



ami

We're right here

Premier Contents Insurance



Policy wording

backed by **iag**

About your policy.



Thank you for choosing to insure your contents with us.

We've designed this document to help you clearly understand the terms of your policy, but if you're unsure about anything, please pop into your local AMI store to discuss it or call us on **0800 100 200**, we're happy to explain.

Contents

- 1 About your insurance contract
- 1 Our definition of 'household contents'
- 2 What is covered by this policy
 - Cover for your household contents
 - Cover for additional costs
 - Cover for earthquake damage
 - Bonus covers
 - Cover if you damage other people's property
- 6 What is not covered by this policy
- 7 Your excess
- 7 Claims
- 8 Your responsibilities
- 8 Changing or ending your policy
- 9 General policy information
- 9 Definitions

Important bits to read

We agree to provide you with insurance cover as long as you meet certain conditions. If you do not meet these conditions, we may decide not to accept a claim or to cancel your policy or treat it as if never existed.

You must:

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

Other stuff 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. You won't have to pay any excess if:

- you make a claim for temporary accommodation costs (*see page 3*)
- you make a claim for keys and locks (*see page 4*)
- you make a claim under 'Cover if you damage other people's property' (*see page 5*).

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 5, '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
 - 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 attending a school, polytechnic or university and living away from home during the period of cover (*however, see bonus covers on page 5*).
 - 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, other than remotely piloted aircraft as defined by the Civil Aviation Authority
 - watercraft and accessories worth over \$500 in total value
 - professional, business or trade tools, goods or equipment (*however, see bonus covers on page 4*)
 - 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 while they are at your house or while they are temporarily removed from your house to anywhere within New Zealand.

There are some circumstances when you are not covered – please refer to ‘What is not covered by this policy’ on page 6 and the Policy Schedule.

- 1 What we will pay**
- a.** We will pay the replacement value of the following items while they are within your house:
 - i** household furniture and home appliances under 10 years old, and
 - ii** curtains, drapes, blinds and floor coverings under 5 years old.
 - b.** We will pay the replacement value of vision correcting spectacles, dentures and hearing aids under 5 years old, while they are anywhere in New Zealand.
 - c.** We will pay market value for:
 - i** household furniture and home appliances over 10 years old, and
 - ii** curtains, drapes, blinds and floor coverings over 5 years old, and
 - iii** vision correcting spectacles, dentures and hearing aids over 5 years old, and
 - iv** any item of your household contents while it is away from your house (except for vision correcting spectacles, dentures and hearing aids that are less than 5 years old), and
 - v** any other item of your household contents.
 - 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.
 - e.** 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.
 - f.** 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.

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- 2 How we will settle a claim**
- a.** For any item covered for replacement, 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 with an equivalent, or
 - iii** provide you with a voucher to the value of the item, or
 - iv** pay you the cash equivalent of the item if it cannot be replaced, or
 - v** pay you the equivalent cost to us of the item if we agree to your request not to have an item replaced.
 - b.** For any item covered for market value, 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.

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- 3 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** \$3,000 for any remotely piloted aircraft and its accessories, and
 - ii** \$2,000 for any camera or video camera and its accessories, and
 - iii** \$2,000 for any work of art, and
 - iv** \$2,000 for any stamp, medal or coin collection, and
 - v** \$1,000 for any article of jewellery, watch or unset precious stone, and
 - vi** \$250 in total for any one claim for current coins, bank notes, pre-paid cards or stored value cards, and
 - vii** \$250 in total for any one claim for negotiable securities and documents of any kind.



- b.** The most we will pay in total for any one claim for loss of or damage to jewellery, watches or unset precious stones not individually specified on the Policy Schedule is \$15,000.

4 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 below).
- 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 the house is your principal residence and it becomes unfit to live in during the period of cover due to any unforeseen and sudden physical loss or damage that occurs:
- i to the household contents at that same house during the same period of cover that is covered by:
 - a) this Contents Policy, or
 - b) the Earthquake Commission, or
 - ii to that same house during the same period of cover that,
 - a) is covered by another policy, or
 - b) would have been covered by an AMI House policy if we had insured that property, or
 - c) is covered by the Earthquake Commission,
- 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 12 months.
- You must do your best to ensure that your house is replaced or repaired as quickly as possible.

Cover for earthquake damage

1 Earthquake top-up cover

- a.** You are not covered for any physical loss or damage to your household contents that is already covered by the Earthquake Commission Act or that would have been covered if:
- i an excess hadn't been deducted, or
 - ii the Earthquake Commission hadn't exercised its power to decline the claim for that physical loss or damage.
- b.** If the Earthquake Commission agrees to cover your physical loss or damage, but the cost of repairing or replacing your lost or damaged household contents is higher than the Earthquake Commission's payment, we will pay the difference between what the Earthquake Commission pays, or would have covered, and your maximum entitlement under this policy.
- c.** Cover is provided on the same basis as 'Cover for your household contents' on page 2
- 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.

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| 1 Key and lock cover | <ul style="list-style-type: none">a. If any of the keys to your house are lost, stolen or illegally duplicated we will replace both the keys and their locks.b. The most we will pay is \$250 for any one claim.c. You cannot claim under this cover if there is another insurance policy covering your keys. |
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| 2 Credit and debit card cover | <ul style="list-style-type: none">a. You are covered if your credit card or debit card is used fraudulently, and you cannot reasonably recover the loss from anyone else.b. The most we will pay is \$1,000 for any one claim. |
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| 3 Outdoor furniture | <ul style="list-style-type: none">a. You are covered for loss of or damage to household contents in the garden (e.g. garden furniture and tools). |
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| 4 Frozen food | <ul style="list-style-type: none">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. |
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| 5 Business equipment | <ul style="list-style-type: none">a. You are covered for loss of or damage to any items you use for business purposes under 'Cover for your household contents' on page 2 and 'Cover away from home' see below.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. |
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| 6 Electrical current damage | <ul style="list-style-type: none">a. You are covered for:<ul style="list-style-type: none">i burning out in electric motors of household appliances under 10 years of age, andii 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. |
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| 7 Watercraft | <ul style="list-style-type: none">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), as long as it is not covered by any other insurance policy. |
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| 8 Cover away from home | <ul style="list-style-type: none">a. All your household contents are covered while they are temporarily removed from your house, whether for leisure or for work, except when they are removed from your house for exhibition or storage. |
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| 9 Transit cover | <ul style="list-style-type: none">a. You have limited cover for your household contents while they are being permanently removed from your house to either:<ul style="list-style-type: none">i your next permanent residence, orii a holiday home where you also have AMI household contents insurance.b. We will pay for loss or damage that is caused directly by:<ul style="list-style-type: none">i fire or theft, orii collision or overturning of the vehicle in which your insured property is being transported, oriii 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. |
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- 10 Mobile phones**
- a.** This cover only applies if we agree to pay a claim for total loss of your mobile phone.
 - b.** We will either:
 - i provide you with a new phone for use with your existing contract, or
 - ii provide you with a new phone and buy out your existing service contract, whichever is the cheaper.

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- 11 Students living away from home**
- a.** You are covered for loss or damage to household contents belonging to any immediate family member who is a student attending a boarding school, polytechnic or university and living away from home during the period of cover.
 - b.** If the family member is not living in a hostel or other accommodation run by, or for that school, polytechnic or university:
 - i You are not covered for loss or damage arising from the household contents being:
 - a) stolen, unless the theft follows forceful and violent entry to any building, or
 - b) lost or misplaced.
 - ii The most we will pay for any event is:
 - a) \$1,000 for any one item of contents, and
 - b) \$5,000 in total.

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.
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- 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 other than a remotely piloted aircraft as defined by the Civil Aviation Authority, 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 arising out of or in connection with the use of any remotely piloted aircraft outside of the Civil Aviation Authority rules, or
 - ix if you have agreed to accept liability when otherwise you would not have been liable, or
 - x caused, directly or indirectly, by contamination from any 'controlled drug' as defined in the Misuse of Drugs Act 1975.



What is not covered by this policy

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- 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.
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- 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).
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- 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 4.
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- 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.
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- 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.
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- 6 No cover for certain event**
- 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), or
 - v use of any remotely piloted aircraft outside of the Civil Aviation Authority rules.
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- 7 No cover for certain unlawful substances**
- a. There is no cover for any loss or damage caused, directly or indirectly, by contamination from any 'controlled drug' as defined in the Misuse of Drugs Act 1975. This exclusion does not apply to loss or damage caused by accidental spread of fire or explosion.

**8 No cover for terrorism**

- a.** There is no cover for any loss or damage, liability, death, prosecution or expense of any type in connection with an act of terrorism, including in connection with controlling, preventing, suppressing, retaliating against, or responding to an act of terrorism.

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** if you make a claim for keys and locks under 'Key and lock cover' (see page 4), or
 - iv** for any claim under 'Cover if you damage other people's property' (see page 5), unless specified on the Policy Schedule, or
 - v** 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 Financial Services 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.
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- 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 policyholder. If you do not fulfil these responsibilities we may decide not to accept a claim or to cancel your policy or treat it as if it never existed.

- 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.
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- 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.
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- 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 by writing to or emailing you at the last known address we have for you. Any changes will become effective from the 14th working day after the date of the notice.
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- 2 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 by writing to or emailing you at the last known address we have for you. The policy will be cancelled on the 14th working day after the date of the notice. If this happens, we will refund the unused part of your premium.
 - c. Your policy will end if we pay out the full sum insured for a claim. If this happens, there will be no refund of premium.



General policy information

Disputes	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 AMI store or call us on 0800 100 200 .
Dollar amounts	Any dollar amount stated in this policy or in the Policy Schedule is in New Zealand dollars.
Goods and Services Tax	All amounts referred to in this policy include any GST that may apply.
Receipts and other ownership documents	We recommend that you keep all receipts and other documents that confirm your ownership of the property covered under this policy.
Words in italics	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:

Act of terrorism	means an act, or preparation in respect of action, or threat of action designed to influence or coerce the government de jure or de facto of any nation or any political division thereof, or in pursuit of political, religious, ideological, or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto, and that: <ul style="list-style-type: none"> – involves violence against one or more persons, or – involves damage to property, or – endangers life other than that of the person committing the action, or – creates a risk to health or safety of the public or a section of the public, or – is designed to interfere with or disrupt an electronic system.
Collection	means a number of items that have been gathered according to some unifying principle or orderly arrangement.
House	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.
Household Contents	please see 'Our definition of household contents' on page 1.
Market Value	means the value of an item immediately before the loss or damage occurred, taking into account wear and tear and depreciation as appropriate, or reasonable second hand value.
Personal Effects	means items which are personal in nature and are normally worn or carried.
Policy Schedule	means the most recent Policy Schedule we have produced for you.
Replacement Value	means the cost of reinstatement or replacement without deduction for depreciation or wear and tear.
We, Us or Our	means AMI Insurance (AMI), a business division of IAG New Zealand Limited.
You or Your	means the person or persons or corporate body to whom the Policy Schedule is addressed. If more than one person is named this policy covers all named persons jointly.

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

**Thanks
for insuring
with AMI,
we're here
to help.**

Got any questions?

0800 100 200



ami.co.nz