

# Home Cover

The FMG Home policy provides cover for the house you own and live in.

## About the cover

The FMG Home policy covers the house, which can include associated domestic 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.

## Your Home can be covered for either:

- **Replacement Value, or**
- **Nominated Replacement Value, or**
- **Present Day Value**



### Replacement Value: (capped at Nominated Replacement Value for Natural Hazard)

We will pay the reasonable cost to rebuild or repair 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 Hazard means earthquake (including earthquake fire), volcanic eruption, tsunami, hydrothermal activity, or natural landslide

### Nominated Replacement Value

We will pay the reasonable cost to rebuild or repair 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 or repair 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

## Automatic Benefits Include

- Firefighting equipment replenishment costs: up to \$5,000 per event
- Hidden gradual damage: up to \$5,000 per event
- Landscaping costs: up to \$5,000 per event
- Locks and keys replacement: Nil excess applies to this benefit
- Natural Hazard: top up cover
- Retaining walls: up to \$50,000 per event
- Culverts and bridges: up to \$50,000 per event
- Septic tank changes
- Tree removal costs: up to \$1,000 per event
- 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, limited to \$100,000 per event

## Available Optional Benefits

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



## We also provide cover for

- Household contents
- Private vehicles and boats
- Farm buildings, contents and vehicles
- Rental houses
- Employee houses

## House policy benefits at a glance

Automatic benefits	Home Policy	Employee House	Rental House
Hidden Gradual Damage	✓	✓	✓
Locks and Keys	✓	✓	✓
Landscaping	✓	✓	✓
Culverts and bridges	✓	✓	✓
Retaining Walls	✓	✓	✓
Natural Hazard	✓	✓	✓
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)

Effective on all new policies, items and renewals issued on or after 1 July 2026

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