Household Contents Policy (1 December 2026) - Change Guide

This Change Guide sets out the changes made to FMG's Household Contents policy. It is important to read the new policy wording for full details of what is covered and what is not covered. The updated policy wording needs to be read in conjunction with your Policy Certificate.

What's changing?

We've updated our Household Contents policy to make it simpler and easier to understand. Key changes include:

- Your cover will generally move to a Nominated Replacement basis of settlement, with some items continuing to be settled on a Present-Day value basis. You will no longer be able to choose Present-Day value as your preferred basis of settlement.
- Your furniture, furnishings, and home appliances will continue to be covered up to the Household Contents Sum Insured.
- The per item limit has increased to $10,000 (excl. GST) for most items, meaning fewer items need to be individually specified on your policy.
- Your portable electronic devices, home computers, and computers will now be covered for Nominated Replacement provided they are not more than five years old. Items over five years will now be covered for Present-Day value. Cover is up to $10,000 (excl. GST) per item, unless specified for a higher amount.
- We've added an easy-to-read table so you can quickly see which items are settled based on their Present-Day value.
- Ride-on mowers used mainly around the home and valued under $10,000 (excl. GST) will continue to be covered under your Household Contents policy and will now be settled based on their Present-Day value. If your ride-on mower is worth more than $10,000 (excl. GST), it will need to be insured under a separate vehicle policy. Other motorised mowers and motorised garden appliances will continue to be covered on a Nominated Replacement basis and certain limits may apply.
- We've expanded cover for certain family members' contents to include belongings kept in retirement homes, rest homes, hospices, nursing homes, or similar care facilities.
- Some definitions have been added, removed or updated, to make it easier to understand what is covered.
- We've updated the wording to make it clear that any additional addresses where household contents are kept (e.g. holiday homes and rental properties) must be shown on your certificate for cover to apply.

Why have we made these changes?

We've made these changes to make your Household Contents cover easier to understand and manage. Clearer wording, limits and definitions mean you'll have a better understanding of what's covered and whether any items need to be individually listed (specified) on your policy. We've also updated the policy to reflect changes to the Fire and Emergency New Zealand (FENZ) levy and to meet current regulatory obligations.

What does this mean for you?

Do I need to do anything?
If we need to talk with you before your policy renews, we'll contact you by phone, email or letter. If your policy is affected and we're unable to contact you before renewal, some items may not be fully covered. It is important to review your contents and consider whether any item, or collection of items, may exceed the applicable policy limits. If so, they may need to be specified on your policy. Please read your Household Contents Policy and Policy Certificate, and review your Sum Insured and premium to ensure your cover continues to meet your needs.

Will I still need to provide valuations?
You will no longer be automatically required to provide a supporting valuation before claim time, but if you make a claim, you will still need to support and quantify your loss with documents such as proof of purchase, proof of ownership, or a valuation.

Will my premium change?
Your premium may change depending on how your contents items are covered under the updated policy, your Sum Insured, and any items individually specified.

What if I have more questions?
We're here to help. If you have any questions about these changes, would like to check how they apply to you, or would like a copy of your policy wording emailed or posted to you, please contact our National Advice and Service Centre team on 0800 366 466.
You can also read more about the changes on our website fmg.co.nz/household-contents-changes.

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Household Contents Policy Wording Key Changes

Note: Not all clients will be transitioning from the same policy version. Some clients will move from the 1 July 2024 -30 June 2026 policy directly to the 1 December 2026 policy. For these clients, the only additional change is the removal of the **Accidental Loss by Terrorism** benefit that was included in the 1 July 2024 policy.

Current Section/ clause	Policy wording (Effective 1 July 2026 - 30 November 2026)	New Section/ clause	Policy wording (Effective on new policies and renewals on or after 1 December 2026)
Section 1 – Grey reference box Pg7	**We agree to cover your household contents and liability** We agree to provide you with the insurance set out in this policy, if 'Household Contents' is shown on the certificate. We cover your household contents (Section 1 of this policy) and liability (Section 2 of this policy).	Section 1 – Grey reference box Pg7	**We agree to cover your household contents and liability** We agree to provide you with the insurance set out in this policy, if 'Household Contents' is shown on the certificate. We cover your household contents (Section 1 of this policy) and liability (Section 2 of this policy), only in New Zealand unless otherwise stated.
Section 1 – We cover your household contents Pg7	**1. We cover your belongings and household contents in New Zealand**	Section 1 – We cover your household contents Pg7	**1. We cover your household contents at and away from the section in New Zealand**
Section 1 – We cover your household contents Pg7	**1.1 We cover your household contents at and away from the house** Your *household contents* are insured for *accidental loss* while they are at the *house.* If you are permanently moving to another house, your *household contents* are insured for *accidental loss* while they are at that house, provided that you tell us within 14 days of beginning your move. Your *household contents* are also insured for *accidental loss* anywhere in New Zealand (including in transit within New Zealand) if: • they are temporarily removed from the *house* (for no more than 90 days) • they have been removed from the *house* for repair or for sale. You are also insured for *accidental loss* to *household contents* you have newly purchased that are at the retailer's premises or on their way to the *house.*	Section 1 – We cover your household contents Pg7	Your *household contents* are insured for *accidental loss* while they are at the *section.* The most we will pay is the applicable limit set out in clause 4 (What we will pay). If you are permanently moving to another house, your *household contents* are insured for *accidental loss* while they are at that house, provided that you tell us within 14 days of beginning your move. Your *household contents* are also insured for *accidental loss* anywhere in New Zealand (including in transit within New Zealand) if: • they are temporarily removed from the *section* (for no more than 90 days) • they have been removed from the *section* for repair or for sale. You are also insured for *accidental loss* to *household contents* you have newly purchased that are at the retailer's premises or in transit from a retailer, provided you are unable to recover that loss from any other source.

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Section 1 – We cover your household contents Pg7	**1.2 Some items of household contents have limited cover** Your cell phones and *home computers* are limited to *Present-Day value* if they are more than three years old. Your *personal effects* are limited to *Present-Day value*. We will pay the reasonable costs to either repair or replace (whichever is less) your cell phones, *home computers, valuable items,* sports and recreational equipment, hearing aids, prescription sunglasses, glasses and dentures. We will pay up to: • $5,000 for each unspecified item, or • the amount shown on the certificate for that item if the item is specified. We will not pay for the cost of ear, eye or dental examinations or tests. One pair of hearing aids or dentures counts as one item under this cover. Your lost money is covered, up to a maximum of $1,000 for any one event. Money means coins, bank and currency notes, cheques, travellers' cheques, postal notes, money orders, unused postage stamps, redeemable vouchers and tokens, franking machine credits, or Bills of Exchange as defined in the Bills of Exchange Act 1908.		Removed
Section 1 – We cover your household contents Pg 8	**2. All covers include automatic benefits** You are automatically insured under this section for the following benefits.	Section 1 – We cover your household contents Pg 7	**2. The cover includes automatic benefits** You are insured for the following automatic benefits. If your *contents* suffer *accidental loss* covered under these automatic benefits, the most we will pay, is the applicable limit set out in clause 4 (What we will pay). Unless otherwise stated, the cover under each automatic benefit is part of, not in addition to, your overall sum insured, shown on your certificate.

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Current Section/ clause	Policy wording (Effective 1 July 2026 - 30 November 2026)	New Section/ clause	Policy wording (Effective on new policies and renewals on or after 1 December 2026)
Section 1 – We cover your household contents Pg 8	**2.1 We cover your belongings that normally travel with you** Your *personal effects*, cell phones, *home computers, valuable items* and sports and recreational equipment are insured for *accidental loss* anywhere in New Zealand, including in transit within New Zealand.		Removed
Section 1 – We cover your household contents Pg 8	**2.2 We cover other contents** The following are also insured for *accidental loss*: Your *business contents* are insured while they are at the *house* or while temporarily removed from that *house*. The maximum we will pay for *business contents* for any *one event* is: • $5,000 while they are at the house • $1,500 while they are temporarily removed from the house Your *contents* permanently kept at your holiday house, a house you are renting to another person, or any other house you own, at the location shown on the certificate. We will pay a maximum of $10,000 for any one *event* for your family member's *household contents*, where that *household contents* is either: • stored at the house, or • kept at a boarding school, tertiary hall of residence, or private house your children are boarding at While they are studying and living away from home.		Removed
	New	Section 1 – We cover your household contents Pg 7	**2.1 We provide limited cover for business contents** Your *business contents* are insured for *accidental loss* while at the *section* or temporarily removed from the *section*. The most we will pay for *business contents* for any one *event* is: • $5,000 while they are at the *section* • $1,500 while they are temporarily removed from the *section*.

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	New	Section 1 – We cover your household contents Pg 7	**2.2 We provide limited additional cover for family members' contents** Unless covered by any other insurance, your children's or dependant's *contents* and *money* are insured for *accidental loss* (whether owned by you or them) while they are: • kept at a boarding school, recognised tertiary education provider accommodation, or private boarding accommodation where your child or dependant lives for education or study; or • left at the *section* while your child or dependant is travelling outside New Zealand or living temporarily outside New Zealand. Unless covered by any other source, *contents* and *money* owned by you, your partner, your parents or grandparents, or your partner's parents or grandparents are insured for *accidental loss* while they are kept at: • a retirement home or village • a rest home • a hospice • a nursing home, or • a similar care facility. The most we will pay for any one *event* is: • $1,000 for *money* • $10,000 for all other items. You cannot specify a higher limit.
Section 1 – We cover your household contents Pg 8	**2.3 We cover your low powered electric e-bikes, e-scooters, wheelchairs, mobility scooters and children's toys** Your electric e-bikes, e-scooters, electric wheelchairs and electric mobility scooters are insured for *accidental loss*, provided that: • Your electric e-bike, e-scooter, electric wheelchair or electric mobility scooter is classed as either a mobility device or not a motor vehicle by a notice issued by the New Zealand Transport Agency under S168A of the Land Transport Act 1998.	Section 1 – We cover your household contents Pg 8	**2.3 We cover your electric transport and children's toys 50cc or under** The following items, if they are normally at the *section*, are insured for *accidental loss*: • your *electric transport* • your motorised children's toy, provided that it is 50cc or under. There is no cover under this benefit if the toy is covered under another insurance policy.

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	For your electric e-bikes and e-scooters, we will pay up to $5,000 for each unspecified item, or up to the amount shown on the certificate if the item is specified. For your electric wheelchairs and electric mobility scooters, we will pay up to the amount shown on the certificate for any one event Your motorised children's toy is insured for *accidental loss*, provided that: • It is 50cc or under, and • it has a replacement value of $3,000 or less.		For *electric transport*, we will pay up to $10,000 per item, or any higher amount shown on the certificate. For motorised children's toys, we will pay up to $3,000 per item.
Section 1 – We cover your household contents Pg 8	**2.4 We provide limited cover for watercraft** Your watercraft listed below are covered for *accidental loss*. • aquaplanes, • kayaks, • surfboards, • water skis, • model boats, • and kontikis. We will pay up to $5,000 for each unspecified item, or up to the amount shown on the certificate if the item is specified. All other watercraft (including spare parts and accessories) are only covered if they have a replacement value of $1,500 or less, unless they are specified on the certificate. We will pay up to $1,500 for each unspecified item, or up to the amount shown on the certificate if the item is specified.	Section 1 – We cover your household contents Pg 8	**2.4 We provide limited cover for watercraft** Your watercraft that are normally at the *section* are insured for *accidental loss* if that *loss* occurs at the *section* or when on New Zealand waters. On New Zealand waters means inland water, and coastal water up to 200 kilometres from the nearest point of New Zealand's North Island and South Island land masses (excluding other islands). For unpowered: • aquaplanes • wakeboards • canoes • kayaks • non-sail outriggers • surfboards • surf skis • wave skis • water skis • kiteboards • wind surfers • paddle boards • foil boards • model boats • kontikis (excluding aerial kontikis)

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			we will pay up to $10,000 per item, (including their spare parts and accessories), or any higher amount shown on the certificate. All other watercraft, including dinghies, sail boats, and any motor-powered watercraft including, but not limited to, jet skis and sea scooters (including their spare parts and accessories), are only insured if they have a replacement value of $1,500 or less. For *accidental loss* to such watercraft, we will pay up to $1,500 per item.
Section 1 – We cover your household contents Pg 9	**2.5 We provide limited cover for gradual damage** Your *contents* are insured for gradual damage that occurs during the period of insurance and is caused by: • leaking from any internal water tank, internal water pipe, or waste disposal pipe • leaking at the immediate point of connection between a hidden internal water or waste disposal pipe, and any household appliance installed at the *house*. Gradual damage is only covered if you: • minimise the damage, and • prevent any further damage as soon as it is discovered. We will pay the reasonable cost to repair the damage. We will not pay for the costs of locating or repairing the leak. We will pay up to $5,000 for any one *event.*	Section 1 – We cover your household contents Pg 9	**2.5 We provide limited cover for gradual damage** Your *contents* are insured for gradual damage that occurs at the *house* during the period of insurance and is caused by: • leaking from any internal water tank, internal water pipe, or waste disposal pipe • leaking at the immediate point of connection between a hidden internal water or waste disposal pipe, and any household appliance installed. Gradual damage is only covered if you: • minimise the damage, and • prevent any further damage as soon as it is discovered. We will pay the reasonable cost to repair the damage. We will not pay for the costs of locating or repairing the leak. We will pay up to $5,000 for any one *event*.
Section 1 – We cover your household contents Pg 9	**2.6 We cover hearing aids, glasses, and dentures** You are insured for *accidental loss* of hearing aids, prescription sunglasses and glasses, and dentures that belong to, or are borrowed or hired by, you or a member of your family who normally lives with you. We will not pay for the cost of ear, eye or dental examinations or tests. One pair of hearing aids or dentures counts as one item under this benefit.	Section 1 – We cover your household contents Pg 9	**2.6 We cover hearing aids, glasses, dentures and certain other medical aids** You are insured for *accidental loss* of *medical aids* that belong to, or are borrowed or hired by, you or a member of your family who normally lives with you. We will not pay for the cost of ear, eye, dental, medical consultations, examinations, tests, data, software subscriptions, or any medications.

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			One pair of hearing aids, or dentures, or a complete medical system (including its components and accessories) counts as one item under this benefit. Where your *medical aids* are also covered for *accidental loss* by another source, we will only pay the difference between what you are paid by that other source and the cover you have under this policy. We will pay up to $10,000 per item, or any higher amount shown on the certificate.
Section 1 – We cover your household contents Pg 9	**2.7 We cover the cost of restoring matching pairs or sets** If we have accepted a claim under this policy for *loss* of *household contents* or *lifestyle block contents,* and the lost or damaged item forms part of a pair or set with undamaged items, we will pay to: • repair the damaged part of the pair or set, • replace the damaged part with a replacement that matches the other parts of the pair or set, or • replace the entire pair or set if a matching replacement cannot be found. This benefit does not extend to collections.	Section 1 – We cover your household contents Pg 9	**2.7 We cover the cost of restoring matching pairs or sets** If we have accepted a claim under this policy for *loss* of *household contents* or *lifestyle block contents*, and the lost or damaged item forms part of a pair or set with undamaged items, we will pay to: • repair the damaged part of the pair or set • replace the damaged part with a replacement that matches the other parts of the pair or set, or • replace the entire pair or set if a matching replacement cannot be found. This benefit does not extend to *collections*.
Section 1 – We cover your household contents Pg 9	**2.8 We cover the replacement cost of locks and keys** You are insured for the reasonable cost of replacing locks and keys (including electronic access cards and transponders, remote door openers, or any other equivalent device) to the *house* if you have reasonable grounds to believe: • they are lost, damaged or stolen, • they have been duplicated without your consent, • someone else has found out the combination of an electronic key pad for an external door. You do not have to pay any *excess* for this benefit.	Section 1 – We cover your household contents Pg 9	**2.8 We cover the replacement cost of locks and keys** You are insured for the reasonable cost of replacing locks and keys (including electronic access cards and transponders, remote door openers, or any other equivalent device) to the *house* if you have reasonable grounds to believe: • they are lost, damaged or stolen • they have been duplicated without your consent • someone else has found out the combination of an electronic keypad for an external door. You do not have to pay any *excess* for this benefit. Any payment made under this automatic benefit is additional to the amount shown on your certificate.

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Section 1 – We cover your household contents Pg 10	**2.9 We cover frozen or perishable food** You are insured if a change in artificially controlled temperature or atmosphere in your freezer or refrigerator causes *accidental loss* to frozen or perishable food. We will pay up to $3,000 for any one *event.*	Section 1 – We cover your household contents Pg 10	**2.9 We cover frozen or perishable food** You are insured for *loss* to frozen and perishable food, including homekill, hunted game and fish that are intended to be used or consumed through domestic use, if a change in artificially controlled temperature or atmosphere in the freezer or refrigerator at your *house* is caused by an *accidental loss* or an unexpected power outage. We will pay up to $3,000 for any one *event*.
Section 1 – We cover your household contents Pg 10	**2.10 We cover personal effects while on holiday in Australia** Your *personal effects,* cellphones, *home computers*, *valuable items*, hearing aids, glasses, prescription glasses, dentures and sports equipment are insured for *accidental loss* while you are on holiday in Australia, including in transit. For this cover to apply the loss must be suffered within 30 days of leaving New Zealand.	Section 1 – We cover your household contents Pg 10	**2.10 We cover loss while on holiday in Australia** Your *contents* that are normally worn or carried (such as clothing), *money, portable electronic devices*, *computers*, *valuable items, medical aids*, sports and recreation equipment are insured for *accidental loss* while you are on holiday in Australia, including while in transit. For this cover to apply the loss must be suffered within 30 days of leaving New Zealand.
Section 1 – We cover your household contents Pg 10	**2.11 We cover loss in transit** If you are permanently moving to another house, your *contents* are insured for *accidental loss* while they are in transit between your current *house* and your new house. Cover starts when your *contents* are removed from the house and ends when they arrive at the new location. This includes while these contents are being loaded onto and unloaded from the means of conveyance. The following exclusions do not apply to cover under this benefit: • Clause 5.1 (wear and tear) unless the claim is for a valuable item • Clause 5.11 (permanent removal) Unless agreed prior, the most we will pay under this benefit is the lesser of: • The applicable cover under clause 2 (All covers include automatic benefits)	Section 1 – We cover your household contents Pg 10	**2.11 We cover loss in transit** If you are permanently moving to another house, your *contents* are insured for *accidental loss* while they are in transit between your current *house* and your new house. Cover starts when your *contents* are removed from the *house* and ends when they arrive at the new location. This includes while these *contents* are being loaded onto and unloaded from the means of conveyance. The following exclusions do not apply to cover under this benefit: • Exclusion 5.6 (denting, marring and scratching) unless the claim is for a *valuable item* • Exclusion 5.11 (permanent removal). Unless agreed prior, under this benefit we will pay the lesser of: • The applicable cover under clause 2 (automatic benefits) • The applicable cover under clause 4 (what we will pay) section of this policy, or

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	• The applicable cover under clause 4 (what we will pay) section of this policy, or • $5,000 per item, collection or set.		• $10,000 per item, *collection* or set.
Section 1 – We cover your household contents Pg 10	**2.12 We cover additional costs for temporary accommodation after loss** If we agree the *house* cannot be lived in because of *accidental loss* and you were living in that *house* at the time of that *loss*, we will pay the reasonable additional costs you incur for: • your temporary accommodation • moving your *contents* to and from your temporary accommodation • storage and moving your *contents* to and from a secure storage area, while you are in temporary accommodation • boarding your domestic cats and dogs that normally stay with you at the *house*. We will cover the costs you incur up until whichever of the following occurs first: • the end of the period reasonably required to make the *house* you live in habitable • the time repairs are completed • the time the claim on the house you live in has been settled We will pay up to $30,000 for any one *event*. We will also pay the reasonable veterinary fees you incur if your domestic cats or dogs are injured as a result of this *accidental loss*, up to $500 for any one *event*. If we settle your claim on the *house* you live in under clause 5.7 (cash settlement) of your FMG Home policy, we will pay the reasonable cost of temporary accommodation for the reasonably estimated period required to rebuild or repair your *house* to a habitable state.	Section 1 – We cover your household contents Pg 10	**2.12 We cover additional costs for temporary accommodation after loss** If we agree the *house* cannot be lived in because of *accidental loss* and you were living in the *house* at the time of that *loss*, we will pay the reasonable additional costs you incur for: • your temporary accommodation • moving your *contents* to and from your temporary accommodation • storage and moving your *contents* to and from a secure storage area, while you are in temporary accommodation • boarding your domestic cats and dogs that normally stay with you at the *house*. We will cover the costs you incur up until whichever of the following occurs first: • the end of the period reasonably required to make the *house* you live in habitable • the time repairs are completed • the time the claim on the *house* you live in has been settled. We will pay up to $30,000 for any one *event*. We will also pay the reasonable veterinary fees you incur if your domestic cats or dogs are injured as a result of this *accidental loss*, up to $500 for any one *event*. If we settle your claim on the *house* you live in under clause 5.7 (cash settlement) of your FMG Home policy, we will pay the reasonable cost of temporary accommodation for the reasonably estimated period required to rebuild or repair your *house* to a habitable state. Any payment made under this automatic benefit is additional to the amount shown on your certificate.

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Section 1 – We cover your household contents Pg 11	**2.13 We cover loss caused by natural hazard (natural disaster)** Your *contents* are insured for *accidental loss* caused by *natural hazard (natural disaster),* as are your *lifestyle block contents* if this cover is taken. Your *lifestyle block* contents is covered up to $5,000 for any one *event*.	Section 1 – We cover your household contents Pg 11	**2.13 We cover loss caused by natural hazard (natural disaster)** Your *contents* are insured for *accidental loss* caused by *natural hazard (natural disaster)*, as are your *lifestyle block contents* if this optional benefit is purchased. Your *lifestyle block contents* are covered up to $5,000 for any one *event*.
Section 1 – We cover your household contents Pg 11	**2.15 We cover the cost of removing damaged contents from the house** After a *loss* covered by this policy, we will pay the reasonable costs of removing from the house (provided you first gain our consent): • damaged contents • damaged lifestyle block contents, if you have purchased optional benefit 3.1 (lifestyle block contents). We will pay up to the amount shown on the certificate for any one *event.*	Section 1 – We cover your household contents Pg 11	**2.15 We cover the cost of removing damaged contents from the house** After a *loss* covered by this policy, we will pay the reasonable cost you incur to remove those *contents* from the *house.* We must agree to any cost in advance. We will pay up to the amount shown on the certificate for any one *event*.
Section 1 – We cover your household contents Pg 11	**2.16 We cover death or permanent injury** We cover you for death or permanent injury resulting from a fire or intruder in the *house* provided it is connected to an accepted claim covered by this policy. We will pay: • $5,000 to your estate if you die within 3 calendar months of the *event* • $5,000 to you if you suffer total and permanent loss of: – the sight of both eyes – the use of both hands, or – the use of both feet. • $2,500 to you if you suffer total and permanent loss of: – the sight of one eye – the use of one hand – or the use of one foot.	Section 1 – We cover your household contents Pg 11	**2.16 We cover death or permanent injury** We cover you for death or permanent injury resulting from a fire or intruder in the *house* provided it is connected to an accepted claim covered by this policy. We will pay: • $5,000 to your estate if you die within 3 calendar months of the *event* • $5,000 to you if you suffer total and permanent loss of: – the sight of both eyes – the use of both hands, or – the use of both feet. • $2,500 to you if you suffer total and permanent loss of: – the sight of one eye – the use of one hand, or – the use of one foot.

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	We will pay up to $10,000 for any one *event.*		We will pay up to $10,000 for any one *event*. Any payment made under this automatic benefit is additional to the amount shown on your certificate.
Section 1 – We cover your household contents Pg 11	**2.17 We cover gifts and presents temporarily stored at home** You are insured for *accidental loss* of gifts and presents that belong to you or your family members and are temporarily stored at the *house.* We will pay the lesser of: • Any applicable limit outlined in clause 2 (All covers include automatic benefits) or, • The applicable limit outlined in clause 4 (What we will pay).	Section 1 – We cover your household contents Pg 11	**2.17 We cover gifts temporarily stored at the house** You are insured for *accidental loss* of gifts owned by you or your family members, while they are temporarily stored at the *house*, provided they are not covered by any other insurance. We will pay the lesser of: • Any applicable limit outlined in clause 2 (automatic benefits), or • The applicable limit outlined in clause 4 (what we will pay).
Section 1 – We cover your household contents Pg 11	**2.18 We cover employees' personal effects** You are insured for *accidental loss* of your *employees' personal effects*, excluding tools, if this loss is connected to their employment with you. You can only claim under this benefit if the loss is not insured under any other policy of insurance. We will pay the *present-day value* of the employees' personal effects. We will pay up to $5,000 for any one *event.*	Section 1 – We cover your household contents Pg 11	**2.18 We provide limited cover for employee personal items** Your *employees* are insured for *accidental loss* of personal items owned by your *employee* that are normally worn or carried, including clothing and money, if the loss is connected to their employment with you, excluding any tools, *valuable items, medical aids, computers* or *portable electronic devices.* This policy does not cover any other items owned by your *employee*. You can only claim under this benefit if the loss is not covered by any other insurance. The maximum we will pay for any one *event* is*:* • $1,000 for *money* • $5,000 for all other personal items. You cannot specify a higher limit.
Section 1 – We cover your household contents Pg 12	**2.20 We cover online purchases** You are insured for *accidental loss* of any good bought through the internet, provided you cannot recover that loss from any other source. We will pay up to $1,000 for any one *event.*		Removed

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Section 1 – We cover your household contents Pg 12	**2.21 We cover theft by paying guests** You are insured if *paying guests* at the house steal your *contents* during the period of insurance. We will pay up to $5,000 for any one *event.*	Section 1 – We cover your household contents Pg 12	**2.20 We cover theft by paying guests** You are insured if *paying guests* at the *house* steal your *contents* during the period of insurance. We will pay up to $5,000 for any one *event*.
Section 1 – We cover your household contents Pg 12	**2.22 We provide limited cover for replenishment costs** You are insured for the reasonable costs of replenishing your fire-fighting equipment after it has been used to protect your *contents* from a *loss* covered by this policy. We will pay up to $5,000 for any one *event.*	Section 1 – We cover your household contents Pg 12	**2.21 We provide limited cover for replenishment costs** You are insured for the reasonable costs of replenishing your fire-fighting equipment after it has been used to protect your *contents* from a *loss* covered by this policy. We will pay up to $5,000 for any one *event*. Any payment made under this automatic benefit is additional to the amount shown on your certificate.
Section 1 – We cover your household contents Pg 12	**2.23 We cover rewards** You are insured for any reward payments you make provided these are offered both: • to protect or recover your contents • with our consent. We will pay up to $5,000 for any one reward.	Section 1 – We cover your household contents Pg 12	**2.22 We cover rewards** You are insured for any reward payments you offer following an *accidental loss* of your *contents.* Cover applies, only if the reward is offered to protect or recover the *contents* and we have given our consent. We will pay up to $5,000 for any one reward. Any payment made under this automatic benefit is additional to the amount shown on your certificate.
Section 1 – We cover your household contents Pg 12	**2.24 We cover drones and model aircraft** You are insured for *accidental loss* of your *drone* or model aircraft, provided that the use complies with the Civil Aviation Authority of New Zealand rules. We will pay up to $5,000 or any higher amount shown on your certificate for any one *event.*	Section 1 – We cover your household contents Pg 12	**2.23 We cover drones, aerial kontikis and model aircraft** You are insured for *accidental loss* of your *drone*, aerial kontiki or model aircraft (including its parts and accessories), provided that item is normally at the *section* and the use complies with the Civil Aviation Authority of New Zealand rules and any other relevant law. We will pay up to $10,000 per item, or any higher amount shown on the certificate.
	New	Section 1 – We cover your household contents	**2.24 We provide limited cover for money**

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Current Section/ clause	Policy wording (Effective 1 July 2026 - 30 November 2026)	New Section/ clause	Policy wording (Effective on new policies and renewals on or after 1 December 2026)
		Pg 12	You are insured for *accidental loss* of *money*, up to $1,000 for any one *event*.
Section 1 – We cover your household contents Pg 12	**3.1 We cover lifestyle block contents** You are insured for *accidental loss* to your *lifestyle block contents.* We will pay the reasonable cost to repair or replace *lifestyle block contents* as nearly as practicable to the condition they were in when new, up to $5,000 for any one *event.* We will only pay to repair or replace the part of the *lifestyle block contents* that has been damaged.	Section 1 – We cover your household contents Pg 13	**3.1 We cover lifestyle block contents** You are insured for *accidental loss* to your *lifestyle block contents*. We will pay the reasonable cost to repair or replace *lifestyle block contents* as nearly as practicable to the condition they were in when new, up to $5,000 for any one *event*. We will only pay to repair or replace the part of the *lifestyle block contents* that has been damaged. Any payment made under this automatic benefit is additional to the amount shown on your certificate.
Section 1 – We cover your household contents Pg 13	**4. What we will pay** What we will pay depends on: • which of the two types of cover you have: Nominated Replacement or Present-Day Value (clauses 4.1 and 4.2), • whether an Automatic or Optional Benefit refers to a specific limit. The maximum we will pay: • The most we will pay for accidental loss to your household contents due to any one event under Section 1 of the policy is the amount shown on the certificate. • Where an Automatic Benefit or Optional Benefit refers to a specific limit, that is the maximum amount we will pay for that benefit.	Section 1 – We cover your household contents Pg 13	**4. What we will pay**
Section 1 – We cover your household contents Pg 13	**4.1 What we will pay if you have insured for Nominated Replacement** If the certificate shows that your *contents* are insured for Nominated Replacement, we will pay the reasonable cost to either:		Removed

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	• repair them as nearly as practicable to the condition they were in when new • if they cannot be repaired, replace them. • If you choose not to repair or replace them, we will pay their present-day value. We will pay the replacement value of your household contents (except for the items listed below), regardless of their age. We will pay the *present-day value* for the following (unless they are specified on the certificate as being insured for Nominated Replacement): • *Home Computers* and cell phones over three years old • *Employee personal effects* • *Household goods* • *Personal Effects* Unless your *contents* or *lifestyle block contents* are covered under automatic benefit 2.7 (pairs and sets), we will only pay to repair or replace the part of them that has been damaged. The amount we will pay is subject to the limits as set out in clauses 2.1 to 2.24 (Automatic benefits) and 3.1 (Optional benefit). This maximum does not apply to optional benefit 3.1 (lifestyle block contents) if taken, and automatic benefits 2.8 (locks and keys), 2.12 (temporary accommodation), 2.16 (death or permanent injury), 2.22 (replenishment costs) and 2.23 (rewards).		
	New	Section 1 – We cover your household contents Pg 13	**4.1 What we will pay depends on the item** If you suffer a *loss* covered by Section 1 of this policy, what we will pay depends on what has suffered *accidental loss*.
Section 1 – We cover your household contents Pg 13	**4.2 What we will pay if you have insured for Present-Day Value** If the certificate shows that your *contents* are insured for Present-Day Value, we will pay the lowest of the following: • the reasonable cost to repair or replace them as nearly as practicable to the condition they were in before the *loss* • their *present-day value*.		Removed

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Current Section/ clause	Policy wording (Effective 1 July 2026 - 30 November 2026)	New Section/ clause	Policy wording (Effective on new policies and renewals on or after 1 December 2026)
	Unless your *contents* or *lifestyle block contents* are covered under automatic benefit 2.7 (pairs and sets), we will only pay to repair or replace the part of them that has been damaged. The most we will pay for loss of or damage to your *household contents* due to any one event under Section 1 of the policy is the amount shown on the certificate. This maximum does not apply to optional benefit 3.1 (lifestyle block contents) if taken and automatic benefits 2.8 (locks and keys), 2.12 (temporary accommodation), 2.16 (death or permanent injury), 2.22 (replenishment costs) and 2.23 (rewards).		
	New	Section 1 – We cover your household contents Pg 13	**4.2 What we will pay for items covered for Nominated Replacement** We cover all items for *Nominated Replacement*, except for the items listed below in clause 4.3 (What we will pay for items covered for Present-Day Value) which are only covered for *Present-day value*. Provided you choose to repair or replace, we will pay the reasonable cost to either: • repair them as nearly as practicable to the condition they were in when new • if they cannot be repaired, replace them with an equivalent item. We may, at our discretion, choose to cash-settle your claim. If you choose not to repair or replace, we will pay you the *Present-day value.* Unless your items are covered under automatic benefit 2.7 (pairs and sets), we will only pay for the part of them that has been damaged.
	New	Section 1 – We cover your household contents Pg 13	**4.3 What we will pay for items covered for Present-Day Value** We cover the following items for *Present-day value*: **Type of contents**

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Current Section/ clause	Policy wording (Effective 1 July 2026 - 30 November 2026)	New Section/ clause	Policy wording (Effective on new policies and renewals on or after 1 December 2026)
			Books and magazines Clothing and footwear Computer software, including gaming software, gaming cartridges and programmes *Employee* personal items Handbags and wallets *Home computers* and *computers* that are more than five years old Household linen *Portable electronic devices* that are more than five years old Recorded media including video and audio tapes, records, CDs and DVDs Ride-on mower We will pay the lower of the following: • the reasonable cost to repair or replace them as nearly as practicable to the condition they were in before the *loss* • their *Present-day value*. Unless your items are covered under automatic benefit 2.7 (pairs and sets), we will only pay for the part of them that has been damaged.
	New	Section 1 – We cover your household contents Pg 14	**4.4 The most we will pay** The most we will pay for any one item or *collections* under clause 4.2 (What we will pay for items covered for Nominated Replacement) and clause 4.3 (What we will pay for items covered for Present-Day Value) is $10,000. The limit for any one item will not apply: • to any claim for the following items: – *furniture, furnishings* and *home appliances* (unless they are in transit for a permanent move to another house) – *electric wheelchairs* – *electric mobility scooters*

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- to any claim under automatic benefit 2.8 (locks and keys)
- where a different limit is set out in clauses 2.1 to 2.24 (automatic benefits) and 3.1 (optional benefit) if purchased. You cannot change these amounts
- where the policy certificate specifies a higher amount.

You cannot specify a higher amount for any of the following:

- motorised garden appliances
- ride-on mowers
- robotic vacuum cleaners
- robotic pool cleaners

The most we will pay for any *event* under clause 4.2 (What we will pay for items covered for Nominated Replacement) and clause 4.3 (What we will pay for items covered for Present-Day Value) is the overall sum insured shown on your certificate.

Summary of event limits – illustration only

This table outlines some automatic and optional benefit limits per event and does not form part of your policy. Your policy sets out full details about your cover, limits, exclusions and conditions that apply.

2.1 Business contents at and away from the house	$5,000 or $1,500
2.2 Family members contents away from the house	$10,000
2.5 Gradual damage	$5,000
2.9 Frozen and perishable food loss from a change in artificial temperature	$3,000
2.12 Temporary accommodation	$30,000
2.24 Money	$1,000
3.1 Lifestyle block contents optional benefit	$5,000

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Current Section/ clause	Policy wording (Effective 1 July 2026 - 30 November 2026)	New Section/ clause	Policy wording (Effective on new policies and renewals on or after 1 December 2026)
Section 1 – We cover your household contents Pg 14	**5. What loss you are not insured for** This section contains specific exclusions for the household contents part of the policy. The general exclusions, starting on page 18, also apply.	Section 1 – We cover your household contents Pg 15	**5. What loss you are not insured for** This section contains specific exclusions for the household contents part of the policy. The general exclusions, starting on page 19, also apply.
Section 1 – We cover your household contents Pg 14	**5.5 Your contents are not insured for certain losses by visitors or residents** Your *contents* and *lifestyle block contents* are not insured for theft, or malicious or deliberate damage (except fire and explosion) by anyone staying at that house and their guests. However, this exclusion will not apply for theft covered under automatic benefit 2.21 (theft by paying guests).	Section 1 – We cover your household contents Pg 15	**5.5 Your contents are not insured for certain losses by visitors or residents** Your *contents* and *lifestyle block contents* are not insured for theft, or malicious or deliberate damage (except fire and explosion) by anyone staying at the house and their guests. However, this exclusion will not apply for theft covered under automatic benefit 2.20 (theft by paying guests).
Section 1 – We cover your household contents Pg 15	**5.9 Your unsecured bicycles are not insured if away from the section** Your unattended bicycles are not insured if stolen while away from the *section* unless they were secured by a chain or other locking device at the time of the theft.	Section 1 – We cover your household contents Pg 16	**5.9 Your unsecured electric and non-electric personal transport devices are not insured if away from the section** Your unattended personal transport devices, whether *electric transport* or non-electric, including bikes, scooters, wheelchairs, and mobility scooters, are not insured if stolen while away from the *section* unless they were secured by a chain or other locking device at the time of the theft.
Section 1 – We cover your household contents Pg 15	**5.10 Recreational equipment used for business is not insured** You are not insured for *accidental loss* to sports and recreation equipment or bicycles while in use for business or professional purposes.	Section 1 – We cover your household contents Pg 16	**5.10 Sports or recreation equipment used for business is not insured** You are not insured for *accidental loss* to sports or recreation equipment (including bicycles and *electric transport*) used for any business or professional purposes.
Section 1 – We cover your household contents Pg 15	**5.11 Your contents are not insured while being permanently removed** Your *contents* (excluding *personal effects*) are not insured while they are being permanently removed from the *house* to another location unless covered under 1.1 (we cover your household contents at and away from the house) or automatic benefit 2.11 (transit).	Section 1 – We cover your household contents Pg 16	**5.11 Your contents are not insured while being permanently removed** Your *contents* (excluding items normally worn or carried), are not insured while they are being permanently removed from the *section* to another location unless covered under clause 1 (we cover your household contents at and away from the section in New Zealand) or automatic benefit 2.11 (loss in transit).

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	New	Section 1 – We cover your household contents Pg 16	**5.13 Your computer software is not insured unless you hold user licences** You are not insured for computer software and electronic data other than commercially available computer programmes for which you hold legitimate user licences.
Section 2 – We cover your legal liability Pg 16	For the purpose of this section (liability), 'you' extends to members of your family who normally live with you, including your children while studying at a boarding school or tertiary institution and living in halls of residence or private board. These people are subject to the same terms of cover that apply to you.	Section 2 – We cover your legal liability Pg 17	For the purpose of this section (liability), 'you' extends to members of your family who normally live with you, including your children while studying at a boarding school or tertiary institution and living in halls of residence or private board as well as family members residing in a care facility. These people are subject to the same terms of cover that apply to you.
Section 2 – We cover your legal liability Pg 17	**9. What liability you are not insured for** This section contains specific exclusions for the liability section of this policy. The general exclusions, starting on page 18, also apply.	Section 2 – We cover your legal liability Pg 18	**9. What liability you are not insured for** This section contains specific exclusions for the liability section of this policy. The general exclusions, starting on page 19, also apply.
Section 2 – We cover your legal liability Pg 17	**9.4 You are not insured for your legal liability as an owner or user of motor vehicles, aircraft or watercraft** This policy does not cover your legal liability connected in any way with your ownership or use of any: • *motor vehicle* unless it is: – insured under automatic benefit 2.3 (we cover your low powered electric e-bikes, e-scooters, wheelchairs, mobility scooters and children's toys) – motorised garden appliance for home use only • aircraft, including but not limited to *drones* or model aircraft • any watercraft (including spare parts and accessories) unless: – insured under automatic benefit 2.4 (we provided limited cover for watercraft).	Section 2 – We cover your legal liability Pg 18	**9.4 You are not insured for your legal liability as an owner or user of motor vehicles, aircraft or watercraft** This policy does not cover your legal liability connected in any way with your ownership or use of any: • *motor vehicle* unless it is: – insured under automatic benefit 2.3 (electric transport and children's toys) – motorised garden appliance or ride-on mower, including spare parts and accessories – robotic vacuum or a robotic pool cleaner, including spare parts and accessories • aircraft, including but not limited to *drones*, aerial kontikis or model aircraft • any watercraft (including spare parts and accessories) unless: – insured under automatic benefit 2.4 (watercraft).
Section 1 and 2 - General exclusions	**10.4 You are not covered for the loss of electronic data**	Section 1 and 2 - General exclusions	**10.4 You are not covered for the loss of electronic data**

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Pg 18	You are not insured for any *loss* or legal liability in any way connected with the *loss of electronic data.*	Pg 19	You are not insured for any *loss* or legal liability in any way connected with the loss of electronic data, including any digital or virtual currency (such as cryptocurrency or non-fungible tokens (NFTs). Loss of electronic data means the loss, corruption, destruction, malfunction or unavailability of information or instructions in electronic form. This includes programs, software and other electronic data. This extends to the loss of use, reduction in functionality, or any other associated loss or expenses connected with the loss of such data, including data retrieval costs.
	New	Section 1 and 2 - General exclusions Pg 19	**10.7 You are not covered for certain medical aids** You are not insured for any *loss* or legal liability in any way connected with: • dental and cochlear implants, pacemakers, defibrillator implants or any other items surgically implanted in the body. • any *medical aid* that requires supervision by a medical professional.
Definitions Pg 25	***Additional contents*** means your *household contents* permanently kept at your holiday house, a house you are renting to another person, or any other house you own, at the location shown on the certificate.		Removed
	New	Definitions Pg 26	***Collections*** means individual items or groups of items commonly collected and owned for their rarity, historic interest, or condition, whether held individually or as a group. A collection has a higher value when the items are kept together, rather than when valued separately. Collections includes but is not limited to: • postage stamps • coins (excluding coins that are legal tender and which are commonly in circulation) • trading cards

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			• toys • memorabilia • comics • jewellery set • china or crystal collections.
Definitions Pg 25	***Computer*** means a desktop or laptop computer, tablet, or similar device, including hardware, software, and auxiliary equipment.	Definitions Pg 27	***Computer*** means a desktop or laptop computer, tablet/iPad, or similar device, including hardware, software, and auxiliary equipment.
	New	Definitions Pg 27	***Consumables*** means items intended to be used or consumed through domestic use, including but not limited to: • food and beverages • cosmetics and toiletries • fuel • firewood • paint • and household supplies.
Definitions Pg 26	***Contents*** means • household contents, • family member's contents, holiday home contents, rental home contents, *business contents* or any other contents as described in automatic benefit 2.2 (We cover other contents) • Items covered under automatic benefit 2.3 (We cover your low powered electric e-bikes, e-scooters, wheelchairs, mobility scooters and children's toys) • Items covered under automatic benefit 2.4 (We provide limited cover for watercraft) but not *lifestyle block contents*.	Definitions Pg 27	***Contents*** means: • *household contents*, • items covered under automatic benefit 2.1 (business contents) • items covered under automatic benefit 2.2 (family members contents) • items covered under automatic benefit 2.3 (electric transport and children's toys) • items covered under automatic benefit 2.4 (watercraft) • items covered under automatic benefit 2.6 (medical aids) • items covered under automatic benefit 2.17 (gifts temporarily stored at the house) • items covered under automatic benefit 2.18 (employee personal items) • items covered under automatic benefit 2.23 (drones, aerial kontikis and model aircraft) • items covered under automatic benefit 2.24 (money)

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Current Section/ clause	Policy wording (Effective 1 July 2026 - 30 November 2026)	New Section/ clause	Policy wording (Effective on new policies and renewals on or after 1 December 2026)
			but not *lifestyle block contents*.
	New	Definitions Pg 28	***Electric transport*** means battery powered or assisted personal transport items, that are normally at the *section,* designed to be ridden by an individual, including but not limited to electric bikes, electric scooters, electric skateboards and segways, provided the electric motor or motors have a maximum continuous rated power output of 300W or less. Electric transport excludes *electric wheelchairs* or *electric mobility scooters*.
	New	Definitions Pg 28	***Electric wheelchairs*** and ***electric mobility scooters*** means battery powered or assisted mobility devices, that are normally at the *section,* designed to assist with personal movement due to injury, disability or reduced mobility.
Definitions Pg 27	***Family member's contents*** means your family member's *household contents*, either: • stored at the *house* • kept at a boarding school, tertiary hall of residence, or private house your children are boarding at, while they are studying and living away from home.		Removed
	New	Definitions Pg 29	***Furnishings*** means movable, decorative or functional household items that are normally at the *section* including but not limited to: • curtains, blinds, rugs, loose carpets • lights and lamps • clocks, mirrors and removable wall hangings • cushions, throws, and decorative items. Furnishings excludes: • *collections* • *furniture* • items that are permanently attached to, or wired into, the *house*

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			• *valuable items*.
	New	Definitions Pg 29	***Furniture*** means movable household items designed for everyday household use that are normally at the *section*, including but not limited to: • tables • chairs, sofas and other seating • beds and bedroom furniture • household storage units, such as wardrobes, bookcases and chest of drawers. Furniture excludes: • *furnishings* • *valuable items* • *collections* • items that are permanently attached to, or wired into, the *house* • musical instruments and accessories, such as pianos, organs, and drum kits • tables for sporting, gaming or recreational purposes, such as table tennis tables, billiard tables or foosball tables.
	New	Definitions Pg 29	***Home Appliances*** means movable electric, battery or gas powered devices or machines that are normally at the *section* that are designed to assist with household functions, including but not limited to: • kitchen appliances such as ovens, microwaves, air fryers, toasters, and food processors • refrigerators, freezers, dishwashers and washing machines • portable heating and cooling devices • movable spas and movable saunas • portable solar panels • vacuum cleaners • televisions, stereos. Home appliances excludes:

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			• items that are permanently attached to, or wired into, the *house* • sports equipment and home gym equipment (including accessories) • outdoor tools and equipment, such as mowers and chainsaws • power tools • *home computers*, *computers* and *portable electronic devices* • *collections*.
Definitions Pg 27	***House*** means the *house* that you live in at the location shown on the certificate.	Definitions Pg 30	***House*** means the residential dwelling at the address shown on the certificate.
Definitions Pg 27	***Household contents*** means items at the *section* that you, or members of your family who normally live with you, own, hire, or borrow. Household contents includes: • furniture • furnishings (including loose carpet) • home appliances • household goods • *home computers* • cellphones • sports and recreational equipment • *valuable items* • *personal effects.* Household contents excludes: • animals • any *motor vehicle* (including spare parts and *motor vehicle accessories*) unless it is a: – motorised garden appliance for home use only • any watercraft (including spare parts and accessories) • aircraft, aerial or spatial device (including spare parts and accessories) except model aircraft or *drones* covered under automatic benefit 2.24 (drones and model aircraft).	Definitions Pg 30	***Household contents*** means items that are normally at the *section* that you, or members of your family who normally live with you, own, hire, or borrow. Household contents includes but is not limited to: • *furniture* • *furnishings* • *home appliances* • *home computers* • *portable electronic devices* • *consumables* (unused portion only) • sports and recreational equipment • *valuable items* • *electric wheelchairs* and *electric mobility scooters*. Household contents excludes: • animals • any *motor vehicle* (including spare parts and *motor vehicle accessories*) unless it is a: – motorised garden appliance or a ride on mower, including spare parts and accessories – robotic vacuum or a robotic pool cleaner, including spare parts and accessories • any watercraft (including spare parts and accessories)

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			• aircraft, aerial or spatial device (including spare parts and accessories) except model aircraft or *drones* covered under automatic benefit 2.23 (drones and model aircraft) • *business contents* • *electric transport* and children's motorised toys, unless covered under automatic benefit 2.3 (electric transport and children's toys) • *lifestyle block contents* • *medical aids* • *money*.
Definitions Pg 28	***Household goods*** means your *household contents* that are not furniture, furnishings (including loose carpets), home appliances, sports and recreational equipment, *drones, or valuable items*.		Removed
Definitions Pg 28	***Loss of electronic data*** means the loss, corruption, destruction, malfunction or unavailability of information or instructions in electronic form. This includes programs, software and other electronic data. This extends to the loss of use, reduction in functionality, or any other associated loss or expenses connected with the loss of such data, including data retrieval costs.		Removed
	New	Definitions Pg 31	***Medical aids*** means items not covered by any other source used to monitor, manage or treat a medical condition, injury or illness, including but not limited to: • hearing aids (excluding hearing implants for example bone–anchored hearing aids) • prescription glasses, prescription sunglasses and contact lenses • dentures, plates • heart, glucose and blood pressure monitors • insulin pumps • home use oxygen apparatus • C-PAP machines • prosthetics • emergency alarms.

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			Medical aids excludes: • *electric wheelchairs* and *electric mobility scooters* • dental and cochlear implants, pacemakers, defibrillator implants, or any other items surgically implanted in the body • any medical aid that requires supervision by a medical professional.
	New	Definitions Pg 31	***Money*** means: • banknotes and coins which are legal tender and which are commonly in circulation • gift vouchers • negotiable financial instruments and bills of exchange. Money excludes collectable banknotes and coins.
Definitions Pg 28	***Motor vehicle*** means any type of machine on wheels or tracks that is propelled by its own power. This includes anything that can be towed by the machine and any *motor vehicle accessories* attached to the machine.	Definitions Pg 31	***Motor vehicle*** means any type of machine on wheels or tracks that is propelled by its own power. This includes anything that can be towed by the machine and any *motor vehicle accessories* attached to the machine. This does not include portable model train sets, its spare parts and accessories.
Definitions Pg 29	***Natural hazard (Natural disaster)*** means earthquake (including earthquake fire), volcanic eruption, tsunami, hydrothermal activity, or natural landslide. Natural landslide means movement (by way of 1 or more of falling, sliding, or flowing) of ground-forming materials (being 1 or more of natural rock, soil, or artificial fill) that, before they moved, formed an integral part of the ground, but not movement of the ground due to below-ground subsidence, soil expansion, soil shrinkage, or soil compaction, or erosion.	Definitions Pg 32	***Natural hazard (Natural disaster)*** means damage caused by a natural hazard within the meaning of section 23 of the Natural Hazards Insurance Act 2023, being damage caused by: earthquake, including fire caused by an earthquake, volcanic eruption, tsunami, hydrothermal activity or natural landslide. Natural landslide means the sudden movement of ground-forming materials (including natural rock, soil, or artificial fill) that, before the movement, formed an integral part of the ground. Natural landslide does not include damage caused by: erosion, below-ground subsidence, soil expansion, soil shrinkage, or soil compaction, gradual or naturally occurring land movement.

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	New	Definitions Pg 32	***Nominated Replacement*** means the reasonable cost associated with the repair or replacement of an item immediately before the *loss*, without any deduction for age, wear and tear.
Definitions Pg 29	***Personal effects*** means personal items that are worn or carried, including clothing and money. It does not include any *valuable items*, hearing aids, glasses, prescription sunglasses, dentures, *computers*, or cellphones.		Removed
	New	Definitions Pg 32	***Portable electronic devices*** means electronic devices that are normally at the *section* that are worn or carried, including cellphones, smartwatches, tablets/iPads or any other similar electronic device that can do any of the following: • communicate with other people or devices • receive, run, or display and store executable data programmes, or applications. Portable electronic devices excludes computer software and electronic data.
Definitions Pg 29	***Present-day value*** means either the: • market value immediately before the *loss* or deterioration, putrefaction or contamination, or • replacement cost less an allowance for age and wear and tear. The present-day value is the value calculated by us, using whichever method we believe to be appropriate in the case.	Definitions Pg 32	***Present-day value*** means either the: • market value immediately before the *loss* or deterioration, putrefaction or contamination, or • replacement cost less an allowance for age and wear and tear. The *present-day value* calculated by us, using whichever method we believe to be appropriate.
Definitions Pg 30	***Valuable item*** means a: • watch • item of jewellery • gold or silver article • fur • coin, card, stamp collection • work of art • fragile item	Definitions Pg 33	***Valuable item*** means any of the following that are normally at the *section*: • watch (excluding smartwatches covered under *portable electronic devices*) • item of jewellery • precious metals (excluding coins) and unset gemstones • fur • artwork, including:

This guide is provided for information only and does not form part of your insurance contract.

Current Section/ clause	Policy wording (Effective 1 July 2026 - 30 November 2026)	New Section/ clause	Policy wording (Effective on new policies and renewals on or after 1 December 2026)
	• camera or video camera (including spare parts and accessories). If any of these are part of a collection or set, the 'valuable item' means the collection or set as a whole.		– sculptures – paintings – tapestries – electronic artwork – carvings • camera or video camera (including spare parts and accessories). If any of these are part of a *collection* or set, then the 'valuable item' means the *collection* or set as a whole.

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