

Changes to your Employee House policy wording

This summary highlights changes to your Employee House policy wording. Importantly, this document is only a summary of the enhancements and changes, so ensure you read it in conjunction with your renewal certificate(s) and the full policy wordings available on our website www.fmg.co.nz.

You can also request a copy of your policy wording to be emailed to you, or a printed copy, by calling us on 0800 366 466.

Employee House

What has changed?	Where you can find this in your policy document
<p>Removal of Replacement Cover Removal of 'Replacement' cover option. 'Replacement' has been superseded by with 'Replacement, capped at the sum insured for natural disaster'</p>	<p>What we will pay</p>
<p>Unlawful Substances In Clause 3.2 Unlawful Substances we have added 'You are not covered under this benefit for loss you, or any member of your family, cause or directly contribute to.'</p> <p>This change removes cover from damage from unlawful substances that is caused by you or your family ensuring consistency of cover across all our house policies.</p>	<p>Clause 3.2</p>
<p>Landlord's Contents Clause 2.1 'We cover landlords contents' has been amended to include furniture in the list of items covered.</p>	<p>Clause 2.1</p>
<p>Employee House definition The definition of 'Employee House' has been updated to clarify that driveways and paths made out of gravel, shingle or any other loose material are not covered</p>	<p>Definition of 'Employee House'</p>
<p>Sprinkler Installation Clause 3.9 Sprinkler Installation has been removed from the policy as this was only available on the 'Replacement' cover option.</p>	<p>Removed from policy</p>