

Standard Contents Insurance



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

About your insurance contract	1
Our definition of 'household contents'	2
What is covered by this policy	2
Cover for your household contents	
Cover for additional costs	
Bonus covers	
Optional cover	
Cover if you damage other people's property	
What is not covered by this policy	7
If you need to make a claim	9
Your excess	10
Your responsibilities	11
Changing or ending your policy	12
General policy information	12
Definitions	13

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 address** 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 under 'Temporary accommodation costs' (see page 4)
- you make a claim under 'Cover if you damage other people's property' (see page 6).

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 house. See page 6, '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

About this policy

- a.** Your insurance contract consists of:
- this policy
 - the Policy Schedule
 - the information you provided in the proposal
 - the premium advice
 - any changes that we write to you about
 - any changes you request and we agree to in writing.
- b.** Your insurance contract begins when we accept the proposal, and ends on the expiry date stated in the Policy Schedule.
- c.** You must pay your insurance premium by the date stated on the premium advice. You cannot make a claim until you have paid your premium. If you do not pay your premium your policy will cease to operate.

If you change your mind

If you are not happy with this policy, you are welcome to change your mind, provided you tell us within 15 days of the date this policy started. We will treat your policy as being of no effect and to have never existed and refund in full any premium you have paid. This does not apply if you have made a claim on your policy.

Headings


The headings in this policy are for reference only and do not form part of it. They must not be used when interpreting the policy.

Words in italics

Any words in italics do not form part of the policy and are provided by way of explanation only.

Our definition of 'household contents'

Contents covered by this policy

 for definitions of other words used in this policy, please see page 13.

- 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 including its spare parts 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.

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 the house
 - 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 including its spare parts 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 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 7 and the Policy Schedule.

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 natural disaster, or
 - iii fire, explosion or lightning, or
 - iv storm or flood, or
 - v water or oil discharged, overflowing or leaking from your normal household water system or fixed central heating system, or
 - vi impact of any motor vehicle, aircraft or other aerial device, or by falling trees, or
 - vii the actions of wild birds or wild animals, except for rodents, or
 - viii burning out of domestic electric motors under 10 years of age (except where burning out is due to wear and tear).

- 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.
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- 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.
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- 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** \$2,000 for any remotely piloted aircraft and its accessories, and
 - ii** \$1,500 for any camera or video camera and its accessories, and
 - iii** \$1,500 for any work of art, and
 - iv** \$1,500 for any stamp, medal or coin collection, and
 - v** \$500 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 and unset precious stones not individually specified on the Policy Schedule is \$5,000.
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- 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 is caused by fire, explosion, lightning or natural disaster.
 - b.** However, this restriction does not apply if you have notified us and we have agreed in writing to cover your house while unoccupied, or we have your house recorded as a holiday home and the following criteria are met:
 - i** the house is inspected inside and outside by you or a nominated person at least every 60 days, and
 - ii** the house and its grounds are adequately maintained, and
 - iii** mail is cleared regularly, and
 - iv** the water supply is turned off, and
 - v** all doors are locked, and all windows secured.
 - c.** This restriction will end as soon as you, or a person authorised by you, is living in your house again.

Cover for additional costs

We will pay for the following additional costs.

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 cause listed under 'Causes of loss or damage' on page 2, that occurs:
 - i** to the household contents at that same house during the same period of cover that is covered by this Contents Policy, 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 Act 1993,
 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.** 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.
- d.** The most we will pay is 25% of the sum insured stated in the Policy Schedule.
- e.** We will pay these costs for a maximum of 12 months for any event.

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.

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' 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.

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.



Your contents are not covered if they are permanently removed from your house. Please see 'Certain kinds of removal' on page 7.

Electrical current damage	<p>a. You are covered for:</p> <ul style="list-style-type: none">i burning out in electric motors of household appliances under 10 years of age (except where burning out is due to wear and tear), andii damage to household contents 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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Electronic data and programs	<p>a. You are covered for loss or damage that occurs during the period of cover to your household contents consisting of:</p> <ul style="list-style-type: none">i licensed computer software (including gaming software) and programs, orii digital data (including audio and video files), in any format, provided:<ul style="list-style-type: none">a) you legally owned the software, programs, or digital data, andb) it was on your own storage device which suffered loss or damage covered by this policy, andc) the loss or damage to the storage device was caused by one of the perils listed under 'Causes of loss or damage' on page 2. <p>b. However, we will not pay for any of the following:</p> <ul style="list-style-type: none">i the cost of re-installing, re-setting or recreating the software, program or digital data, orii loss or damage caused directly or indirectly, or in connection with a computer virus.
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Frozen food	<p>a. You are covered for food that is spoiled by your refrigeration stopping accidentally.</p> <p>b. However, you are not covered for any loss caused by your electricity supplier intentionally cutting your power supply.</p> <p>c. The most we will pay for any one claim is \$750.</p>
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Glass	<p>a. You are covered for any accidental breakage of:</p> <ul style="list-style-type: none">i mirrors, andii fixed glass that forms part of furniture.
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Masts and aerials	<p>a. You are covered for accidental breakage or collapse of television or radio masts or aerials.</p>
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Outdoor furniture	<p>a. You are covered for loss of or damage to household contents in the garden (<i>e.g. garden furniture and tools</i>), caused directly by any of the causes listed under 'Causes of loss or damage' on page 2.</p>
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Transit cover	<p>a. You have limited cover for your household contents while they are being permanently removed from your house to either:</p> <ul style="list-style-type: none">i your next permanent residence, orii a holiday home where you also have AMI household contents insurance. <p>b. We will pay for loss or damage that is caused directly by:</p> <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. <p>c. We will pay the difference between the amount recoverable from any carrier and the amount of your claim.</p>
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Watercraft	<p>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.</p>
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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.

- 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.

Cover if you damage other people's property

What you are covered for

Legal liability

- a. You are covered for your legal liability to pay for accidental loss of or accidental damage to other people's property or bodily injury to anyone else occurring during the period of cover in New Zealand.

Reparation

- b. You are also covered for your legal liability to pay reparation to a victim who has suffered accidental loss of or accidental damage to property or bodily injury as a result of you committing an offence during the period of cover provided:
 - i you, or anyone entitled to cover under this policy tell us immediately if you or they are charged with any offence that resulted in loss of or damage to property or bodily injury to another person, and
 - ii we give our written approval before any offer of reparation is made.
- c. Reparation means an amount ordered by a New Zealand Court to be paid to the victim of an offence under section 32 of the Sentencing Act 2002.
- d. There is no cover for any amounts that are covered under the Accident Compensation Act 2001(Act), or would be covered but for:
 - i a failure by the victim to correctly notify a claim to the Accident Compensation Corporation within the time required under the Act,
 - ii the victim's decision, for whatever reason, not to claim any amount he or she would be entitled to claim under the Act,
 - iii a decision by the Accident Compensation Corporation to decline a claim or limit its liability in whole or in part and for any reason whatsoever.
- e. Nothing in this cover should be taken as providing cover for any defence costs, court costs, levies or costs awarded for any offence.

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.

- 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, (other than any domestic garden appliance, electric wheelchair, mobility scooter, golf cart or children's motorbike not exceeding 50cc used only off road), lift, aircraft, other than a remotely piloted aircraft as defined by the Civil Aviation Authority, or watercraft, or
 - vi** arising out of or in connection with any profession, business or trade in which you are engaged, or
 - vii** arising out of or in connection with the use of any remotely piloted aircraft outside of the Civil Aviation Authority rules, or
 - viii** if you have agreed to accept liability when otherwise you would not have been liable, or
 - ix** 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

The following exclusions and limitations apply to all parts of this policy.

- Breakdown**
- a.** There is no cover for mechanical, electrical or electronic breakdown, except for the cover provided under 'Electrical current damage' on page 5.
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- 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 5), 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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- Confiscation**
- a.** There is no cover for any loss, damage, cost, expense, prosecution or liability connected in any way with the confiscation, nationalisation, requisition, acquisition, or destruction of or damage to property by any order of government, public or local authority or under any statute or regulation, unless such order is required to prevent or control sudden and accidental physical loss of or damage that would otherwise have been covered by this policy.
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- Consequential loss**
- a.** There is no cover for any kind of consequential loss other than as specifically provided for under the 'Temporary accommodation costs' on page 4.
- For example, you are not covered for financial loss that occurs as a result of physical loss or physical damage that is covered under this policy.*
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- Deliberate damage**
- a.** There is no cover for any deliberate loss or damage caused, 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).

Electronic data and programs	<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 on page 5.</p>
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Earth movements	<p>a. There is no cover for any loss, damage, cost, expense, prosecution or liability connected in any way with:</p> <ul style="list-style-type: none">i subsidence or erosion, orii settling, warping or cracking caused by earth or other movements. <p>b. This exclusion does not apply to damage caused by natural disaster.</p>
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Excluded damage	<p>a. Gradual damage. There is no cover for loss or damage caused, directly or indirectly, by:</p> <ul style="list-style-type: none">i scratching, denting, chipping, orii any event that results in shrinking or colour changes, oriii depreciation, wear and tear, seepage, corrosion, or rust, oriv rot, mildew, or gradual deterioration. <p>b. Power cuts. There is no cover for loss or damage caused, directly or indirectly, by your electricity supplier intentionally cutting your power supply.</p> <p>c. Pest damage. There is no cover for loss or damage caused by insects, rodents or vermin although this only applies to the household contents directly affected, it does not apply to other household contents.</p>
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Faults and defects	<p>a. There is no cover for any loss or damage, cost or expense arising from any fault, defect, error or omission in:</p> <ul style="list-style-type: none">i design, plan or specification, orii workmanship, construction or materials. <p>b. However, this exclusion only applies to contents directly affected. It does not apply to resultant sudden and accidental loss to other household contents.</p>
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First 48 hours of cover	<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 landslip. 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 landslip.</p>
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Nuclear	<p>a. There is no cover for any loss, damage, cost, expense, prosecution or liability of any type in connection with:</p> <ul style="list-style-type: none">i ionising radiation or contamination by radioactivity from:<ul style="list-style-type: none">a) any nuclear fuel, orb) any nuclear waste from the combustion or fission of nuclear fuel.ii nuclear weapons material.
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Remotely piloted aircraft	<p>a. There is no cover for any loss, damage, cost, expense, prosecution or liability connected in any way with the use of a remotely piloted aircraft outside of the Civil Aviation Authority rules.</p>
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Terrorism	<p>a. There is no cover for any loss, damage, cost, expense, prosecution, death or liability 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.</p>
Theft by certain people	<p>a. There is no cover for theft of any item:</p> <ul style="list-style-type: none">i by any person who normally resides with you, orii by any temporary guest. <p>b. There is no cover for theft of any item while your house is let, sub-let, or on loan to any other person.</p>
Unlawful substances	<p>a. There is no cover for any loss, damage, cost, expense, prosecution or liability connected in any way with contamination from any 'controlled drug' as defined in the Misuse of Drugs Act 1975. This exclusion does not apply to damage caused by the accidental spread of fire or explosion.</p>
War	<p>a. There is no cover for any loss, damage, cost, expense, prosecution, death or liability of any type in connection with any of the following, including controlling, preventing or suppressing any of the following:</p> <p>war, invasion, act of foreign enemy, hostilities or warlike operations (whether war is declared or not), civil war, mutiny, rebellion, revolution, civil commotion assuming the proportions of or amounting to an uprising, insurrection, military or usurped power.</p>

If you need to make a claim

These are your obligations as a policyholder. If you do not fulfil these obligations we may decide not to accept a claim.

Your obligations	<p>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.</p> <p>b. If there has been any deliberate damage, burglary or theft, you must notify the Police immediately.</p> <p>c. You must do what you can to prevent any further loss or damage.</p> <p>d. You must get our permission before you arrange for any repairs or replacement.</p> <p>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.</p> <p>f. You must help us to manage your claim as we request, including after your claim is settled. This may involve:</p> <ul style="list-style-type: none">i providing us with any further information, documents or authorities we ask for, including proof of ownership or value, and/orii meeting with us or our representatives, and/oriii attending court or a tribunal to give evidence, and/oriv assisting us in taking proceedings in your name. <p>g. You must obtain our agreement before you:</p> <ul style="list-style-type: none">i incur any expenses in connection with any claim under this policy, orii negotiate, pay, settle, admit or deny any claim against you, oriii do anything that may prejudice our rights of recovery, oriv negotiate, offer to pay or pay any reparation, including, but not limited to, offers made as part of any case management conference or sentencing hearing. <p>h. You must consent to your personal information, in connection with the claim, being:</p> <ul style="list-style-type: none">i disclosed to us, andii transferred to the Insurance Claims Register Limited.
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- Your entitlements**
- 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 12), and
 - v** have free access to an independent review by the Insurance and Financial Services Ombudsman.
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- Our entitlements**
- 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** complete all necessary documents and authorities as your agent, and
 - v** negotiate, defend or settle any claim against you that is covered under this policy, and
 - vi** recover from any other person anything covered under this policy.
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- Other insurance**
- a.** If you make a claim under this policy and there is another policy covering the same loss, damage or liability, we will not contribute towards a claim under any other policy.

Your excess

- 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.
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- 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 4), or
 - ii** for any claim under 'Cover if you damage other people's property' (see page 6), unless specified on the Policy Schedule, or
 - iii** if you make a claim for damage to surge protectors, or household contents attached to surge protectors, caused directly by a power surge or fluctuation in the supply of electricity.
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- 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.

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 it never existed.

Protecting your property

- a. You and anyone else covered by this policy must take every reasonable care to protect any property covered by this policy.
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True statements and answers

- a. All information supplied by you or on your behalf must be truthful and correct.
- b. Your insurance contract is based on information supplied to us either by you or on your behalf:
 - i in the proposal, or
 - ii within the period of cover, or
 - iii at renewal, or
 - iv when you make a claim under this policy
- c. You must tell us immediately about any change of circumstance that may affect our decision:
 - i whether to accept your proposal and on what terms, or
 - ii whether to continue or to renew this policy, or
 - iii whether to reinstate this policy, or
 - iv about any claim made under this policy.
- d. If any information supplied is untruthful or incorrect, or if you do not disclose all of the information you should have, the policy will be treated as though it never existed and we will refuse to accept a claim.
- e. If you make a fraudulent claim, we may decline your claim and cancel the policy with immediate effect.
- f. We may change the terms of this policy in response to any material change in circumstances you or anyone else advises to us. The change in terms will be effective from the date of the change in circumstance.

Please ask us if you are not sure whether you need to tell us about something.

Breach of any condition

- a. If you or anyone else covered by this policy or acting on your behalf, breaches any of the conditions of this policy, we may at our sole discretion:
 - i decline your claim, either in whole or in part, and/or
 - ii decline any claim connected with the same event that you make on any other policies you have with us, and/or
 - iii 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.

Changing or ending your policy

- 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 day after the date of the notice.
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- Ending your policy**
- a. You can cancel your policy at any time. If you do, we will refund any premium that is due to you based on the unused portion of the period of cover.
 - 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 day after the date of the notice. If this happens, we will refund any premium that is due to you based on the unused portion of the period of cover.
 - 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

- Currency** Any amount stated in this policy or in the Policy Schedule is in New Zealand dollars.
- 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**.
- Goods and Services Tax** All amounts referred to in this policy include any GST that may apply.
- Governing law and jurisdiction** The law of New Zealand applies to this policy and the New Zealand courts have exclusive jurisdiction.
- Joint insurance** 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.
- Legislation changes** 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.
- Receipts and other ownership documents** We suggest that you keep all receipts and other documents that confirm your ownership of the property covered under this policy.

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.
bodily injury	means the accidental death of, or accidental bodily injury to any person, including sickness, disease, disability, shock, fright, mental anguish or mental injury.
collection	means a number of items that have been gathered according to some unifying principle or orderly arrangement.
computer virus	means a set of corrupting, harmful or otherwise unauthorised instructions or code, including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, which propagate themselves through a computer system or network of whatsoever nature. This includes but is not limited to Trojan Horses, Worms and Time or Logic Bombs.
event	means any one event or series of events arising from one source or original cause.
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 2.
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.
natural disaster	means an earthquake, natural landslip, volcanic eruption, hydrothermal activity, tsunami or natural disaster fire, as defined in the Earthquake Commission Act 1993.
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.
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 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



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