

NZI ECHELON
CONTENTS POLICY



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INTRODUCTION

WELCOME

Welcome to NZI. Thank you for selecting **us** as **your** insurer.

ABOUT THIS POLICY

Your Contents Policy consists of:

1. this policy document, and
2. the **schedule**, and
3. the information **you** have provided in the **application**.

YOUR DUTY OF DISCLOSURE

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:

1. to accept or decline **your** insurance, or
2. the cost or terms of the insurance, including the **excess**.

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.

CHANGING YOUR MIND

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.

This does not apply if a claim has been made.

EXAMPLES

We have sometimes used examples and comments to make the parts of this policy document easier to understand. These examples and comments, *which are printed in italics*, 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 document in the section 'DEFINITIONS'.

INSURANCE AGREEMENT

OUR PROMISE

You agree to pay **us** the premium. In exchange, **we** promise to cover **you** as set out in this policy document.

48-HOUR RESTRICTION

You are not covered for **loss** or damage 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**. 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.

VACANT HOMES

This Contents Policy is automatically suspended if no one has been living at the **home** for a period of more than 60 consecutive days.

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.

If **we** have the **home** recorded as a holiday home, this condition will not apply provided:

1. the **home** is visited 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 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 **accidental loss** to **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.

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, except for **loss** covered by 'Hidden Gradual Damage Additional Benefit'.

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 an 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. a **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 a person shown as the Insured in the **schedule**.

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

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, **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 SPECIFIC TYPES OF CONTENTS

The most **we** will pay for any **event**, for any of the following is:

1. \$3,000 for any single: item of jewellery, watch, **collection**, **camera** (film, video or digital), or camera accessory, and
2. \$2,000 for any: surfboard, windsurfer, dinghy, kayak or canoe (including their parts and accessories that are in them or attached to them), and
3. \$2,000 for any model aircraft or toy aircraft (including their parts and accessories that are in them or attached to them), and
4. \$2,000 for any bicycle, and
5. \$1,000 in total for: money, vouchers that can be redeemed for cash, bullions, unset precious stones, credit cards, or stamps not being part of a **collection**, and
6. \$2,500 in total for all parts or accessories of any:
 - a) **watercraft**, or
 - b) motor vehicle, motor cycle, motor scooter, 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 – ON MULTIPLE ITEMS OF UNSPECIFIED JEWELLERY

The most **we** will pay for any **event** for multiple items of jewellery that are not **specified items**, is \$15,000.

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 a **loss**:

1. covered by this Contents Policy, or
 2. 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 **your** Home Policy if **we** had insured that property, or
 3. covered by the Earthquake Commission,
- 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 is \$20,000 for any **event**.

CHILDREN LIVING AWAY FROM HOME

This Contents Policy is extended to cover the **contents** of any **family** member who is a student attending a school, polytechnic or university and living away from **home** during the **period of cover**.

You are not covered for **loss** arising from the **contents** being:

1. stolen, unless the theft follows forceful and violent entry to any building, or
2. lost or misplaced.

The most **we** will pay is:

- (a) \$500 for any one item of **contents**, and
 - (b) \$5,000 in total,
- for any **event**.

However, this restriction does not apply if any **family** member is:

- (i) living in a hostel, or
- (ii) other accommodation run by, or for that school, polytechnic or university.

CREDIT CARDS

We will pay the irrecoverable amount **you** have lost, if **your** credit cards or debit cards are lost or stolen and used fraudulently by any person who is:

1. not related to **you**, and
 2. not living at the **home**, and
 3. not a person whose **contents** are covered by this Contents Policy,
- provided, that **you** have complied with the terms and conditions of **your** credit card or debit card.

The most **we** will pay during an **annual period** is \$500.

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

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**.

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** during the **period of cover** caused by a refrigerator or freezer 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.

HIDDEN GRADUAL DAMAGE

This Contents Policy is extended to cover:

1. **hidden gradual damage** to the **contents** that happens and that you discover during the **period of cover**, and
2. any other **contents** that are not directly affected but must be removed, damaged or destroyed to locate the cause of the **hidden gradual damage**, provided that **we** have first given **our** permission.

The most **we** will pay during an **annual period** is \$2,000.

HOME OFFICE

This Contents Policy is extended to cover sudden **accidental loss** to office furniture and office equipment owned by **you**, during the **period of cover**, that is used for earning income.

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

1. \$10,000 when the **loss** occurs at the **home**, or
2. \$1,500 when the **loss** occurs when **temporarily removed** from the **home**.

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.

The **excess** does not apply to this Additional Benefit.

OVERSEAS TRAVEL

This Contents Policy is extended to cover **your** clothing, personal effects, suitcases, bags and jewellery, while **you** are in transit to and from, and travelling in, Australia or the Pacific Islands during the **period of cover**, provided **your** entire trip does not exceed 3-weeks in total.

The most **we** will pay for any one trip is \$5,000.

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**.

We will only pay this benefit once. If **you** have this 'Stress Payment' cover with **us** under any other policy, then the most **we** will pay 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, or
4. levies imposed on **you** by a fire authority under Sections 46 or 46A of the Forest and Rural Fires Act 1977, 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 1, 2 and 3 (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** or **your family** 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), motor cycle, motor scooter, 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 **accidental event** that happens during the **period of cover**.

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

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.
EXCESS	For each event , the excess will be deducted from the amount of your claim unless stated otherwise under an Additional Benefit. If you have multiple dwellings insured under this policy, the excess applies individually to each dwelling. 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 event , only one excess will apply, being the highest individual policy excess. Where an event occurs that results in a claim under more than one benefit (or sub-section of a benefit) of this policy, we will apply only the highest applicable excess .
LOSS OF ELECTRONIC DATA	You are not covered for loss of electronic data and any liability arising from this, directly or indirectly caused by, or in connection with a computer virus . This includes loss of use, reduction in functionality or any other associated loss or expense in connection with the electronic data .
NUCLEAR & WAR RISKS	You are not covered for loss or liability and defence costs connected in any way with: <ol style="list-style-type: none"> 1. any operations employing the process of nuclear fission or fusion, or handling of radioactive material. This includes, but is not limited to: <ol style="list-style-type: none"> (a) the use of nuclear reactors such as atomic piles, particle accelerators or generators or similar devices, or (b) the use, handling or transportation of any radioactive material, or (c) the use, handling or transportation of any weapon or explosive device employing nuclear fission or fusion, or 2. war, invasion, act of foreign enemy, hostilities or war like operations (whether war is declared or not), civil war, mutiny, rebellion, revolution, or 3. civil commotion assuming the proportions of or amounting to an uprising, insurrection, military or usurped power.
SUBSIDENCE	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.
TERRORISM	You are not covered for loss, damage, death, injury, illness, liability, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with: <ol style="list-style-type: none"> 1. an act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss, damage, death, injury, illness, liability, cost or expense, or 2. any action taken in controlling, preventing, suppressing or in any way relating to an act of terrorism.
UNLAWFUL SUBSTANCES	You are not covered for 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: <ol style="list-style-type: none"> 1. the home is tenanted, and 2. you, or the person who manages the tenancy on your behalf, has met the landlord obligations. <p>If you have, the most we will pay for any event is:</p> <ol style="list-style-type: none"> (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 for loss resulting from fire or explosion. <p>If you have any other policy with us that contains this same 'Unlawful Substances' exclusion, the most we will pay under all policies for (a) above is \$25,000.</p>

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 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

At **our** expense **we** may take action in **your** name:

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

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 other 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 other 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** if the **contents** are or become covered under any other insurance. If **you** can claim under any other insurance, **we** will only pay the amount of any **loss** 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, 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** notice in writing or by electronic means at **your** last known address, or to **your** broker. **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** notice in writing or by electronic means at **your** last known address. **Your** Contents Policy will be changed from 4pm on the 30th day after the date of the notice.

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 meet all 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 policy, is not covered by this policy and does not have rights to claim under this 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	an act, including but not limited to the use of force or violence and/or threat thereof, of any person or group(s), whether acting alone or on behalf of or in connection with any organisation(s) or government(s) that from its nature or context is done for, or in connection with, political, religious, ideological, ethnic or similar purposes or reasons, including the intention to influence any government and/or to put the public, or any section of the public, in fear.
annual period	The annual period is the period of cover. However, if: <ul style="list-style-type: none"> • the premium is paid monthly or quarterly, or • the period of cover is for more than 12 months, the annual period is any one 12-month period calculated from the date this policy first started, and consecutively thereafter.
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 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	any of the following: <ul style="list-style-type: none"> • household goods and personal effects, • carpet or floor covering that is not glued to the floor, • watercraft (including its parts and accessories 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 spa pool, • parts or accessories of any: <ol style="list-style-type: none"> a) watercraft, or b) motor vehicle, motor cycle, motor scooter, trailer, caravan, or c) aircraft or other aerial device, that are not in it or attached to it, that are owned by or hired to you or your family (provided that you are legally liable under the hire agreement) but that are not used at any time for earning income except office furniture and office equipment covered by the Home Office Additional Benefit, and <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, • carpet or floor covering that is glued to the floor, • motor vehicle, motor cycle, motor scooter, trailer or caravan and their parts or accessories that are in it or attached to it, • aircraft or other aerial device and their parts or accessories that are in it or attached to it, 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 your claim that you must pay. The amount of the excess is shown in either the schedule or in this policy document.
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 away from home while attending the school, polytechnic or university.
hidden gradual damage	hidden rot, hidden mildew or hidden gradual deterioration, caused by water leaking from any internal: <ul style="list-style-type: none"> • tank that is plumbed into the water reticulation system of the home and is permanently used to store water, or • water pipe, or • waste disposal pipe, installed at the home .
home	the buildings and grounds at the situation shown in the schedule . It does not include any land or earth or fill.
landlord obligations	You , or the person who manages the tenancy on your behalf, must: <ol 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 (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 reasonable cost to repair or replace an item in New Zealand that is of equivalent age, quality and capability, and is in the same general condition.
replacement cover item	an item of contents other than any: <ul style="list-style-type: none"> • book, or • clothing or footwear, or • record, audio tape, video tape, compact disc, digital versatile disc, or • computer hardware over 5 years of age, or • computer software, or gaming software (including gaming cartridges), or • camping equipment, or

- **watercraft** and its parts and accessories, or
- parts and accessories of any motor vehicle, motor cycle, motor scooter (other than a mobility scooter), trailer or caravan that are not in it or attached to it, or
- parts and accessories of an aircraft or other aerial device that are not in it or attached to it, or
- household linen, or
- sports equipment (but not golf clubs or golf bags), or
- bicycles, or
- items that **you** choose not to repair or replace.

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	<p>the person or persons renting the home from you under a tenancy agreement, including:</p> <ul style="list-style-type: none"> • the person's husband, wife, or partner with whom they are living in the nature of a marriage, and/or • the person's family.
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	<p>any of the following:</p> <ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • 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 ECHELON 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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