

Household Contents Cover

Our FMG Household Contents policy covers you and your family's personal contents at home, and personal effects anywhere in New Zealand.

Automatically Included Benefits

- Natural Disaster*
- Up to \$5,000 for the repair or replacement of your prescription glasses, a pair of hearing aids or dentures. Any of these items over \$5,000 can be specified.
- Up to \$5,000 to repair or replace unspecified valuable items (eg. watches, jewellery, cameras, works of art). Items over \$5,000 can be specified.
- Up to \$3,000 cover for the loss of frozen or perishable food caused by changes in artificially controlled temperature or atmosphere in your fridge or freezer.
- The reasonable cost of replacing locks and keys to your house if the key or door opener has been lost or stolen. Nil excess applies to this benefit.
- Family members' contents while they are studying away from home. Their contents are covered up to \$10,000 at boarding school, another house where they are boarding, or in tertiary halls of residence.
- Temporary accommodation costs of up to \$30,000 if we agree that the house can't be lived in following an accidental loss.
- Business contents to the value of \$2,000 located at your home and \$1,500 away from your home.
- Australian visits - cover for your personal effects while on holiday in Australia for up to 30 days.

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

Automatically Included Liability Benefits

- 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.
- Tenants' liability of up to \$1,000,000 - you are insured for your legal liability for accidental loss to the house you are renting but do not own.

Available Optional Benefit

- Lifestyle Block Contents up to \$5,000.

What we will pay

- We will pay an emergency advance of \$5,000 within 48 hours of accepting a claim where your contents are totally destroyed.
- The present-day value for your cell phones.
- The present-day value for your home computer up to \$5,000, or the amount shown on your certificate, whichever is less.
- The reasonable costs to repair your sports and recreational equipment and bicycles, or the present-day value up to \$5,000 per item.
- If we can't repair or replace the damaged part of a pair or set, we will replace the entire set (excluding collections).

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



We also provide specialised cover for

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

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 November 2021

We're here for the good of the country.

FMG
Advice & Insurance