

NZI CONTENTS INSURANCE

MAKING A CLAIM? WE'LL HELP YOU GET ENERGY EFFICIENT

Available with NZI Distinction policies



NZI has a longstanding commitment to protect New Zealand's environment for future generations. We do everything we can to conserve energy and natural resources, and are on our way to being carbon-neutral by 2012.

Why do we do this? It's all about 'sustainability' – meeting the needs of the present without compromising on the ability of future generations to meet their own needs.

Now we're taking our sustainability drive one step further, with a new approach to our personal insurance policies.





NEW ENERGY STARS: MAKING A CLAIM? WE'LL HELP YOU GET ENERGY EFFICIENT

We'll replace your whiteware with energy-efficient equivalents. If you use energy efficiently at home, you'll not only save money, you'll also be helping to protect our environment.

Homes use nearly 35% of the electricity generated in New Zealand, and household appliances use 20% of each home's energy supply. However, our environmentally friendly hydropower stations don't produce enough to supply all the country's needs, especially in winter when demand goes up. The shortfall is met by burning gas or other polluting fossil fuels in power plants – which produce carbon dioxide, add to the greenhouse effect and lead to climate change.

By saving on electricity use in your home – such as by using energy-efficient appliances – you can help delay the building of new fossil-fuel-fired power stations and avoid the need for big spending on strengthening the electricity networks.

If you make a claim for whiteware on your NZI Distinction Contents insurance and it needs to be replaced, you'll have the opportunity to replace it with energy-efficient equivalents.

We'll give you the opportunity to replace your whiteware (such as washing machines, dishwashers, fridges and freezers) with models that are energy-efficient*. This doesn't currently apply to clothes dryers or electronic items such as TVs, stereos, video/DVD/CD/VCD players, cameras, computers and iPods.

*Provided an otherwise equivalent model can be obtained at a comparable price. We will initially aim to replace it with an ENERGY STAR® rated appliance or where an ENERGY STAR® option is not available we will endeavour to replace it with an appliance that has an Energy Rating of 4 stars or more (where possible).

DOING YOUR BIT – WHAT ELSE CAN YOU DO?

- If your water storage cylinder has a thermostat, make sure the temperature is 55°C to 60°C. You'll have a safe water temperature and need less energy to keep it hot.
- Turn off un-needed lights and electrical appliances. Switching lights off uses less power than leaving them on, and appliances with lights and clocks on use power.
- Wash your clothes in cold water and run the machine with full loads only.
- Use curtains after dusk to keep in the room heat.
- Use heaters that are the right size for the spaces you want to heat.
- Reduce your central heating temperature (by reducing the heat from 21°C to 19°C you'll save 10% on your heating bills without affecting comfort levels).
- Use heated towel rails for only a few hours a day. You could save \$100 a year for each towel rail.
- Keep fridges and freezers on the south side of your house and away from ovens, heaters and sunny windows. Keep the heat-exchange coils at the back well ventilated and don't open the doors too often or for very long.
- Dry your clothes outdoors – you'll save energy and the UV light helps to kill bacteria.
- Use flat-bottomed pans, with lids, on electric stoves to get maximum value from the power used. With gas, keep flames set low. Simmer rather than boil.
- Use a microwave for defrosting items and warming small quantities of liquids. Microwaves use 30% to 40% less power for heating than conventional electric ovens and jugs.
- Shop around for electricity suppliers. Check competitors' prices at www.consumer.org.nz/power-switch.

You can also invest in:

- low-energy light bulbs
- draught strips to seal gaps around windows, panels and exterior doors
- insulation for your hot water tanks and pipes
- double-glazed windows or lined curtains
- water-saving shower heads
- under-floor and ceiling insulation
- timers or movement-sensitive switches for outdoor lighting.

Source: Adapted from www.sustainablehouseholds.org.nz.

Ready to apply? If you'd like to apply for NZI Distinction Contents insurance, just talk to your broker. They'll be happy to help.