

Household Contents Cover

The FMG Household Contents policy provides accidental loss cover for you and your family's personal contents at home, or out and about.

Automatic Benefits Include

- Certain business contents:
 - Located at your section: up to \$5,000 per event
 - While temporarily removed from the section: up to \$1,500 per event
- Drones, aerial kontikis and model aircraft: cover for accidental loss of your drone, aerial kontikis or model aircraft, provided that the use complies with the Civil Aviation Authority of New Zealand rules, up to \$10,000 per item. Any items with a value over \$10,000 should be specified
- 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 away from home: cover for accidental loss to certain family members contents while kept at boarding school, tertiary education provider or private boarding accommodation where your child or dependant lives for education or study, retirement home, rest home, hospice or nursing home, up to \$10,000 for contents and \$1,000 for money per event
- Frozen or perishable food: cover for loss if a change in artificially controlled temperature or atmosphere in your fridge or freezer is caused by an accidental loss or an unexpected power outage, up to \$3,000 per event
- Locks and keys: The reasonable cost of replacing your house keys or remote door opener if they have been lost, damaged, stolen or duplicated without your consent. Nil excess applies to this benefit
- *Natural Hazard
- Medical aids, prescription glasses, dentures and hearing aids: cover for accidental loss up to \$10,000 per item. Any of these items with a value over \$10,000 should be specified. One pair of hearing aids or dentures counts as one item
- Replenishment costs: covers the reasonable cost to replenish your fire-fighting equipment 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: covers the reasonable additional costs for temporary accommodation 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

*Natural hazard (natural disaster) means a natural hazard within the meaning of section 23 of the Natural Hazards Insurance Act 2023, being damaged caused by earthquake (including earthquake fire), volcanic eruption, tsunami, hydrothermal activity, or natural landslide.

Effective on all new policies and renewals issued on or after 1 December 2026

- Theft by paying guests: covers theft of your contents if they were stolen by paying guests at the house, up to \$5,000 per event
- Travel on holiday in Australia: Personal items normally worn or carried, money, portable electronic devices, computers, valuable items, medical aids, sports and recreational equipment are insured for accidental loss
 - While you are on holiday in Australia, including while in transit. Provided the loss occurred within 30 days of leaving New Zealand
- Legal Liability cover of up to \$1,000,000 per event for accidental bodily injury to another person or accidental loss to someone else's property, including legal defence costs
- Tenants' liability of up to \$1,000,000 per event: cover 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 per event

Lifestyle Block Contents mean the following items that are used for your lifestyle block operations

- Computers, electronic and business equipment
- Portable plant, machinery and equipment
- Fixed plant, machinery and 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, contents and vehicles
- Commercial buildings, contents and vehicles

How we treat specific items

Furniture, Furnishings, Home Appliances, Electric wheelchairs and Electric mobility scooters do not need to be specified and are covered up to the Household Contents Sum Insured shown on the certificate.

Most other items or collections have a limit of \$10,000 (excl. GST) unless a higher amount is shown on the certificate. Some items cannot be specified for a higher amount.

Most household contents items are covered for Nominated Replacement, while only the items listed in the table below are covered for Present-Day Value.

Type of contents
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

What we will pay

What we will pay depends on the item being claimed upon. The two levels of cover available:

- **Nominated Replacement:** the reasonable cost to repair or replace your household contents to the condition they were in when new, without deduction for age, wear and tear.
- **Present-Day Value:** the lesser of the reasonable cost to repair or replace the item to the condition it was in before the loss or their present-day value. Present-day value means the market value immediately before the loss, or the replacement costs less an allowance for age, wear and tear.

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

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We're here for the good of the country.

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Advice & Insurance