

Standard Contents Cover



# your contents policy



# what you need to know about your policy



Thank you for choosing to insure your contents with us. We have designed this document to help you clearly understand the terms of your policy, but if you are unsure about anything, please pop into your local AMI branch to discuss it or call us on **0800 100 200** – we're happy to explain.

## What this policy covers **page 2-5**

**page 2**  
cover for your contents if they are stolen or vandalised

cover for your contents if they are damaged by:

- fire, explosion or lightning
- flood or storm
- water or oil leakage
- wild birds or animals
- falling trees

**page 3**  
cover for temporary accommodation costs

earthquake top-up cover

**page 3**  
bonus cover for:

- outdoor furniture
- frozen food
- business equipment
- glass
- watercraft
- contents away from home
- masts and aerials
- electrical current damage
- contents in transit

**page 4**  
cover for accidental damage to other people's property

**page 5**  
optional nationwide cover for your personal effects

## What your responsibilities are **page 8**

We agree to provide you with insurance cover as long as you meet certain conditions. If you do not meet these conditions, we can decide not to meet a claim or to cancel or void your policy.

### you must:

- do what you can to **protect your contents** against loss or damage
- **be truthful and correct** in everything you tell us
- let us know if there is any **change of ownership** or use of your house
- let us know if **your house is unoccupied** for more than 60 consecutive days.

## What else you might like to know

### Do I always have to pay an excess?

Your excess is the amount you must contribute as the first payment towards the cost of each claim you make.

The Policy Schedule shows how much excess you have to pay. However, you won't have to pay any excess if:

- you make a claim for temporary accommodation costs (see page 3)
- you make a claim under '**Cover if you damage other people's property**' (see page 4).

### Am I covered for things that belong to visitors or flatmates?

Your AMI household contents policy provides cover if you are responsible for any accidental damage to a visitor's property while it is in your home. See page 4 '**Cover if you damage other people's property**'.

It does not insure the belongings of boarders, tenants or flatmates. They will need their own contents insurance policy.

## about your insurance contract

---


- a. This policy forms part of the insurance contract between us and you.
- b. Your insurance contract consists of:
  - this policy
  - the Policy Schedule
  - the information you provided in the proposal
  - the payment notice
  - any changes that we write to you about
  - any changes you request and we agree to in writing.
- c. Your insurance contract begins when we accept the proposal, and ends on the expiry date stated in the Policy Schedule. You can renew your policy as from the expiry date by paying a renewal premium.
- d. You must pay your insurance premium by the date stated on the payment notice. You cannot make a claim until you have paid your premium. If you do not pay your premium your policy will cease to operate.
- e. If you are not happy with this household contents policy, you can change your mind, provided you tell us within 15 days of the date of your proposal. We will withdraw cover effective from the beginning of the insurance contract and we will fully refund the premium you have paid. This clause will not apply if any claim has been made.

## our definition of 'household contents'

---

### Contents covered by this policy

- a. By 'household contents' we mean:
  - domestic furniture and furnishings
  - carpets and floor coverings that are not glued to the floor
  - home appliances
  - household effects
  - personal effects
  - watercraft and accessories worth less than \$500 in total.
- b. This policy covers household contents that are:
  - owned by you or any member of your immediate family who normally resides with you
  - your children's personal effects while they are attending boarding school
  - items you have hired or borrowed that are not covered by another insurance policy.

 for definitions of other words used in this policy, please see page 9.

### Contents not covered by this policy

- a. The following are **not** household contents and are **not** covered by this policy:
  - property belonging to members of your family who are tertiary students living away from home
  - livestock or domestic pets
  - trees, plants or shrubs in the open air
  - motor vehicles or their spare parts and accessories
  - aircraft, aerial devices, or their spare parts and accessories
  - watercraft and accessories worth over \$500 in total value
  - professional, business or trade tools, goods or equipment (*however, see bonus covers on page 3*).
  - musical instruments not used exclusively for your own private personal purposes, while away from your house
  - fixtures or fittings permanently attached to your house or any building.

# what is covered by this policy

---

## cover for your household contents

Your household contents are covered for any unforeseen and sudden physical loss or damage caused directly by any of the causes listed under 'Causes of loss or damage', while they are at your house.

There are some circumstances when you are not covered - please refer to 'What is not covered by this policy' on page 5 and the Policy Schedule.

---

### 1 Causes of loss or damage

- a. We will pay for loss of or damage to your household contents caused directly by:
    - i burglary, theft (including attempted burglary or theft), deliberate act, riot or other public disturbance, or
    - ii fire, explosion or lightning, or
    - iii storm or flood, or
    - iv water or oil discharged, overflowing or leaking from your normal household water system or fixed central heating system, or
    - v impact of any motor vehicle, aircraft or other aerial device, or by falling trees, or
    - vi the actions of wild birds or wild animals, except for rodents, or
    - vii burning out of domestic electric motors under 10 years of age (except where burning out is due to wear and tear).
- 

### 2 What we will pay

- a. We will pay market value for all items of your household contents.
  - b. The most we will pay for loss of or damage to your household contents due to any one event is the sum insured. This is stated on the Policy Schedule.
  - c. The most we will pay for loss of or damage to any item listed separately on the Policy Schedule is the sum specified for that item.
  - d. We will only pay for damage to curtains, drapes, blinds, carpets and floor coverings in the room or rooms in which the damage occurs.
- 

### 3 How we will settle a claim

- a. If any item of your household contents is stolen or damaged due to the causes listed under 'Causes of loss or damage', we can choose to:
    - i pay to repair the item to the condition it was in before the damage occurred, or
    - ii replace the item, up to its market value, or
    - iii provide you with a voucher to the market value of the item, or
    - iv pay you the market value of the item.
- 

### 4 What we will pay for valuable items

- a. The following amounts are the most we will pay for loss of or damage to these items, unless they are listed separately on the Policy Schedule:
    - i \$1,500 for any camera or video camera and its accessories, and
    - ii \$1,500 for any work of art, and
    - iii \$1,500 for any stamp, medal, coin or telephone card collection, and
    - iv \$500 for any article of jewellery, watch or unset precious stone, and
    - v \$250 in total for any one claim for current coins, bank notes, pre-paid telephone cards or stored value cards, and
    - vi \$250 in total for any one claim for negotiable securities and documents of any kind.
- 

### 5 What we will pay for household contents in unoccupied houses

- a. If your house is unoccupied for more than 60 consecutive days, we will only pay for loss or damage to household contents that:
  - i is caused by fire, explosion, lightning, or
  - ii is covered under 'Earthquake top-up cover' (see page 3).
- b. However, this clause does not apply if our records show that your house is a holiday home, or we have agreed in writing to extend cover under 'Cover for your household contents' before your house becomes unoccupied.

## cover for additional costs

We will pay for the following additional costs.

- 1 Temporary accommodation costs**
  - a.** If your house becomes unfit to live in due to any cause listed under 'Causes of loss or damage' on page 2, we will pay:
    - i** reasonable accommodation costs for you and your immediate family residing with you, and
    - ii** kennel or cattery fees for your domestic pets.
  - b.** We will deduct your normal household expenses from the amount we pay you.
  - c.** The most we will pay is 25% of the sum insured stated in the Policy Schedule.
  - d.** We will continue to pay your temporary accommodation costs for the time it is necessary to make your house fit to live in, up to a maximum of 6 months.
  - e.** You must do your best to ensure that your house is replaced or repaired as quickly as possible.

## cover for earthquake damage

If the Earthquake Commission agrees to pay a claim for loss or damage to your household contents, we will provide Earthquake top-up cover for loss or damage not covered by the Earthquake Commission.

- 1 Earthquake top-up cover**
  - a.** If your household contents are damaged by earthquake, natural landslip, tsunami, volcanic eruption or hydrothermal activity (as defined in the Earthquake Commission Act 1993 and any amendments) we will pay the difference between the maximum amount payable by the Earthquake Commission and your sum insured stated on the Policy Schedule.
  - b.** Cover is provided on the same basis as 'Cover for your household contents' on page 2.
  - c.** This cover does not include any excess you may have to pay to the Earthquake Commission.
  - d.** You will not have to pay any excess to us.

## bonus covers

The following bonus covers are automatically included. Cover only applies to items that you own, and is provided on the same basis as 'Cover for your household contents' on page 2.

- 1 Outdoor furniture**
  - a.** You are covered for loss of or damage to household contents in the garden (eg. garden furniture and tools), caused directly by any of the causes listed under 'Causes of loss or damage' on page 2.

- 2 Frozen food**
  - a.** You are covered for food that is spoiled by your refrigeration stopping accidentally.
  - b.** However, you are not covered for any loss caused by your electricity supplier intentionally cutting your power supply.
  - c.** The most we will pay for any one claim is \$750.

- 3 Business equipment**
  - a.** You are covered for loss of or damage to any items you use for business purposes under 'Causes of loss or damage' on page 2 and 'Cover away from home' on page 4.
  - b.** The most we will pay is \$1,500 for any one claim.
  - c.** You cannot claim under this cover if there is another insurance policy covering your business equipment.

- 4 Electrical current damage**
  - a.** You are covered for:
    - i** burning out in electric motors of household appliances under 10 years of age (except where burning out is due to wear and tear), and
    - ii** damage to electronic equipment or home appliances directly caused by a surge or fluctuation in the supply of electricity when that surge or fluctuation is identified by the electricity supplier.

bonus covers continued

- 
- 5 Glass**
- a. You are covered for any accidental breakage of:
    - i mirrors, and
    - ii fixed glass that forms part of furniture.
- 
- 6 Masts and aerials**
- a. You are covered for accidental breakage or collapse of television or radio masts or aerials.
- 
- 7 Watercraft**
- a. You are covered for loss of or damage to any watercraft worth less than \$500 in total value (including its spare parts and accessories) caused directly by any of the causes listed under 'Causes of loss or damage' on page 2, as long as it is not covered by any other insurance policy.
- 
- 8 Cover away from home**
- a. All your household contents are covered for loss or damage caused directly by any of the causes listed under 'Causes of loss or damage' on page 2 while they are temporarily removed from your house to anywhere within New Zealand, whether for leisure or for work.
  - b. 'Cover away from home' does not apply for storm or flood damage while your household contents are:
    - i in transit, or
    - ii in the open air, or
    - iii being carried or worn by any person.
  - c. 'Cover away from home' does not apply for burglary or theft unless your household contents are:
    - i in a bank or safe deposit, or
    - ii in an occupied residential dwelling, or
    - iii in a building in which you are temporarily residing, studying or working, or
    - iv in a recreational club building, or
    - v deposited for the purpose of cleaning, renovation or repair.
- 
- 9 Transit cover**
- a. You have limited cover for your household contents while they are being permanently removed from your house to either:
    - i your next permanent residence, or
    - ii a holiday home where you also have AMI household contents insurance.
  - b. We will pay for loss or damage that is caused directly by:
    - i fire or theft, or
    - ii collision or overturning of the vehicle in which your insured property is being transported, or
    - iii deliberate act, riot or other public disturbance.
  - c. We will pay the difference between the amount recoverable from any carrier and the amount of your claim.
- 



*your contents are not covered if they are permanently removed from your house. Please see 'No cover for certain kinds of removal' on page 6.*

## cover if you damage other people's property

You are covered for your legal liability to pay for accidental damage to other people's property occurring anywhere in New Zealand.

- 
- 1 What we will pay**
- a. We will pay up to \$1 million for any claim or series of claims arising from any one event.
  - b. We will also pay any legal expenses you incur that are first approved by us, or any legal expenses that are recoverable from you by any claimant.

- 
- 2 What we won't pay**
- a.** We won't pay for any loss or damage :
    - i** to any property that you own or that is in your custody or control, or
    - ii** to any property that is owned by or in the custody or control of any person who normally resides with you, or
    - iii** intentionally caused by you or an immediate family member or any person who normally resides with you, or
    - iv** caused by you as the owner of any land or buildings, or
    - v** caused, directly or indirectly, by any motor vehicle, lift, aircraft or watercraft, or
    - vi** caused, directly or indirectly, by any animal (other than a dog or cat or a horse used exclusively for recreational purposes), or
    - vii** arising out of or in connection with any profession, business or trade in which you are engaged, or
    - viii** if you have agreed to accept liability when otherwise you would not have been liable.
- 

## optional cover

The following optional cover is available if you pay an additional premium. The Policy Schedule shows if you have chosen this optional benefit.

---

- 1 Nationwide cover for personal effects**
- a.** If you choose this option you are covered anywhere in New Zealand for accidental loss of or damage to:
    - i** your personal effects,
    - ii** any item of your household contents that is listed separately on the Policy Schedule.
  - b.** The most we will pay for loss of or damage to your personal effects under this option is the sum specified for personal effects stated on the Policy Schedule.
  - c.** The most we will pay for loss of or damage to any item listed separately on the Policy Schedule is the sum specified for that item.

## what is not covered by this policy

---

- 1 No cover for theft by certain people**
- a.** There is no cover for theft of any item:
    - i** by any person who normally resides with you, or
    - ii** by any temporary guest.
  - b.** There is no cover for theft of any item while your home is let, sub-let, or on loan to any other person.
- 
- 2 No cover for certain deliberate damage**
- a.** There is no cover for any deliberate damage caused, directly or indirectly, by:
    - i** you, or
    - ii** anyone who normally resides with you, or
    - iii** any guest to your house, or
    - iv** tenants (except for damage by fire or explosion), or
    - v** guests of tenants (except for damage by fire or explosion).

what is not covered by this policy continued

- 
- 3 No cover for breakdown**
- a.** There is no cover for mechanical, electrical or electronic breakdown, except for the cover provided under 'Electrical current damage' on page 3.
- 
- 4 No cover for certain kinds of damage**
- a. Gradual damage.** There is no cover for loss or damage caused, directly or indirectly, by:
    - i** scratching, denting, chipping, or
    - ii** any event that results in shrinking or colour changes, or
    - iii** depreciation, wear and tear, seepage or corrosion, or
    - iv** rot, gradual deterioration or mildew.
  - b. Existing defect.** There is no cover for any loss or damage caused, directly or indirectly, by any existing defect.
  - c. Power cuts.** There is no cover for loss or damage caused, directly or indirectly, by your electricity supplier intentionally cutting your power supply.
  - d. Pest damage.** There is no cover for loss or damage caused, directly or indirectly, by insects, rodents or vermin.
- 
- 5 No cover for certain kinds of removal**
- a.** There is no cover when household contents are:
    - i** permanently removed from your house, or
    - ii** in transit during permanent removal (except for the cover provided under 'Transit cover' on page 4), or
    - iii** removed from your house for sale or exhibition, whether permanently or temporarily, or
    - iv** removed from your house for storage, whether permanently or temporarily.
- 
- 6 No cover for certain events**
- a.** There is no cover for any loss or damage caused, directly or indirectly, by the following events:
    - i** war, invasion, act of foreign enemy, hostilities (whether or not war is declared), civil war, rebellion, revolution, insurrection, military or usurped power, or
    - ii** radioactive material or its use, the existence or escape of any nuclear fuel, material or waste, or
    - iii** confiscation or destruction by the order of Government or by any person or body legally authorised to seize, confiscate or destroy your household contents, or
    - iv** subsidence, erosion or landslip (except natural landslip covered under 'Earthquake top-up cover' on page 3).

## your excess

---

- 1 What you must pay (your excess)**
- a.** Your excess is the amount you must contribute as the first payment towards the cost of each claim you make. The Policy Schedule states the excess that applies under your policy.
  - b.** You can either pay the excess directly to a supplier or repairer, or we can deduct the excess from our payment to you.
- 
- 2 No excess**
- a.** You do not have to pay any excess:
    - i** if you make a claim for accommodation costs under 'Temporary accommodation costs' (*see page 3*), or
    - ii** if you make a claim under 'Earthquake top-up cover' (*see page 3*), or
    - iii** for any claim under 'Cover if you damage other people's property' (*see page 4*), unless specified on the Policy Schedule, or
    - iv** if you make a claim for damage to surge protectors, or electronic equipment or home appliances attached to surge protectors, caused directly by a power surge or fluctuation in the supply of electricity.

- 
- 3 Pay only one excess**      **a.** If you insure both your house and your household contents with us, and you make a claim under both policies for loss or damage caused by the same event, then you will only have to pay one excess. The amount will be the higher of the two excesses.

## claims

---

- 1 If you need to make a claim**      **These are your responsibilities when making a claim. If you do not fulfil these responsibilities we can decide not to accept a claim.**
- a.** If it is likely that you will make a claim, you must contact us immediately. You may be asked to fill out a claim form.
  - b.** If there has been any deliberate damage, burglary or theft, you must notify the Police immediately.
  - c.** You must do what you can to prevent any further loss or damage.
  - d.** You must get our permission before you arrange for any repairs or replacement, or incur any expense in respect of any claim.
  - e.** You must immediately tell us of any communication you receive that relates to an event which has resulted, or could result, in a claim.
  - f.** You must provide us with any further information, documents or authorities that we may ask for.
  - g.** You must help us as we require, including after your claim is settled. This may involve attending court to give evidence.

- 
- 2 Your rights**      **a.** You are entitled to:
- i** have your claim acknowledged and dealt with in a professional and efficient manner, and
  - ii** receive a fair settlement of your claim as quickly as circumstances allow, and
  - iii** receive a clear explanation why any claim has not been met, and
  - iv** have free access to our formal complaints procedure (*see 'General policy information' on page 9*), and
  - v** have free access to an independent review by the Insurance and Savings Ombudsman.

- 
- 3 Our rights**      **a.** We are entitled to:
- i** inspect your household contents by entering any land or building where loss or damage has occurred, and
  - ii** take and keep possession of your damaged items, and
  - iii** deal with any salvage in a reasonable manner, and
  - iv** settle any claims against you for anything covered by this policy, and
  - v** defend you or take legal action in your name against anyone else for anything covered by this policy, and
  - vi** complete all necessary documents and authorities as your agent.

- 
- 4 If you have other insurance**      **a.** If you make a claim under this policy and there is another policy covering the same loss or damage, we will pay a proportion of the claim equal to our rateable share of the total loss or damage.

## your responsibilities

---

These are your responsibilities as a policy owner. If you do not fulfil these responsibilities we can decide not to accept a claim or to cancel or void your policy.

---

- 1 Protecting your property**
  - a.** You and anyone else covered by this policy must take every care to protect all property covered by this policy.

---

- 2 Accuracy of your statements**
  - a.** Your contract is based on information supplied to us, either by you or on your behalf. All information supplied by you or on your behalf must be truthful and correct.
  - b.** You must tell us about any circumstance that may affect:
    - i** our decision whether to accept your proposal and on what terms, or
    - ii** our decision whether to renew your policy, or
    - iii** our decision whether to reinstate your policy, or
    - iv** any claim made under your policy.
  - c.** If you do not disclose all of the information you should have, your policy may not operate and we may refuse to meet a claim.
  - d.** If you make a fraudulent claim, your policy will cease to operate.

---

- 3 Keeping us informed**
  - a.** You must immediately tell us if:
    - i** you change your address, or
    - ii** your house is used for any purpose apart from residential purposes, or
    - iii** your house will be unoccupied for more than 60 consecutive days.

## changing or ending your policy

---

- 1 Changing your policy**
  - a.** You can ask to change your policy at any time. We must agree in writing to any changes before they become effective.
  - b.** We can change the terms of your policy at any time. If this happens we will write to you at your last known postal address. Any changes will become effective from 4pm on the 14th working day after the date of that letter.

---

- 2 Changing the sum insured**
  - a.** If you have chosen to have your sum insured inflation-adjusted, we will adjust it annually.

---

- 3 Ending your policy**
  - a.** You can cancel your policy at any time. If you do, we will refund the unused part of your premium.
  - b.** We can cancel your policy at any time by giving you 14 working days' written notice at your last known postal address. The cancellation will be effective from 4pm on the 14th working day after we post the notice. If this happens, we will refund the unused part of your premium.
  - c.** Your policy will cease if we pay out the full sum insured for a claim. If this happens, there will be no refund of premium.

---

- 4 Premium refunds**
  - a.** The unused part of the premium is the premium you have paid less:
    - i** the premium for the time the policy has run, and
    - ii** an administration charge.

## general policy information

---

<b>Disputes</b>	We have a formal complaints procedure to help resolve any aspect of our policies or our service that you are unhappy with. For information, please ask at any <b>AMI branch</b> , or call us toll free on <b>0800 100 200</b> .
<b>Receipts and other ownership documents</b>	We recommend that you keep all receipts and other documentation that confirm your ownership of the property covered under this policy.
<b>Goods and Services Tax</b>	All amounts referred to in this policy include any GST that may apply.
<b>Dollar amounts</b>	Any dollar amount stated in this policy or on the Policy Schedule is in New Zealand dollars.
<b>Words in italics</b>	Any words in italics do not form part of the policy and are provided by way of explanation only.

## definitions

---

In this policy some words have special meanings. Wherever these words are mentioned in this policy, they have the following meaning:

<b>Collection</b>	means a number of items that have been gathered according to some unifying principle or orderly arrangement.
<b>House</b>	means the residential dwelling situated at the address stated in the Policy Schedule, including the land it is on and any domestic outbuildings on that land.
<b>Household Contents</b>	please see 'Our definition of household contents' on page 1.
<b>Market value</b>	means the value of an item immediately before the loss or damage occurred, taking into account wear and tear and depreciation, or reasonable second hand value.
<b>Personal effects</b>	means items which are personal in nature and are normally worn or carried.
<b>Policy Schedule</b>	means the most recent Policy Schedule we have produced for you.
<b>We, Us or Our</b>	means AMI Insurance Limited, its successors and assigns.
<b>You or Your</b>	means the person or persons or corporate body to whom the Policy Schedule is addressed.

If you are unsure about any of the information contained in this policy, please visit your nearest AMI branch, or call us on 0800 100 200. We will be happy to explain.

