NZI Distinction.
A class
of its own.



With generous sums insured, a wealth of enhanced policy features, and added benefits, the Distinction suite is designed for those seeking high-value cover. Enjoy peace of mind knowing your home, valuables, and vehicles are well protected.

A priority experience for every Distinction client.
With Distinction, you're always our priority. Our dedicated high-value experts work alongside your broker to deliver service shaped around you. The Distinction claims experience is seamless — built on expedited timeframes, close relationships, and flexibility. We understand the importance of your time, privacy, and peace of mind.



Going beyond sum insured to rebuild without compromise.

We go beyond your sum insured amount to repair or rebuild your home to the same floor area for events we cover (apart from natural hazards). If labour or material costs increase, you won't need to compromise. To enjoy this benefit, your sum insured must reflect a recent rebuild valuation approved by us. So, we offer a complimentary home rebuild valuation service by one of our preferred registered quantity surveyors or valuers.

Temporary accommodation to meet your standards and lifestyle.
If you can't live in your home due to an event we cover, we'll pay up to $150,000 for alternative accommodation that meets a similar standard of living as your home.

Nothing less than a perfect match.
If we can't find a match for your damaged bathroom or kitchen suite, carpet, or fitted flooring, we'll pay the extra cost to replace undamaged parts, so your interiors remain cohesive.

Rebuild better with our sustainability upgrade.
If your home is destroyed, we'll help you rebuild better by paying up to $30,000 to upgrade with sustainable products.

Lost rent for your holiday home.
If your holiday home is damaged while rented out for up to 28 days, we'll cover up to $150,000 in lost rent. We'll also cover lost rent from confirmed bookings during the repair or evacuation period.

Lifestyle block fencing cover.
If your lifestyle block fencing is damaged, we'll cover up to $25,000 to repair it.

Pay nothing to replace broken glass.
If your claim is only for broken glass in windows, doors or screens, you won't pay an excess.





Ensuring your home's worth is never underestimated.

Exceptional homes deserve exceptional precision. Our complimentary rebuild valuation service connects you with independent experts, registered quantity surveyors or valuers, to ensure your property is insured for its true value. When your property has unique and bespoke features, this optional service can give you confidence that every detail is accounted for.



A perfect shot deserves a round on us.

With Distinction Contents cover, if you or a family member scores a hole-in-one in tournament or club play, we'll contribute up to $1,000 towards your celebration. Perfection deserves a proper toast.

Details matter. We keep the elegance of a set intact.

If one part of a treasured pair or set is lost or damaged beyond repair, we'll replace every part, so all elements remain perfectly matched.

At least $1 million worth of cover.
We'll automatically insure you for $1 million in contents cover, and if you need more, we can lift the sum insured to meet your needs.

Global protection without borders.
Gain peace of mind for your possessions while travelling the world. With Distinction, you and your family's personal effects are covered while abroad for trips of up to 90 days.

Cover for unique art.
We'll cover your precious works of art for up to $100,000 per item and up to $500,000 in total. Individual pieces valued over $100,000 can be specified and covered too.
If specified artwork that's been valued within the last three years is damaged and can't be restored, you're covered for increases in market value. We'll pay up to 25% more than the sum insured (capped at $250,000) to reflect the increased value.

Pushing the limits for jewellery cover.
We'll automatically cover multiple pieces of jewellery and watches, up to $100,000. You don't need to tell us about individual pieces valued under $25,000 — higher value items can be specified and covered too.

Identity theft cover to replace important documents.
If your identity has been stolen and used without consent for financial gain, we'll pay up to $5,000 for legal costs and fees charged by government authorities to replace your documents.

Protection for possessions in storage.
If your valuables are being stored in a suitable safe deposit box, they'll be covered with the same level of protection as if they were in your home. If you're using a storage unit, they'll be covered for specific situations for up to a year.

Always able to compete with emergency sporting equipment hire.
If you're participating in a sporting event and your equipment gets stolen, lost, or damaged, we'll pay up to $100 per day (to a maximum of $1,000 per event), towards equipment hire.

Your belongings are safe while you move home.
If you're moving house within New Zealand, your contents are automatically covered while in transit to your new home. If you tell us before your cover ends, they're automatically covered at the new address too.

Lifestyle block contents and professional tools cover.
Up to $25,000 of cover for professional tools at your home, lifestyle block equipment, plant, and machinery, plus animal feed for livestock.



Heather double drop
diamond earrings
in 18k white gold,
featuring 2 x 1.5ct diamonds
and 2 x 2ct diamonds.
Courtesy of Meaden Master Jewellers.

Your collection, curated and secured. Peace of mind starts with certainty.





PhotoSecure creates a beautifully curated, permanent record of your most prized possessions. Your pieces, from fine art to heirloom jewellery, can be professionally photographed and videoed to provide a documented record should the unexpected happen. As a Distinction client, this optional PhotoSecure service is yours at no extra cost.

Max Gimblett
Paradise, 2023
Gesso, acrylic & vinyl polymers, size, precious gold leaf on canvas
203.2 x 203.2 x 5.1 cm
Courtesy of Gow Langsford and Max Gimblett.
Photo by Sam Hartnett.

Nothing beats that new car feeling.

Distinction offers the option to insure the value of your car for two years without depreciation. So, if your vehicle is damaged beyond repair, you'll get the amount you insured it for to replace it. If your vehicle is new (less than 36 months old), you'll get a brand-new replacement.

Keep moving in style, no matter what.
If you can't drive your vehicle because of something we cover, get up to $10,000 to spend on alternative transport, such as a hire car, taxis, Ubers, or public transport.

Roadside assistance whenever you need it.
With help available 24/7, unlimited callouts, and your vehicle covered regardless of who is driving, NZI Roadside Assist keeps you moving.

Limits that meet your high-spec spare part requirements.
If you have spare parts stored for your vehicle, they're covered up to $20,000 for each incident of damage or loss.

Extra care for laid up vehicles.
If you choose laid up cover and your vehicle is heading in for repairs, a service, or restoration, it's covered for loss or damage while at the repairer, as well as being taken there and back.

The freedom to enjoy your classic vehicle.
Your classic cars or motorcycles are catered to with our Distinction policy. Cover for driving in chauffeur-driven special events, club rallies, track events, and even professional driving courses.



Porsche 911 Carrera S
3.0-litre twin-turbo flat-six engine delivering 480 PS and 530 Nm of torque.
Rear-wheel drive with 8-speed PDK transmission.
0–100 km/h in 3.5 seconds.
Top speed 308 km/h.

This is a high-level summary only of some of the key benefits of each policy as at the date of publication. Policy terms, conditions, exclusions, and limits apply. For full details, refer to the relevant policy wording applicable to you. Cover is subject to underwriting approval. Eligibility for these policies may vary, including for existing customers. NZI is a business division of IAG New Zealand Limited.

Front image:
Porsche 911 Carrera S
3.0-litre twin-turbo flat-six engine delivering 480 PS and 530 Nm of torque.
Rear-wheel drive with 8-speed PDK transmission.
0–100 km/h in 3.5 seconds.
Top speed 308 km/h.

Back image:
Platinum 4 claw
radiant cut diamond
with halo ring | 2.58ct TDW.
Courtesy of Partridge.



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