metres and isn't serviced by a dedicated town mains water supply. 	40	<p>Residential boundaries</p> <p>...</p> <ul style="list-style-type: none"> that's more than 150 metres away from a dwelling or garage used for <i>residential purposes</i>, if the <i>home</i> is both: <ul style="list-style-type: none"> on a property larger than 10,000 square metres not serviced by a dedicated town mains water supply. 	40

Definitions	<i>Similar items</i> Items of <i>contents</i> with a similar nature, use, colour, texture, material, or design and includes items which form part of a set.	41	<i>Similar items</i> Items of <i>contents</i> with a similar nature, use, colour, texture, material, or design. This includes items which form part of a set.	41
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