

Employee House Cover

The FMG Employee House policy provides cover for the house you own, which is occupied by your employee(s).

About the cover

The FMG Employee House policy covers the house, which can include associated domestic garages, sheds, gates, fences, patios, tennis courts, driveways, and pools. In addition, FMG will meet the reasonable cost incurred for architects, engineers, and surveyors plus the cost to demolish and remove debris associated with a loss.

Your House can be covered for either:

- **Replacement Value, or**
- **Nominated Replacement Value, or**
- **Present Day Value**



Replacement Value – (capped at Nominated Replacement Value for *Natural Hazard)

We will pay the reasonable cost to rebuild or repair the damaged portion of the house as nearly as practicable to an as new condition, limited to the square metre area shown on the certificate.

* Natural Hazard means earthquake (including earthquake fire), volcanic eruption, tsunami, hydrothermal activity, or natural landslide

Nominated Replacement Value

We will pay the reasonable cost to rebuild or repair the damaged portion of the house as nearly as practicable to an as new condition; the maximum we will pay is the amount shown on your certificate for any one event.

Present Day Value

We will pay the reasonable cost to rebuild or repair the damaged portion of the home as nearly as practicable to the same condition it was in prior to the loss; the maximum we will pay is the amount shown on your certificate for any one event.

Automatic Benefits Include

- Employee Rehousing: up to \$20,000 per event
- Firefighting equipment replenishment costs: up to \$5,000 per event
- Hidden gradual damage: up to \$5,000 per event
- Locks and keys replacement: Nil excess applies to this benefit
- Landscaping costs: up to \$5,000 per event
- Natural Hazard: top up cover
- Retaining walls: up to \$50,000 per event
- Culverts and bridges: up to \$50,000 per event
- Septic tank changes
- Tree removal costs: up to \$1,000 per event
- Liability cover of up to \$1,000,000: cover for loss to the property of or injury to a third party, including your defence costs. Cover also includes liability under the Innkeepers Act, limited to \$100,000 per event

Available Optional Benefit

- Excess free glass claims
- Matching floor coverings
- Lifestyle block fencing
- Lifestyle block pumps and motors



We also provide cover for

- Homes, personal contents and private vehicles
- Pleasure watercraft
- Commercial buildings, contents and vehicles
- Farm buildings, contents, and vehicles
- Rental houses

House policy benefits at a glance

Automatic benefits	Employee House	Rental House	Home Policy
Hidden Gradual Damage	✓	✓	✓
Locks and Keys	✓	✓	✓
Landscaping	✓	✓	✓
Culverts and bridges	✓	✓	✓
Retaining Walls	✓	✓	✓
Natural Hazard	✓	✓	✓
Liability	✓	✓	✓
Landlords Contents	✓	✓	
Loss of Rents		✓	
Employee Rehousing	✓		
Unlawful Substances	✓	✓	
Optional benefits			
Glass – Nil Excess	✓		✓
Matching Floor Coverings	✓		✓
Lifestyle Block Fencing	✓	✓	✓
Lifestyle Block Pumps and Motors	✓	✓	✓

The FMG difference

FMG has its roots firmly planted in rural New Zealand, which is why you'll find that we're different when it comes to insurance. We were started in 1905 by farmers for farmers and growers, and today we're still 100% New Zealand owned by our rural clients.

Call us on **0800 366 466**
or visit our website **fmg.co.nz**

Disclaimer

Please note this is only a summary of the product and is subject to our specific product documentation and underwriting criteria. For full details, you should refer to the policy document. You can get these documents and any other information you need, from your local FMG representative, by calling us on 0800 366 466 or by visiting our website www.fmg.co.nz

Effective on all new policies, items and renewals issued on or after 1 May 2024

We're here for the good of the country.