

# Employee House Cover

The FMG Employee House policy provides comprehensive 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 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.

## We cover

**Your home, building materials, fixtures and fittings for accidental loss if shown on your certificate. These can be covered, for either:**



### Replacement Value – (capped at Nominated Replacement Value for \*Natural Disaster)

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

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

### Nominated Replacement Value

We will pay the reasonable cost to rebuild, repair or replace the damaged portion of your home 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, repair or replace the damaged portion of your 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.

## Automatically Included Benefits

- Natural Disaster - EQC top up cover
- Employee Rehousing - up to \$20,000 for any one event
- Locks and keys replacement - Nil excess
- Landscaping costs - up to \$5,000 for any one event
- Firefighting equipment replenishment costs - up to \$5,000 for any one event
- Gradual damage - up to \$5,000 for any one event
- Tree removal costs - up to \$1,000 for any one event
- Retaining walls
- Septic tank changes
- 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 and liability for pollution and contamination

## Available Optional Benefit

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



## We also provide specialised cover for

- Owner occupied house and contents
- Private vehicles and boats
- Commercial business and liability
- Commercial vehicles
- Farm buildings, contents, and vehicles

Effective on all new policies, items and renewals issued on or after 1 November 2021

For more information about Employee House Cover or to arrange for a quote please call us on 0800 366 466 or visit [www.fmg.co.nz](http://www.fmg.co.nz)

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## House policy benefits at a glance

Automatic benefits	Employee House	Rental House	Home Policy
Gradual Damage	✓	✓	✓
Locks and Keys	✓	✓	✓
Replenishment Costs	✓	✓	✓
Landscaping	✓	✓	✓
Retaining Walls	✓	✓	✓
Natural Disaster	✓	✓	✓
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](http://www.fmg.co.nz)

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**We're here for the good of the country.**

**FMG**  
Advice & Insurance