

NZI ESSENCE
CONTENTS POLICY



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INTRODUCTION

WELCOME	Welcome to NZI. Thank you for selecting us as your insurer.
ABOUT THIS POLICY	<p>Your Contents Policy consists of:</p> <ol style="list-style-type: none"> 1. this policy document, and 2. the schedule, and 3. the information you have provided in the application.
YOUR DUTY OF DISCLOSURE	<p>When you apply for insurance, you have a legal duty of disclosure. This means you must tell us everything you know (or could be reasonably expected to know) that a prudent insurer would want to take into account in deciding:</p> <ol style="list-style-type: none"> 1. to accept or decline your insurance, or 2. the cost or terms of the insurance, including the excess. <p>You also have this duty every time your insurance renews and when you make any changes to it. If you breach this duty, your Contents Policy will be cancelled as if it had never existed. Please ask us if you are not sure whether you need to tell us about something.</p>
CHANGING YOUR MIND	<p>If you are not happy with this Contents Policy, you can change your mind, provided you tell us within 15 days of the date your Contents Policy started. We will cancel your Contents Policy as if it had never existed and refund in full any premium you have paid.</p> <p>This does not apply if a claim has been made.</p>
EXAMPLES	We have sometimes used examples and comments to make the parts of this policy document easier to understand. These examples and comments, <i>which are printed in italics</i> , do not affect or limit the meaning of the section they refer to.
HEADINGS	The headings in this policy document are for reference only and do not form part of it. They must not be used when interpreting the policy document.
DEFINED WORDS	If a word is shown in bold , it has a special meaning. There is a list of these words and what they mean at the back of this policy in the section 'DEFINITIONS'.

INSURANCE AGREEMENT

OUR AGREEMENT	You agree to pay us the premium. In exchange, we promise to cover you as set out in this policy document.
48-HOUR RESTRICTION	<p>You are not covered for loss that occurs during the first 48-hours of this policy, caused by storm, flood or landslip. This only applies when you first take the policy out with us.</p> <p>However, this exclusion does not apply where this policy started immediately following another policy that also insured the same property against the risks of a storm, flood and landslip.</p>
VACANT HOMES	<p>This Contents Policy is automatically suspended if no one has been living at the home for a period of more than 60 consecutive days.</p> <p>This Contents Policy may be continued, if you tell us that no one will be living at the home and we agree that cover will continue. We may, at this time, change the terms of the policy.</p> <p>If we have the home recorded as a holiday home, this condition will not apply provided:</p> <ol style="list-style-type: none"> 1. the home is inspected inside and outside by you or a nominated person at least every 60-days, and 2. the property is adequately maintained, and 3. mail is cleared regularly, and 4. the water supply is turned off, and 5. all doors are locked, and all windows secured.

CLAIMANT AUTHORISATION

If any person, except those named as the insured (in the **schedule**), makes a claim under this policy, then:

1. they authorise the insured to be their agent, and
2. they authorise the insured to negotiate and settle the claim, and
3. **we** may deal with the insured direct, and
4. **our** payment to the insured will represent payment to the person claiming.

This means that anyone who is covered under this policy authorises the main insured to deal with us and settle the claim.

SECTION ONE COVER FOR YOUR CONTENTS

WHAT YOU ARE COVERED FOR:

You are covered for sudden and **accidental loss** to the **contents** during the **period of cover** while they are:

1. at the **home**, or
2. **temporarily removed** from the **home** for use anywhere else in New Zealand. However, **you** are not covered for **loss** arising from theft, unless the theft follows violent and forceful entry to any building or part of the building where the **contents** are kept.

WHAT YOU ARE NOT COVERED FOR:

CAUSES OF LOSS NOT COVERED

You are not covered for **loss** to the **contents** caused by:

1. structural additions or structural alterations to the **home**, unless **we** have been notified of the additions or alterations beforehand and **we** have agreed in writing to cover this, or
2. water entering the **home** because any roofing material, exterior cladding, window or door has been removed by:
 - (a) **you**, or
 - (b) any other person (other than any **tenant**), who is legally on the property, or
3. insects, rodents or vermin (other than opossums). However, this exclusion 3. applies only to the **contents** first affected. It does not apply to any resultant **accidental loss** to other parts of the **contents**.

TYPES OF LOSS NOT COVERED

You are not covered for:

1. repairing or replacing floor coverings that are not in the room(s) where the **loss** happened, or
2. **loss** to fuses, protective devices or lighting or heating elements caused by electricity, or
3. fault, defect, error or omission in design, workmanship, or construction. However, this exclusion 3. applies only to the property first affected. It does not apply to any resultant **accidental loss** to other parts of the property, or
4. the breakdown, failure or wearing out of any part of any mechanical or electrical equipment, unless burning out occurs.

GRADUAL DAMAGE NOT COVERED

You are not covered for:

1. wear and tear, depreciation, corrosion, or rust, or
2. rot, mildew, or
3. gradual deterioration.

EARTHQUAKE COMMISSION

You are not covered for **loss** to the extent it is covered by the Earthquake Commission Act or that would have been covered but for:

1. the deduction of the Earthquake Commission's excess, or
2. the Earthquake Commission exercising its power to decline a claim for that **loss**.

Where the Earthquake Commission agrees to cover it, but **your loss** exceeds the Earthquake Commission payment, the most **we** will pay is the difference between what the Earthquake Commission pays, or would have covered, and **your** maximum entitlement under this Contents Policy.

INTENTIONAL DAMAGE NOT COVERED

You are not covered for any **loss** that is intentionally caused by:

1. any **tenant**, or
2. any guest of a **tenant**, or
3. any person who lives at the **home**,

except where the **loss** is a result of fire or explosion, provided the fire or explosion was not intentionally caused by **you** or **your** husband or wife, or person with whom **you** are living with in the nature of a marriage.

IMPORTANT: Please also read POLICY EXCLUSIONS THAT APPLY TO ALL PARTS OF THIS POLICY on page 8.

WHAT WE WILL PAY:

CONTENTS COVERED FOR REPLACEMENT

For any **replacement cover item**, **we** will at **our** option pay:

1. the cost of repair, or
2. the cost of replacing the item as nearly as possible equal to its condition when new.

CONTENTS COVERED FOR SUSTAINABILITY UPGRADE

For any whiteware appliance less than 10-years of age, **we** will at **our** option pay:

1. the cost of repair, or
2. the cost of replacing the appliance as nearly as possible equal to its condition when new. If a comparable model appliance that has more energy-efficient features is available, **we** will pay for that model.

ALL OTHER CONTENTS

For any other **contents**, **we** will at **our** option pay:

1. the cost to repair the item as nearly as possible to the same condition it was in immediately before the **loss** happened, or
2. its **present value**.

MAXIMUM PAYMENT ON JEWELLERY AND WATCHES

The most **we** will pay for any **event** is:

1. \$3,000 for any one item of jewellery or watch, unless the item of jewellery or watch is shown as a **specified item**, and
2. \$10,000 in total for multiple items of jewellery or watches that are not **specified items**.

For any item of jewellery or watch that is not repaired or replaced, the most **we** will pay is 50% of its replacement value, or its **present value**, whichever is the lesser.

MAXIMUM PAYMENT ON SPECIFIC TYPES OF CONTENTS

The most **we** will pay for any **event** is:

1. \$10,000 for any one ornament, painting, picture or work of art, and
2. \$3,000 for any one **collection**, and
3. \$3,000 for any one hearing aid, artificial limb or set of dentures, and
4. \$2,000 for any one:
 - (a) surfboard, windsurfer, dinghy, kayak or canoe (including their parts and accessories that are in them or attached to them), and
 - (b) model aircraft or toy aircraft (including their parts and accessories that are in them or attached to them), and
 - (c) bicycle, and
 - (d) **camera** (still or video), or **camera** accessory, and
5. \$2,000 in total for all portable electronic equipment, including but not limited to digital audio players, portable media players, mobile phones and laptops, but not including digital **cameras** (still or video), and
6. \$750 in total for all of the following: money, vouchers that can be redeemed for cash, bullions, unset precious stones, credit cards, or stamps not being part of a **collection**, and
7. \$2,500 in total for all parts or accessories of any:
 - (a) **watercraft**, or
 - (b) motor **vehicle**, trailer, caravan, or
 - (c) aircraft or other aerial device,
 that are not in it or attached to it,

unless the item is shown as a **specified item**.

MAXIMUM PAYMENT – SPECIFIED ITEMS

The most **we** will pay for any **event** for a **specified item** is its **specified sum insured**.

MAXIMUM PAYMENT

Except as otherwise stated in this policy, the most **we** will pay for any **event** is the Sum Insured as shown in the **schedule**.

SECTION ONE AUTOMATIC ADDITIONAL BENEFITS

ALTERNATIVE ACCOMMODATION

If **you** cannot live in the **home** due to:

1. a **loss** covered by this Contents Policy, or
2. a **loss** to the **home**:
 - (a) that is covered by another policy, or
 - (b) in which **you** are the tenant, and that would have been covered under **our** NZI Essence Home Policy if **we** had insured that property, or
 - (c) that would have been covered under (a) or (b) above, but is covered by the Earthquake Commission Act 1993 instead,

we will pay the reasonable additional costs:

- (a) of alternative accommodation (of a similar standard to the **home**) for **you** and **your** domestic pets, and
- (b) to move the **contents** to the alternative accommodation and return them to the **home**, and
- (c) to move the **contents** to a secure storage facility, for storage costs while **you** are in alternative accommodation, and to return them to the **home**.

The most **we** will pay is \$20,000 for any **event**. **We** will pay these costs for a maximum of 12-months for any **event**.

This is in addition to any payment under 'What We Will Pay' of Section One (Cover For Your Contents).

If **you** occupy the **home** as a tenant, cover under this Benefit ends on the date that:

1. **your** tenancy agreement ends, or
 2. **you** move to another rental property,
- whichever occurs first.

If **you** have alternative accommodation cover with **us** under any other policy, then the most **we** will pay under all policies in total for any **event** is the highest applicable limit.

CHILDREN LIVING AWAY FROM HOME

This Contents Policy is extended to cover sudden and **accidental loss** during the **period of cover** to the **contents** in the custody of any **family** member who is a student, and is living in a hostel or other accommodation run by, or for the school, polytechnic or university.

You are not covered for **loss** arising from theft, unless the theft follows forceful and violent entry to any building or part of the building where the **contents** are kept.

ELECTRONIC DATA AND PROGRAMS

This Contents Policy is extended to cover sudden and **accidental loss**, which happens during the **period of cover** to **contents** consisting of:

1. licensed computer software (including gaming software) and programs, and/or
 2. digital data (including audio and video files),
- in any format, as long as:

- (a) **you** legally owned the software, programs, and/or digital data, and
- (b) it was on **your** own storage device which suffered **loss** covered by this policy, and
- (c) it was at the **home**, or **temporarily removed** from the **home** for use anywhere else in New Zealand.

We will not pay for any of the following:

- (i) the cost of re-installing or re-setting or recreating the software, program or digital data, and/or
- (ii) **loss** caused directly or indirectly, or in connection with a **computer virus**.

We will only pay the **present value** of the **loss**.

FATAL INJURY

Following **your** death caused by fire, burglars or thieves, during the **period of cover**, occurring at the **home**, **we** will pay \$10,000 to **your** legal representative.
 The 'Other Insurance Policy Condition' does not apply to this Additional Benefit.
 The most **we** will pay is \$10,000 for any **event**. If more than one person is entitled to payment, **we'll** pay proportionately to the number of persons entitled.
 This is in addition to any payment under 'What We Will Pay' of Section One (Cover For Your Contents).
 The **excess** does not apply to this Additional Benefit.

FROZEN FOOD

This Contents Policy is extended to cover **accidental loss** to **contents** during the **period of cover** caused by a refrigerator or freezer suddenly stopping, breaking down or the power supply being **accidentally** disconnected (including by an electricity supply company).
We will pay the reasonable cost to:

1. replace the perished items in **your** refrigerator or freezer (other than items kept by **you** in connection with any business), and
2. repair any **loss** caused by the perished items.

KEYS AND LOCKS

If any key (including electronic keys or swipe cards or any equivalent device) or combination that gives access:

1. to the **home**, or
2. to any safe or strongroom in the **home**,

is lost, damaged, stolen or believed on reasonable grounds to have been duplicated without **your** permission, during the **period of cover**, **we** will pay the cost of:

- (a) replacing any key to the **home** and altering or replacing the locks that the key was for, or
- (b) opening any safe or strongroom.

The most **we** will pay during an **annual period** is \$1,000.

STRESS PAYMENT

Whenever **we** settle a claim for the **contents** as a total loss, **we** will also pay **you** \$2,000 for the stress caused by the **loss**.
 If you have this 'Stress Payment' cover with **us** under any other policy, then the most **we** will pay for any **event** under all policies is \$2,000.
 This is in addition to any payment under 'What We Will Pay' of Section One (Cover For Your Contents).

SECTION TWO YOUR LEGAL LIABILITY

WHAT YOU ARE COVERED FOR:

LEGAL LIABILITY

You are covered for **your** legal liability (but not as a property owner) for:

1. **accidental loss** to any property in New Zealand, or
2. **accidental bodily injury** to anyone in New Zealand, or
3. costs and losses recoverable from **you** under Section 43 of the Forest and Rural Fires Act 1977 for a fire, or threat of fire, or
4. levies imposed on **you** by a fire authority under Sections 46 or 46A of the Forest and Rural Fires Act 1977 for a fire, or threat of fire,

occurring during the **period of cover**.

DEFENCE COSTS

You are also covered for defence costs, incurred by **you**, with **our** approval for liability arising under the items above.

WHAT YOU ARE NOT COVERED FOR:

You are not covered for liability connected in any way with:

1. any business, trade, profession or sponsorship, or
2. any contract or agreement (except where **you** would have been liable even without a contract or agreement), or
3. the ownership or use of any:
 - (a) **vehicle** (other than an electric wheelchair, domestic garden appliance, mobility scooter, golf cart or children’s motorbike not exceeding 50cc used only off road), trailer, caravan, or
 - (b) aircraft or other aerial device, unless it is a model or toy that is not able to carry more than its own weight, or
 - (c) watercraft, other than any:
 - (i) surfboard, windsurfer, surf ski, dinghy, kayak or canoe (including their parts and accessories), and
 - (ii) any other watercraft powered by a motor or sail, with a **present value** of no more than \$2,000 including parts and accessories, or
4. any seepage, pollution or contamination (including the cost of removing, nullifying or cleaning up), unless the seepage, pollution or contamination happens during the **period of cover** and is caused by a sudden and **accidental event** that happens during the **period of cover**.

You are not covered for punitive or exemplary damages or fines.

IMPORTANT: Please also read POLICY EXCLUSIONS THAT APPLY TO ALL PARTS OF THIS POLICY below.

WHAT WE WILL PAY:

LEGAL LIABILITY	The most we will pay is \$1,000,000 for any event . This is in addition to any payment under ‘What We Will Pay’ of Section One (Cover For Your Contents).
DEFENCE COSTS	Defence Costs covered by this policy will be paid in addition to the Legal Liability limit (above).
SETTLEMENT OF ANY CLAIM	We may pay the full amount under this part of your Contents Policy, or any lesser amount for which the liability can be settled plus defence costs incurred, and this will meet all our obligations under this part of your Contents Policy.

POLICY EXCLUSIONS THAT APPLY TO ALL PARTS OF THIS POLICY

CONFISCATION	You are not covered for loss connected in any way with confiscation, nationalisation, requisition, acquisition, or destruction of or damage to property by order of government, public or local authority or under any statute or regulation.
CONSEQUENTIAL LOSS	You are not covered for any kind of consequential loss unless stated otherwise in this Contents Policy. <i>For example, you’re not covered for financial loss that occurs as a result of physical loss or physical damage that is covered by the policy.</i>
EARTH MOVEMENTS	You are not covered for loss or liability connected in any way with: <ol style="list-style-type: none"> 1. subsidence or erosion, or 2. settling, warping or cracking caused by earth or other movements. This exclusion 2. does not apply to sudden and accidental loss caused by earthquake, volcanic eruption, geothermal activity, landslip or tsunami.
ELECTRONIC DATA AND PROGRAMS	You are not covered for any liability or loss of or damage to electronic data from any cause whatsoever including, but not limited to, a computer virus . This includes loss of use, reduction in functionality or any other associated loss or expense in connection with electronic data . However, this exclusion does not apply to:

1. physical damage to other insured property that results from that loss of or damage to **electronic data**, and which is not otherwise excluded, and
2. cover detailed under the 'Electronic Data And Programs Additional Benefit'.

EXCESS

For each **incident**, the **excess** will be deducted from the amount **we** would otherwise pay for **your** claim unless stated otherwise under an Additional Benefit.

If **we** insure both **your home** and its **contents** (at the same address) and **you** claim under both for a **loss** caused by the same **incident**, only one **excess** will apply, being the highest applicable **excess**. Where an **incident** occurs that results in a claim under more than one benefit (or sub-section of a benefit) of this policy, only one **excess** will apply, being the highest applicable **excess**.

The **excess** is deducted after any policy limits have been applied.

For example, if a limit of \$1,000 applies, and an excess of \$250 is payable by you, the amount we will pay is \$750.

NUCLEAR

You are not covered for any **loss**, liability, prosecution or expense of any type in connection with:

1. ionising radiation or contamination by radioactivity from:
 - (a) any nuclear fuel, or
 - (b) any nuclear waste from the combustion or fission of nuclear fuel.
2. nuclear weapons material.

TERRORISM

You are not covered for any **loss**, liability, prosecution or expense of any type in connection with an **act of terrorism**, including in connection with controlling, preventing, suppressing, retaliating against, or responding to an **act of terrorism**.

UNLAWFUL SUBSTANCES

You are not covered for any **loss** or liability in connection with the manufacture, storage, or distribution at the **home**, of any 'controlled drug' as defined in the Misuse of Drugs Act 1975, unless:

1. the **home** is rented to a **tenant**, and
2. **you**, or the person who manages the tenancy on **your** behalf, has met the **landlord obligations**.

If both of the above criteria have been met, the most **we** will pay for any **event** is:

- (a) the Sum Insured as shown in the **schedule**, or \$25,000, whichever is the lesser, for **loss** resulting from chemical contamination, or
- (b) the Sum Insured as shown in the **schedule**, for **loss** resulting from fire or explosion.

If **you** have any other policy with **us** that contains this same 'Unlawful Substances' exclusion, the most **we** will pay for any **event** under all policies for (a) above is \$25,000.

WAR

You are not covered for any **loss**, liability, prosecution or expense of any type in connection with any of the following, including controlling, preventing or suppressing any of the following: war, invasion, act of foreign enemy, hostilities or war like operations (whether war is declared or not), civil war, mutiny, rebellion, revolution, civil commotion assuming the proportions of or amounting to an uprising, insurrection, military or usurped power.

HOW TO CLAIM

WHAT YOU MUST DO

- If anything happens that may lead to a claim under this Contents Policy, **you** must:
1. do what **you** can to take care of the **contents** and to prevent any further **loss** or liability, and
 2. tell **us** as soon as possible, and
 3. notify the Police as soon as possible if **you** think any **loss** was caused by an illegal act, and
 4. allow **us** to examine the **contents** before any repairs are started, and
 5. send to **us** as soon as possible anything **you** receive from anyone about a claim or possible claim against **you**, and
 6. give **us** any information or help that **we** ask for, and
 7. consent to **your** personal information, in connection with the claim, being:
 - (a) disclosed to **us**, and
 - (b) transferred to the Insurance Claims Register Limited, and
 8. not destroy or dispose of anything that is or could be part of a claim.

WHAT YOU MUST OBTAIN OUR AGREEMENT TO DO

You must obtain **our** agreement before **you**:

1. incur any expenses in connection with any claim under this Contents Policy, or
2. negotiate, pay, settle, admit or deny any claim against **you**, or
3. do anything that may prejudice **our** rights of recovery.

ACTIONS WE MAY TAKE

We may take action in **your** name to:

1. negotiate, defend or settle any claim against **you** covered by this Contents Policy, and/or
2. make a recovery from any other person for anything covered by this Contents Policy.

You must assist **us** with these actions. **We** will pay the reasonable legal costs of these actions.

DISHONESTY

If **your** claim is dishonest or fraudulent in any way, **we** may:

1. decline **your** claim, either in whole or in part, and/or
2. declare either this Contents Policy or all insurance **you** have with **us** to be unenforceable from the date of the dishonest or fraudulent act.

This is at **our** sole discretion.

POLICY CONDITIONS

BREACH OF ANY CONDITION

If:

1. **you**, or
2. any other person **we** cover under this Contents Policy, or
3. anyone acting on **your** behalf,

breaches any of the conditions of this Contents Policy, **we** may:

- (a) decline **your** claim either in whole or in part, and/or
- (b) declare either this Contents Policy or all insurance **you** have with **us** to be unenforceable.

This is at **our** sole discretion.

TRUE STATEMENTS AND ANSWERS

The **application** is the basis of this Contents Policy. True statements and answers must be given (whether by **you** or any other person) when **you**:

1. apply for this insurance, and/or
2. notify **us** regarding any change in circumstances, and/or
3. make any claim under this policy.

REASONABLE CARE

You must take reasonable care at all times to avoid circumstances that could result in a claim.

Your claim will not be covered if **you** are reckless or grossly irresponsible.

OTHER INSURANCE

You must tell **us** as soon as **you** know of any other insurance policy that covers **you** for any of the risks covered under this Contents Policy. If **you** can claim under that insurance, **we** will only pay over and above the limit payable by the other insurance.

CHANGES IN CIRCUMSTANCES

You must notify **us** immediately if, after the start of this Contents Policy, there is a material:

1. increase in the risk covered, or
2. alteration in the risk covered.

At any time **we** may change the terms of this policy in response to what **you** tell **us**.

Information is 'material' where we would have made different decisions about either:

(a) accepting your insurance, or (b) setting the terms of your insurance, including the premium and excess, if we had known that information. If in any doubt, notify us anyway.

The 'risk covered' refers to both: (a) the actual property or liabilities insured (known as physical hazard), and (b) you or other persons covered by this Contents Policy (known as moral hazard).

CANCELLATION

BY YOU

You may cancel this Contents Policy at any time. If **you** do, **we** will refund any premium that is due to **you** based on the unused portion of the **period of cover**.

BY US

We may cancel this Contents Policy by giving **you** or **your** broker notice in writing or by electronic means at **your** or **your** broker's last known address. Unless otherwise stated, **your** Contents Policy

will be cancelled from 4pm on the 30th day after the date of the notice. **We** will refund **you** any premium that is due to **you** based on the unused portion of the **period of cover**.

CHANGE OF TERMS

We may change the terms of this Contents Policy (including the **excess**) by giving **you** or **your** broker notice in writing or by electronic means at **your** or **your** broker’s last known address. Unless otherwise specified, **your** Contents Policy will be changed from 4pm on the 30th day after the date of the notice.

CURRENCY

Any amounts shown in this Contents Policy and in the **schedule** are in New Zealand Dollars.

GOVERNING LAW AND JURISDICTION

The law of New Zealand applies to this Contents Policy and the New Zealand courts have exclusive jurisdiction.

GOODS AND SERVICES TAX

Where GST is recoverable by **us** under the Goods and Services Tax Act 1985:

1. all sums insured exclude GST, and
2. all limits and sub limits include GST, and
3. all **excesses** include GST, and
4. GST will be added, where applicable, to claim payments.

JOINT INSURANCE

If this Contents Policy covers more than one person, then all persons are jointly covered. *This means that a breach of this Contents Policy by any one person affects everyone’s ability to claim under this Contents Policy.*

OTHER PARTIES WITH A FINANCIAL INTEREST

If **we** know of any financial interest over the **contents**, **we** may pay part or all of any claim proceeds to the holder of that interest. This payment will go towards meeting the obligations **we** have under this policy for the **loss**. **We** are authorised by **you** to disclose personal information about **you** to any holder of a financial interest. Any party, who is recorded as having a financial interest under this Contents Policy, is not covered by this Contents Policy and does not have rights to claim under this Contents Policy.

DEFINITIONS

The definitions apply to the plural and any derivatives of the words.

For example, the definition of ‘accident’ also applies to the words ‘accidentally’, ‘accidental’ and ‘accidents’.

- accident** unexpected and unintended by **you**.
- act of terrorism** includes any act, or preparation in respect of action, or threat of action designed to influence or coerce the government de jure or de facto of any nation or any political division thereof, or in pursuit of political, religious, ideological, or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto, and that:
 - (a) involves violence against one or more persons, or
 - (b) involves damage to property, or
 - (c) endangers life other than that of the person committing the action, or
 - (d) creates a risk to health or safety of the public or a section of the public, or
 - (e) is designed to interfere with or disrupt an electronic system.
- annual period** The annual period is the **period of cover**. However, if:
 - the premium is paid monthly or quarterly, or
 - the **period of cover** is for more than 12 months,
 the annual period is the current 12-month period calculated consecutively from the date this policy first started.
- application** the information provided by **you** to **us** when **you** purchased this insurance or requested a quotation for this insurance from **us**.
- bodily injury** the **accidental** death of, or **accidental** bodily injury to, any person, including sickness, disease, disability, shock, fright, mental anguish or mental injury.

camera	the camera body, and the standard lens that would normally be supplied with that body at the time of the original purchase. Any additional lenses and/or accessories are separate items.
collection	any collection of: stamps, medals, phonecards, collector trading cards or coins.
computer virus	a set of corrupting, harmful or otherwise unauthorised instructions or code, including a set of maliciously introduced unauthorised instructions or code, programmatic or otherwise, which propagate themselves through a computer system or network of whatsoever nature. This includes but is not limited to 'Trojan Horses', 'Worms' and 'Time or Logic Bombs'.
contents	<p>any of the following:</p> <ul style="list-style-type: none"> • household goods and personal effects, • floor covering (including carpet) that is not glued to the floor, • watercraft (including parts and accessories that are in it or attached to it), • electric wheelchair, mobility scooter, domestic garden appliance, golf cart or children's motorbike not exceeding 50cc that is used only off road (including their parts and accessories), • portable swimming pool or portable spa pool, • parts or accessories of any: <ul style="list-style-type: none"> a) watercraft, or b) vehicle, trailer, caravan, or c) aircraft or other aerial device, that are not in it or attached to it, <p>that are owned by or hired to you (provided that you are legally liable under the hire agreement) but are not used at any time for earning income, and</p> <ul style="list-style-type: none"> • wedding or Christmas presents for other people being kept at the home, and • contents that are owned by any of your children that are left with you while they live outside New Zealand. <p>It does not include any of the following:</p> <ul style="list-style-type: none"> • livestock, domestic pet or other creature, • floor covering (including carpet) that is glued to the floor, • vehicle, trailer or caravan and their parts or accessories that are in them or attached to them, • aircraft or other aerial device and their parts or accessories that are in them or attached to them, unless it is a model or toy that is not able to carry more than its own weight.
electronic data	facts, concepts and information converted to a form usable for communications interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment. It includes programs, software and other coded instructions for the processing and manipulation of data or the direction and manipulation of such equipment.
event	any one event or series of events arising from one source or original cause.
excess	this is the amount of the claim that you must pay. The amount of the excess will be shown in either the schedule or in this policy wording.
family	any member of your family who: <ul style="list-style-type: none"> • permanently resides with you, or • is a student attending a school, polytechnic or university and living in a hostel or other accommodation run by, or for the school, polytechnic or university.
home	the buildings and grounds at the situation shown in the schedule . It does not include any land or earth or fill.
incident	something that happens at a particular point in time, at a particular place and in a particular way.
landlord obligations	<p>you, or the person who manages the tenancy on your behalf, must:</p> <ul style="list-style-type: none"> (a) exercise reasonable care in the selection of tenant(s) by at least obtaining satisfactory written or verbal references, and

	<ul style="list-style-type: none"> (b) complete an internal and external inspection of the property at a minimum of 3-monthly intervals and upon every change of tenants, and (c) keep a written record of the outcome of each inspection, and provide to us a copy of the record if we request it.
loss	physical loss or physical damage.
period of cover	the Period of Cover shown in the schedule .
present value	the estimated reasonable cost to replace the item in New Zealand with one that is of equivalent age, quality and capability, and is in the same general condition.
replacement cover item	<p>any of the following:</p> <ul style="list-style-type: none"> • computer hardware less than 3-years of age, • any other item of contents less than 10-years of age other than any: <ul style="list-style-type: none"> (a) book, or (b) clothing or footwear, or (c) audio, video and/or optical storage media, including but not limited to records, tapes, compact discs, digital versatile discs, or (d) licensed computer and gaming software (including gaming cartridges) and programs, or (e) digital data (including audio and video files), or (f) camping equipment, or (g) watercraft and its parts and accessories, or (h) parts and accessories of any vehicle (other than a mobility scooter), trailer or caravan that are not in them or attached to them, or (i) parts and accessories of any aircraft or other aerial device that are not in them or attached to them, or (j) household linen, or (k) sports equipment (but not golf clubs or golf bags), or (l) bicycle, or (m) item that you choose not to repair or replace, or (n) item that cannot be replaced in New Zealand.
schedule	the latest version of Your Schedule we issued to you for this Contents Policy.
specified item	any item that is listed in the schedule with a corresponding specified sum insured .
specified sum insured	the amount shown in the schedule that corresponds with the specified item .
temporarily removed	<p>contents temporarily removed for a particular reason or purpose, with the intention that they will be returned to the home. This includes taking items to your place of work or on holiday. It does not include any contents:</p> <ul style="list-style-type: none"> • permanently removed from the home, or • removed from the home to any place for storage, sale or exhibition, or • removed during the course of moving house or household removal, or • owned by or in the custody of any family member who is a student and: <ul style="list-style-type: none"> (a) is living away from home, and (b) is attending a school, polytechnic or university, unless cover is provided under the 'Children Living Away From Home' Additional Benefit.
tenant	the person or persons renting the home from you under a tenancy agreement.
vehicle	any type of machine on wheels, or caterpillar tracks, that is made or intended to be propelled by its own power, as well as anything towed by the machine.

watercraft

any of the following:

- surfboard, windsurfer, surf ski, dinghy, kayak or canoe (including their parts and accessories),
- any other watercraft powered by motor or sail, with a **present value** of no more than \$2,000 including parts and accessories.

we

NZI, a business division of IAG New Zealand Limited.

you

- the person(s), or entity shown as the insured in the **schedule**, and
- that person's husband or wife or person with whom you are living in the nature of a marriage, and
- that person's **family**.

NZI, a business division of IAG New Zealand Limited, has relationships with brokers and other insurance intermediaries who issue our policies.

IAG New Zealand Limited pays remuneration to brokers and insurance intermediaries when they issue NZI policies, and when these policies are renewed or varied.

NZI ESSENCE CONTENTS INSURANCE POLICY

Underwritten by NZI, a business division of IAG New Zealand Limited

IMPORTANT: PLEASE EXAMINE THIS POLICY AND IF IT DOES NOT MEET YOUR REQUIREMENTS, KINDLY RETURN IT AT ONCE TO YOUR BROKER OR AGENT OR TO OUR OFFICE OF ISSUE.

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