

Welcome to NZI. Thank you for selecting us as your insurer. This is your Office Bearers Liability Policy Document.

It will tell you what you are insured for and what you are not insured for, as well as any obligations that you or we must abide by to ensure an enforceable policy. This policy document is a legal contract so please read it thoroughly and keep it in a safe place. If you need help with understanding your policy document, please contact your insurance broker.

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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.



INTRODUCTION TO THIS POLICY

AGREEMENT

You and/or the **body corporate** agree to pay **us** the premium described in the **schedule** and comply with this policy. In exchange, **we** agree to insure **you** as set out in this policy.

POLICY CONTRACT

This policy consists of the following parts:

1. **your** insurance proposal form, and any oral or written supporting statements or documents supplied by **you**, and
2. this policy wording (including any endorsements or warranties), and
3. the **schedule**.

INTERPRETING THIS POLICY

Certain words in this policy have a specific meaning. These words appear in **bold** in this policy wording and in Title Case in endorsements shown in the **schedule**. **You** will find the meaning listed in the 'Definitions' section at the end of this policy or within the particular section. The definitions apply to the plural and any derivatives of the bolded words.

The headings in this policy are for reference only and do not form part of it. They are not to be used when interpreting the policy.

WHAT YOU ARE INSURED FOR

A. OFFICE BEARERS LIABILITY

You are insured for **your liability** arising from a **wrongful act** that occurs after the **retroactive date** in connection with the **body corporate**, provided:

1. **you** first knew, or ought to have known of the **claim** in relation to that **wrongful act** during the **period of insurance**, and
2. **you** have advised **us** of that **claim** as soon as possible, but no later than 30 days after the **period of insurance** ends.

B. DEFENCE COSTS

You are insured for all legal costs and legal expenses necessarily and reasonably incurred with **our** prior written consent to defend or settle:

1. a **claim** alleging **liability** covered by this policy, and
2. a criminal proceeding brought against **you** arising from a **wrongful act** covered by this policy, provided that **you** are **acquitted**. In the event that **you** are convicted of an offence in such a criminal proceeding, **you** are obliged to repay to **us** any monies **we** have paid in respect of legal costs or legal expenses in relation to that proceeding.

Legal costs and legal expenses covered by this policy are included within the sum insured and are not additional to it.

You are not insured for any legal costs and legal expenses in respect of any action, proceeding, inquiry, investigation or prosecution against **you** by the New Zealand Police.

AUTOMATIC EXTENSIONS

The following Automatic Extensions apply to this insurance subject to the provisions outlined in 'What you are insured for' and the terms of this policy.

All Automatic Extensions are included within the sum insured shown in the **schedule**, they are not in addition to it.

A. ADVANCEMENT OF DEFENCE COSTS

1. If **we** have confirmed in writing that **we** will cover **your** claim, **we** will pay legal costs and legal expenses arising from that claim.
2. If **we** have not confirmed in writing that **we** will cover **your** claim:
 - (a) Where **we** elect to conduct the defence or settlement of that claim, **we** will advance legal costs and legal expenses arising from that claim.
 - (b) In all other cases, **we** may, at **our** discretion, advance legal costs and legal expenses arising from that claim.

If **your** claim is withdrawn, or **we** subsequently withdraw cover, **we** will cease to advance legal costs and legal expenses. **You** must refund to **us** all legal costs and legal expenses **we** have advanced to **you**.

B. AUTOMATIC REINSTATEMENT OF THE AGGREGATE LIMIT

If all **liability** that would otherwise be insured under 'What you are insured for Part A' exceeds the sum insured shown in the **schedule**, then **we** will provide automatic reinstatement of the sum insured. **We** will provide automatic reinstatement only once during any one **period of insurance**.

Provided that this does not apply:

1. to any **claim** that is connected with the same **wrongful act** as a **claim** already met or to be met under this policy, and
2. until any separate policy (including an 'excess policy') that insures **you**, after the sum insured under this policy is exceeded, is exhausted.

C. CONTINUOUS COVER

This policy is extended to include any **claim** that **you** first knew of or ought to have known of, and that should have been advised to **us** during any previous period of insurance with **us**.

However, this cover:

1. only applies if:
 - (a) **you** had continuous Office Bearers Liability cover with **us** since that previous period of insurance for the time **you** were a committee member of the **body corporate**, and
 - (b) **your** failure to advise was not deliberate, and

- (c) **you** had advised **us** of the **claim** no later than the end of this **period of insurance** (or 30 days thereafter), and
2. is subject to:
- (a) the terms of the policy in existence when **you** first knew, or ought to have known of the **claim**, or
 - (b) the terms of this policy,
- whichever provides lesser cover. **We** have sole discretion to elect which policy applies.

Our liability will be reduced by the amount that fairly represents the extent by which **we** could have mitigated **our** liability under the previous policy, had the circumstances been reported in accordance with the previous policy.

'Exclusion Part K' does not apply to this Extension.

D. ESTATES AND LEGAL REPRESENTATIVES

This policy is extended to insure **your** estate, legal representative or assigns for **wrongful acts** that result in their **liability** after **you** have died or become legally incompetent or insolvent.

We will insure **your** estate, legal representative or assigns on the same terms as **we** insure **you**.

E. EXTENDED REPORTING PERIOD

If, at the expiry of the **period of insurance**, **we** elect not to offer renewal of this policy, then **you** may pay **us** an additional premium (being 50% of the last annual premium), to extend **your** cover under the policy for 12 months beyond that expiry.

However, this will only cover **you** for **wrongful acts** that happened before the expiry of the **period of insurance**.

You cannot extend **your** cover if **we** cancelled this policy or declared this policy unenforceable because **you** did not:

1. pay the premium, or
2. disclose information material to the risk, or
3. comply with terms of this policy.

If **you** choose to extend the policy as described above, then **you** must give **us** notice that **you** wish to do so within 30 days of **our** refusing to renew this policy.

F. INNOCENT NON-DISCLOSURE

This policy will continue to insure **you** if **you** innocently fail to disclose or innocently misrepresent a material fact, provided that:

1. **we** are satisfied that non-disclosure or misrepresentation was innocent, not careless or reckless, and with no intent to deceive, and

2. **we** were **your** Office Bearers Liability insurer during the period when:
 - 2.1 **you** should have disclosed or correctly represented, and
 - 2.2 **you** did disclose or correctly represent.

At this time **we** may amend the premium and/or terms of this policy.

These amendments will take effect from the period when **you** should have disclosed or correctly represented.

The maximum amount **we** will pay will not exceed the amount **we** would have paid if an accurate disclosure or representation had been made.

G. OFFICIAL INVESTIGATIONS

This policy is extended to insure all legal costs and legal expenses necessarily and reasonably incurred with **our** prior written consent, for **your** representation at any official investigation, examination or inquiry:

1. held as the result of an allegation of a **wrongful act** against **you**, and
2. in connection with a **claim** that is covered by this policy, and
3. that **you** are required to attend.

This extension does not cover investigations connected with revenue collection.

The most **we** will pay under this extension is \$250,000 for all **claims** in the aggregate under the policy.

H. SPOUSAL LIABILITY

This policy is extended to insure **your** lawful spouse for his or her **liability** that arises from a **wrongful act** committed by **you**, provided that the **claim**:

1. has been made solely because he or she is **your** lawful spouse, and
2. relates to property that:
 - 2.1 **you** and **your** lawful spouse jointly own, or
 - 2.2 **you** have transferred to **your** lawful spouse for legitimate purposes, and
3. is otherwise covered by this policy.

Your spouse shall observe and be subject to all the provisions of this policy.

For the avoidance of doubt, this extension is subject to 'What you are insured for Part A'.

EXCLUSIONS

A. ASBESTOS

You are not insured for **liability** in connection with asbestos.

B. BODILY INJURY

You are not insured for **liability** in connection with bodily injury, emotional distress, mental anguish, sickness, disease or death of any person.

C. BUILDING DEFECTS

You are not insured for **liability** in connection with a building or structure being affected by:

1. moisture or water build-up or the penetration of external moisture or water, or
2. the action or effects of mould, fungi, mildew, rot, decay, gradual deterioration, micro-organisms, bacteria, protozoa, or any similar or like forms,

provided that the **liability** is caused directly or indirectly by:

- (a) non-compliance with the New Zealand Building Code, or
- (b) faulty design or faulty specification, including but not limited to faulty sequence, procedure or programme, or
- (c) faulty materials, or
- (d) faulty workmanship, or
- (e) faulty inspection, or
- (f) faulty certification of compliance,

when the building or structure was constructed, manufactured, altered, repaired, renovated or maintained.

This exclusion does not apply to **liability** that is caused by, or directly arises from, the leakage of internal pipes, internal water systems or internal cisterns.

D. DISHONESTY OR FRAUD

You are not insured for **liability** in connection with **your**:

1. wilful breach of duty or wilful breach of an Act of Parliament, or
2. dishonest, fraudulent, or malicious act or omission, or
3. act or omission committed with a criminal intent, or
4. unlawful profit or advantage.

E. EMPLOYMENT CLAIMS

You are not insured for **liability** in connection with **your** capacity as an employer.

F. EXISTING LITIGATION

You are not insured for **liability** in connection with any litigation in existence or that **you** should have anticipated at the commencement of the **period of insurance**.

G. FEES / DEBTS

You are not insured for **liability** in connection with any dispute over:

1. **your** fees or charges (by way of damages or otherwise), or
2. paying trading debts or the repayment of a loan.

H. FINES, TAXES AND EXEMPLARY DAMAGES

You are not insured for:

1. any fine, penalty or tax imposed on **you** (whether under contract or statute), or
2. any exemplary damages awarded against **you**.

I. FOREIGN COURTS

You are not insured for **liability** in connection with a **claim**:

1. first brought in a court outside New Zealand (unless that country is shown under 'Jurisdictional Limits' in the **schedule**), or
2. brought in a court within New Zealand to enforce a judgment made by a court outside of New Zealand (unless that country is shown under 'Jurisdictional Limits' in the **schedule**), or
3. where the **claim** is governed by or the **liability** arises under the proper law of a country other than New Zealand (unless that country is shown under 'Jurisdictional Limits' in the **schedule**).

J. JUDICIAL REVIEW

You are not insured for costs and expenses incurred in respect of an application for judicial review or an injunction (or other order having an effect equivalent to an injunction).

K. KNOWN CLAIMS & CIRCUMSTANCES

You are not insured for **liability** in connection with any **claim** or circumstance that may give rise to a **claim** that **you** first knew of, or ought to have known of, prior to the inception date of this policy.

L. LIABILITY BY AGREEMENT

You are not insured for obligations assumed under or for **liability**:

1. arising from **your** breach of a contract, warranty, guarantee or undertaking (including a representation which is treated as if it were a term), unless **you** would otherwise have been **liable** in the absence of that contract, warranty, guarantee or undertaking, or
2. to the extent **you** have limited any potential right to receive contribution or indemnity in relation to that **liability** from a person, in an arrangement or agreement with that person.

M. NUCLEAR

You are not insured for **liability** in connection with any operations employing the process of nuclear fission or fusion, or handling of radioactive material. This includes, but is not limited to:

1. the use of nuclear reactors such as atomic piles, particle accelerators or generators or similar devices, and
2. the use, handling or transportation of any radioactive material, and
3. the use, handling or transportation of any weapon or explosive device employing nuclear fission or fusion.

N. POLLUTION

You are not insured for **liability** in connection with **pollutants**.

O. TERRORISM

You are not insured for **liability** in connection with an **act of terrorism**.

P. WAR

You are not insured for **liability** in connection with:

1. war, invasion, acts of foreign enemies, hostilities (whether war be declared or not) civil war, rebellion, revolution, insurrection, military or usurped power, or
2. confiscation, nationalisation, requisition, destruction or damage to property by any government or public or local authority.

BASIS OF SETTLEMENT

A. MAXIMUM AMOUNT PAYABLE

The most **we** will pay in total, including legal costs and legal expenses, under all insuring clauses and extensions, for:

1. any one **claim**, and
 2. all **claims** (subject to Automatic Extension Part B),
- during the **period of insurance** is the sum insured shown in the **schedule**.

B. EXCESS

The relevant excess shown in the **schedule** will be deducted from the amount **we** pay for a **claim** brought under any insuring clauses or extension.

We will deduct only one excess for a series of **claims** arising from one **wrongful act**. If a **claim** arises from separate **wrongful acts** then an excess will apply to each **wrongful act**.

MANAGING YOUR CLAIM

A. YOUR OBLIGATIONS

1. Advise us

If **you** become aware of any **claim**, **you** must notify **us** immediately.

2. Be Truthful

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

- 2.1 decline **your** claim either in whole or in part, and/or
- 2.2 declare this policy or all policies **you** have with **us** to be unenforceable from the date of the dishonest or fraudulent act.

This is at **our** sole discretion.

3. Confidentiality

You must not disclose the nature of the **liabilities** covered by this policy unless **you** are required by law.

4. Cooperation

You must provide any other assistance that **we** may reasonably require at any time.

5. Do Not Admit Liability

You must not:

- 5.1 admit **you** are liable, or
- 5.2 do or say anything that may prejudice **our** ability to defend the **claim** against **you** or take recovery action in **your** name.

6. Incurring Costs

You are not authorised to incur any costs or expenses without **our** prior written consent.

7. Minimise the Loss

You must take all reasonable steps to minimise the **claim** and avoid any further **liability** or loss arising.

8. Provide Full Information

When **you** make a claim under the policy **you** consent to **your** personal information in connection with the claim being:

- 8.1 disclosed to **us**, and
- 8.2 transferred to the Insurance Claims Register Limited.

You must:

- (a) give **us** free access to examine and assess the claim, and
- (b) send any relevant correspondence or documents to **us**, and
- (c) complete a claim form and/or statutory declaration to confirm the claim if **we** request it, and
- (d) provide any other information, proof of ownership or assistance that **we** may require at any time.

B. MANAGING YOUR CLAIM

1. Allocation of defence costs

If a claim is covered only partly by this policy, then **we** will attempt to ensure fair and proper allocation of the legal costs and legal expenses for insured and uninsured portions.

If all parties are unable to agree upon the allocation of the legal costs and legal expenses then that allocation shall be referred to a lawyer that **we** and **you** agree to instruct, whose determination shall be binding upon all parties.

The cost of the lawyer's determination is to be taken as part of 'What you are insured for Part B'.

If the parties cannot agree on a lawyer, then a lawyer will be appointed by the President of the New Zealand Law Society.

2. Defence of liability claims

After **you** have made a claim under this policy, subject to 'Managing Your Claim Part B Item 6 – Your Defence (*Queens Counsel Clause*)', **we** have the sole right to:

- 2.1 act in **your** name and on **your** behalf to defend, negotiate or settle the **claim** as **we** see fit (this will be done at **our** expense), and
- 2.2 defend or legally represent **you** at a official investigation, examination or inquiry as covered by 'Automatic Extension G Official Investigations', and
- 2.3 publish a retraction or apology (in the case of defamation proceedings).

We have this right even if the **claim** against **you** concerns matters covered only partly by this policy.

We may appoint **our** own lawyers to represent **you**. They will report directly to **us**.

3. Discharge of liability claims

Subject to 'Managing Your Claim Part B Item 6 – Your Defence (*Queens Counsel Clause*)' **we** may elect at any time to pay **you**:

- 3.1 the maximum amount payable under this policy, or
- 3.2 any lesser sum that the **claim** against **you** can be settled for.

Once **we** have paid this **our** responsibility to **you** under this policy is met in full.

4. Subrogation

Once **we** have accepted any part of **your** claim under this policy, **we** may assume **your** legal right of recovery.

If **we** initiate a recovery **we** will include **your** excess, and any other uninsured losses suffered by **you**. Where **we** do this, **you** agree to pay a proportional share of the recovery costs, and subsequently the proceeds of the recovery will be shared on the same proportional basis, except that **we** will reimburse the excess first.

5. Waiver of Professional Privilege

The solicitors **we** instruct to act on behalf of **you** are at liberty to disclose to **us** any information they receive in that capacity, including information they receive from **you**.

You authorise the solicitors to disclose this information to **us**.

6. Your Defence (*Queens Counsel Clause*)

6.1 **We** are not required to defend a **claim** against **you** unless a lawyer that **we** and **you** agree to instruct advises that the **claim** should be defended.

If parties cannot agree on a lawyer, then a lawyer will be appointed by the President of the New Zealand Law Society.

6.2 In formulating his or her advice, the lawyer must be instructed to consider:

- (a) the economics of the matter, and
- (b) the damages and costs likely to be recovered, and

- (c) the likely costs of defence, and
 - (d) the prospects of successfully defending the **claim**.
- 6.3 The cost of the lawyer's opinion is to be taken as part of 'What you are insured for Part B'.
- 6.4 If the lawyer advises that the claim should be settled and if the terms of the settlement that **we** recommend are within limits that are reasonable (in the lawyer's opinion and in the light of the matters he/she is required to consider), then:
- (a) **you** cannot object to the settlement, and
 - (b) **you** must immediately pay the excess shown in the **schedule**.

GENERAL CONDITIONS

A. HOW WE ADMINISTER THIS POLICY

1. Authorisation

The person(s) who signed the proposal form is appointed as agent of each person who is entitled to cover under this policy, in all matters relating to this policy and to claims covered by it.

2. Cancellation and Modification

2.1 By You

You may ask **us** to cancel or modify this policy at any time. **We** must agree in writing to any modification before it will take effect.

2.2 By Us

We may cancel or modify this policy by advising **you** (or **your** Broker or Agent) by letter, fax or email. Cancellation or modification will take effect at 4.00pm, on the 30th day after the date of **our** advice.

We will refund the proportion of unused premium paid, calculated from the date of cancellation.

If **you** pay **your** premium by instalments, **you** must pay **us** any unpaid instalments that are due.

3. Currency

All sums in this policy wording (including any attachments) and in the **schedule** are specified in New Zealand dollars.

4. GST

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

- 4.1 all sums insured exclude GST, and
- 4.2 all sub limits exclude GST, and
- 4.3 all excesses include GST, and
- 4.4 GST will be added, where applicable, to claim payments.

5. Other Insurance

You must notify **us** as soon as **you** know of any other insurance policy that covers **you** for any of the risks covered under this policy.

If **you** or anyone else who can claim under this policy can claim under any other insurance, **we** will only pay over and above the limit payable by the other insurances.

6. Protecting our Position

Once **you** have advised **us** of a **claim**, **we** will take whatever action **we** consider appropriate to protect **our** position, including dealing or appointing lawyers to deal with the claimant on **your** behalf. This does not however:

- 6.1 indicate that **you** are entitled to be covered under this policy, or
- 6.2 jeopardise **our** rights under this policy or at law.

7. Separate Insurance

If more than one person or entity is named as 'Insured' in the **schedule**, then all the parties are insured separately.

However, the maximum amount **we** will pay to all parties is the amount stated in the 'Basis of Settlement', subsequent attachments or **schedule**.

8. Territorial Limits

This policy covers **wrongful acts** that occur anywhere in New Zealand.

B. LAWS & ACTS THAT GOVERN THIS POLICY

1. Acts of Parliament

Where this policy refers to any Act of Parliament, it also includes any subordinate legislation made under it, and any subsequent Acts or Regulations.

2. Disputes about this policy

The law of New Zealand applies to disputes about this policy, and the New Zealand Courts have exclusive jurisdiction.

3. Insurance Law Reform Acts

The exclusions and conditions in this policy are subject to **your** rights under the Insurance Law Reform Acts 1977 and 1985.

C. YOUR OBLIGATIONS

1. Change in Circumstances

You must tell **us** immediately if there is a material:

- 1.1 increase in the risk insured, or
- 1.2 alteration of the risk insured.

Once **you** have told **us** of the change, **we** may then cancel or alter the premium and/or terms of this policy.

If **you** fail to notify **us** about a change in the risk insured, **we** may:

- (a) declare this policy unenforceable, or
- (b) decline any subsequent claim either in whole or in part.

These actions will be taken from the date **you** knew, or ought to have known, of the increase or alteration in the risk insured.

For avoidance of any doubt, information is 'material' where we would have made different decisions about either:

- (i) accepting your insurance, or*
- (ii) setting the terms of your insurance,*

if we had known that information. If in any doubt, notify us anyway.

2. Comply with the policy

You must comply with the terms of this policy at all times. If **you** fail to comply, **we** may, at **our** sole discretion, not pay **your** claim.

3. Provide Accurate Information

You must make sure all statements and representations **you** make to **us** at any time are truthful and complete.

4. 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.

DEFINITIONS

The definitions apply to the plural and any derivatives of the bolded words. *For example, the definition of 'we' includes 'us' and 'our'.*

act of terrorism

Includes any unlawful 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 therefore, 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:

1. involves violence against one or more persons, or
2. involves damage to property, or
3. endangers life other than that of the person committing the action, or
4. creates a risk to health or safety of the public or a section of the public, or
5. is designed to interfere with or disrupt an electronic system.

acquitted

All charges against **you** are dismissed either prior to a hearing or after a defended hearing, or **you** are found not guilty on all charges against **you**.

'Acquitted' does not include:

- (a) a dismissal pursuant to a plea bargain when multiple charges have been laid, or
- (b) a criminal prosecution where **you** have been charged with more than one offence and then convicted of at least one of those charges.

body corporate

The body corporate(s) shown in the **schedule**.

claim

The earliest of the following:

1. service on **you** of a legal or arbitral proceeding by any third party, or
2. **your** receipt of written or oral notice from any third party that they hold **you** liable, or intend to commence legal or arbitral proceedings against **you**, or
3. any circumstance that may give rise to either 1 or 2 above.

liability

Liability for damages (but not fines, penalties, or punitive or exemplary damages), interest, costs and expenses that a civil court or arbitrator orders **you** to pay or settlements negotiated by **us**, in relation to a **claim**. It includes the legal costs of the person making the **claim**, for which **you** become liable.

period of insurance

The period **you** are insured for. This is shown in the **schedule**.

pollutants

Any solid, liquid, gaseous or thermal irritant or contaminant, including but not limited to smoke, vapour, soot, fumes, acid, alkalis, chemicals and waste. Waste includes material to be recycled, reconditioned or reclaimed.

retroactive date

The retroactive date shown in the **schedule**.

schedule

The latest version of the Schedule **we** issued to **you** for this policy.

we

NZI, a business division of IAG New Zealand Limited.

We may also use the words 'us' or 'our' to describe NZI.

wrongful act

Any actual or alleged act or omission by **you** in **your** capacity as a committee member of the **body corporate**.

you

Any person who was, or is at anytime during the **period of insurance** a committee member of the **body corporate**, by whatever name called, and whether or not validly appointed, to occupy that position.

'You' does not include any:

- (a) external body corporate manager or administrator, liquidator, external auditor, receiver, receiver and manager, statutory manager, administrator or trustee administering a compromise or scheme of arrangement of the **body corporate**, or
- (b) trustee, director, officer or employee of a superannuation or pension organisation.

We may also use the word 'insured' to describe **you**.



UNDERSTANDING AND USING eWORDINGS

We appreciate that navigating policy wording can be confusing and frustrating. We have listened to your feedback and therefore we are delighted to introduce eWordings. eWordings extend your experience by assisting you in navigating our policy documents. The following guide provides helpful hints to enable you to use eWordings to your best advantage.

eWordings can be viewed using any version of Adobe reader, however they are more compatible with Adobe Reader Version 7. Adobe Reader Version 7 is a free download from Adobe's website. For further information about using PDF documents, including free downloads and a user guide, visit www.adobe.com (Reader Section).

NAVIGATOR BAR:

The 'Contents' button is an interactive index page. By clicking on the 'Contents' button, you will bring up an index of policy section and subsections. This is helpful when you are searching for a specific part of the wording e.g. Claims Conditions.

By clicking on the 'Print' button, you will bring up the normal print functions set for your system.

The 'Info' button appears on the first page of all eWordings. Clicking on the 'Info' button will bring you to this page 'Understanding and Using eWordings'. This page contains helpful hints that enable you to use eWordings effectively.

The 'Previous View' button navigates back to the page you were previously viewing. It is similar to the 'Back' button in Internet Explorer. This is helpful when you click on a defined word to view the definition (see below). By clicking 'Previous View' you will be navigated back to the page you were previously viewing.

The 'Exit' button ends the session. By Clicking on the 'Exit' button, you will close this eWording.

The left arrow navigates you *back* on page. The right arrow navigates you *forward* one page.

DOCUMENT FUNCTIONALITY:

You must notify **us** as soon as **you** know that covers **you** for any of the risks covered

property, during the **period of insurance**. 'Exclusive Part H' does not apply to this extension.

www.nzi.co.nz

Defined words appear in **blue-bold**. By clicking on a defined word you will be navigated to 'Definitions' section at the end of the document. Once you have read the definition click 'Previous View' to return you to the page you were previously viewing.

References to other parts of the wording, such as exclusions, appear in speech marks. By clicking this reference, you will be navigated to that particular section. Once you have read the section, click 'Previous View' to return you to the page you were previously viewing.

The NZI website appears on each page of the eWording. Clicking on this will navigate you to the NZI website. This is helpful when you have finished viewing this eWording and now need to refer to a different eWording.