

An important update to your Household Contents policy

At AMI we're always looking for ways to improve our products and services for our customers. That means from time to time we will make changes to our products to improve the cover that we offer. It's important to us that you're kept in the loop, so we wanted to let you know some changes have been made to your policy wording. We've summarised these for you to make life a little easier.

The key changes to your AMI Household Contents Insurance are outlined below. Please take a moment to read the information.

What has changed?

We've

- updated the wording of some of the covers to better reflect the intent
- updated some of the policy conditions and exclusion wordings.

What does this mean for you?

The summary below highlights changes to your policy wording. Importantly, this document is only a summary of the changes, please read the full policy wording available at ami.co.nz/policy-documents.

We're here to help

If have any questions or would like to know more about these changes, visit ami.co.nz, call us on **0800 100 200** or pop into your local AMI store.

What the change is	Policy wording this applies to	Where to find this in your policy wording
Your policy is now extended to include cover for your household contents in your possession while they are in transit from the place you acquired them to your house.	Premier Contents Advanced Contents	Cover for your household contents
Increased limit for jewellery and watches Jewellery and watches are now covered with an increased item limit of up to \$3,000.	Advanced Contents	Contents covered by this policy
What we will pay for household contents in unoccupied houses The policy has been amended to state the criteria that must be met for continuing cover for your household contents where the house is vacant for more than 60 days, including holiday houses. For example someone must check the inside and outside of the property every 60 days, turn off the water supply and ensure doors and windows are secured. Please refer to your policy wordings for further details.	Standard Contents Premier Contents Advanced Contents	Cover for additional costs
Changes to update the temporary accommodation cover so it clarifies when the cover ends. Temporary accommodation b. If you occupy the house as a tenant, cover ends on the date that: i your tenancy agreement ends, or ii you move to another rental property, whichever occurs first.	Standard Contents Premier Contents Advanced Contents	Cover for additional costs
Electronic data and programs (New Bonus Cover) This benefit covers the market value of your licensed computer software, programs and digital data in the event of sudden and accidental loss to your storage device which suffers loss or damage covered by this policy. It doesn't cover reinstalling, resetting or recreating software, programs and digital data or loss caused by or in connection with a computer virus.	Standard Contents Premier Contents Advanced Contents	Bonus covers
Cover away from home (deleted) No changes to the cover, we have deleted this clause due to duplication under the defined term 'temporarily removed'.	Premier Contents Advanced Contents	Bonus covers

What the change is	Policy wording this applies to	Where to find this in your policy wording
<p>Legal liability (Updated) Cover is extended to include your legal liability for bodily injury you accidentally cause to anyone else in New Zealand.</p> <p>Reparation (New clause) Cover is extended to include any liability to pay reparation awarded by a New Zealand court to a victim who you caused to suffer accidental loss of or accidental damage to property or bodily injury. It is payable within the existing liability limit.</p> <p>What we won't pay (Updated)</p> <ul style="list-style-type: none"> Previously loss or damage caused by any motor vehicle was excluded. This clause has now been updated so that the exclusion does not apply to loss or damage caused by any domestic garden appliance, electric wheelchair, mobility scooter, golf cart or children's motorbike not exceeding 50cc used only off road. The exclusion for loss or damage caused by animals has been removed. Previously, loss or damage caused by animals was excluded. 	<p>Standard Contents Premier Contents Advanced Contents</p>	<p>Cover if you damage other people's property</p>
<p>New exclusions</p> <p>Consequential loss Clarification that consequential loss other than as specifically provided for under the 'Temporary accommodation costs' is not covered.</p> <p>Electronic data and programs</p> <p>a. There is no cover for any loss, damage, cost, expense, prosecution or liability connected in any way with electronic data arising from any cause whatsoever including, but not limited to, a computer virus. This includes loss of use, reduction in functionality or any other associated loss or expense in connection with electronic data.</p> <p>b. However, this exclusion does not apply to physical damage to other insured property that results from that loss or damage to electronic data, and which is not otherwise excluded or is covered under 'Electronic data and programs' cover.</p> <p>Faults and defects Clarification that there is no cover for any loss, cost or expense arising from any fault, defect, error or omission of any design, plan, specification, workmanship, construction or materials.</p> <p>First 48 hours of cover (Applies to new policies only)</p> <p>a. There is no cover for loss or damage that occurs during the first 48 hours of this policy, caused by storm, flood or landslide. This only applies when you first take out this policy with us.</p> <p>b. However, this restriction does not apply where this policy started immediately following another policy that also insured the same property against the risks of storm, flood and landslide.</p> <p>Updated exclusions Please refer to your policy wording for a description of the following updated clauses.</p> <ul style="list-style-type: none"> Confiscation Earth movements Excluded damage: <ul style="list-style-type: none"> Gradual damage: Rust is excluded as part of gradual damage Pest damage: Although damage by pests is excluded, this exclusion will not apply to resulting physical damage to other household contents Nuclear War 	<p>Standard Contents Premier Contents Advanced Contents</p>	<p>What is not covered by this policy</p>

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<p>Your obligations (Updated)</p> <p>This section has been updated to clarify your responsibilities when making a claim. New clauses have been added specifying:</p> <ul style="list-style-type: none"> that you must not make any offer of reparation (including as part of any case management conference or sentencing hearing) without having first obtained our agreement to the offer. that you must consent to your personal information being disclosed to us and transferred to the Insurance Claims Register. <p>Other insurance (Updated)</p> <p>This clause has been updated to clarify that we will not contribute to any loss, damage or liability that's covered by any other insurance policy. Previously we stated that we would pay the amount of loss that's above the limit payable by the other insurance.</p>	<p>Standard Contents Premier Contents Advanced Contents</p>	<p>If you need to make a claim</p>
<p>True statements and answers (previously was 'Disclosure')</p> <p>Clarification that you must tell us immediately about any change of circumstance that may affect our decision to offer or continue cover.</p> <p>Breach of any condition (New Clause)</p> <p>Clarification that if you breach any of the conditions of your policy we may decline your claim either in whole or in part, decline any claim connected with the same event that you make on any other policies you have with us, declare either this policy or all insurance you have with us to be of no effect and to no longer exist from the date of the dishonest or fraudulent act or breach.</p> <p>Keeping us informed (Deleted)</p> <p>'Keeping us informed' has been removed due to duplication in 'Your responsibilities'. It does not reduce or limit your obligation to notify us about any change in circumstances that might affect our decision to continue this policy.</p>	<p>Standard Contents Premier Contents Advanced Contents</p>	<p>Your responsibilities</p>
<p>Changing or ending your policy (Updated)</p> <p>We've clarified the amount of premium that will be refunded if your policy is cancelled mid-term.</p>	<p>Standard Contents Premier Contents Advanced Contents</p>	<p>Changing or ending your policy</p>
<p>New clauses added</p> <p>Governing law and jurisdiction</p> <p>The law of New Zealand applies to this policy and the New Zealand courts have exclusive jurisdiction.</p> <p>Joint insurance</p> <p>If this policy is issued to more than one person, then the policy is a joint policy. This means that if one person does, or fails to do, something which breaches the policy or forfeits the right to cover, no cover will be available for any person under this policy.</p> <p>Legislation changes</p> <p>Any reference to any Act of Parliament or subordinate regulations or rules referred to in this policy includes any amendments made or substitutions to that law.</p>	<p>Standard Contents Premier Contents Advanced Contents</p>	<p>General policy information</p>
<p>Definitions (New)</p> <p>Please refer to your policy document for a description of the following new definitions.</p> <ul style="list-style-type: none"> Bodily injury Computer virus Event Temporarily removed (applies to Premier and Advanced Contents only) 	<p>Standard Contents Premier Contents Advanced Contents</p>	<p>Definitions</p>