

# Household Contents Cover

The FMG Household Contents policy provides accidental loss cover for you and your family's personal contents at home, and personal effects anywhere in New Zealand

## Automatically Included Benefits

- Australian visits: cover for your personal effects while on holiday in Australia for up to 30 days
- Business contents:
  - Located at your home: up to \$5,000 per event
  - While temporarily removed from the home: up to \$1,500 per event
- Drones and model aircraft: cover for accidental loss of your drone or model aircraft, provided that the use complies with the Civil Aviation Authority of New Zealand rules, up to \$5,000 per event
- Emergency advance: If your contents are totally destroyed, we will within 48 hours of accepting your claim pay you a \$5,000 advance. This payment will be deducted from the settlement of your claim
- Family members' contents while studying away from home: Cover for accidental loss to their contents while at boarding school, another house where they are boarding, or in tertiary halls of residence, up to \$10,000 per event
- Frozen or perishable food: cover for loss of caused by changes in artificially controlled temperature or atmosphere in your fridge or freezer, up to \$3,000 per event
- Locks and keys: The reasonable cost of replacing your house keys or door opener if they have been lost, damaged or stolen Nil excess applies to this benefit
- Natural Disaster\*
- Prescription glasses, dentures and hearing aids: Repair or replacement up to \$5,000 per item  
Any of these items with a value over \$5,000 can be specified  
One pair of hearing aids or dentures counts as one item
- Replenishment costs: covers the reasonable cost to replenish fire-fighting equipment such as your fire extinguisher after it has been used to protect your contents from a loss covered under the policy, up to \$5,000 per event
- Temporary accommodation costs: If we agree the house cannot be lived in following an accidental loss, and you were living in that house at the time of that loss, up to \$30,000 per event
- Tenants' liability of up to \$1,000,000: cover for your legal liability for accidental loss to the house you are renting but do not own
- Theft by paying guests: covers theft of your contents if they were stolen by paying guests, up to \$5,000 per event
- Unspecified valuable items (eg. watches, jewellery, cameras, works of art): Repair or replacement up to \$5,000 per item, any Items with a value over \$5,000 can be specified
- 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

## Available Optional Benefit

- Lifestyle Block Contents up to \$5,000

Lifestyle Block Contents means items used in your lifestyle block which include

- Electronic or business equipment and computers
- Portable plant, machinery and equipment
- Fixed plant, machinery or equipment that is not in or attached to a building
- Lifestyle block stores or harvested produce



## We also provide cover for

- Houses
- Private vehicles and boats
- Farm buildings and vehicles
- Commercial buildings and contents

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

Effective on all new policies, items and renewals issued on or after 1 November 2022

## How we treat specific items

- Computers and cellphones: The reasonable costs to repair or replace your computer or cellphone, limited to:
  - Specified items up to the amount shown on your certificate per item
  - Unspecified items up to \$5,000 per item
 Your cell phone and home computers are limited to their present-day value if they are more than three years old
- Sports, recreational equipment and bicycles: The reasonable costs to repair or replace the item, limited to:
  - Specified items up to the amount shown on your certificate per item
  - Unspecified items up to \$5,000 per item
- Hearing aids, prescription sunglasses, glasses and dentures: The reasonable costs to repair or replace the item, limited to:
  - Specified items up to the amount shown on your certificate per item
  - Unspecified items up to \$5,000 per item
 One pair of hearing aids or dentures counts as one item under the policy
- Valuable items: Watches, jewellery, gold or silver articles, fur, works of art, coin, card or stamp collections, fragile items and camera/s or video camera/s  
 The reasonable costs to repair or replace the item, limited to:
  - Specified items up to the amount shown on your certificate per item
  - Unspecified items up to \$5,000 per item
- Pairs and sets: if we can't repair or replace the damaged part of a pair or set, we will replace the entire set (excluding collections)

## What we will pay

We will pay either the Nominated Replacement Value or Present-Day Value as shown on your certificate

- Nominated Replacement Value: the reasonable cost to repair your household contents to the same condition they were in as new, if they cannot be repaired, replace them. up to the amount shown on the certificate
- Present Day Value: the lesser of either the reasonable cost to repair your household contents to the same condition they were before the loss, or their present day-day value, up to the amount shown on the certificate

### 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**

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.**