

Your NZI Echelon Contents policy wording is amended as follows:

*This addendum only applies if you have a sum insured of \$125,000 and over.*

### Section one – cover for your contents

The existing clauses under the sections below are deleted and replaced with the following:

#### What we will pay:

##### Maximum payment for specific types of contents

Unless the item is shown as a **specified item**, the most **we** will pay for any **event**, for any of the following is:

1. \$5,000 for any **camera** or **camera** accessory, and
2. \$5,000 for any single: item of jewellery, watch, and
3. \$5,000 in total for any **collection**, and
4. \$3,000 for any **watercraft**, and
5. \$3,000 for any remotely piloted aircraft (including its parts and accessories that are in it or attached to it), and
6. \$5,000 for any bicycle, and
7. \$1,000 in total for: money, bullion, unset precious stones, credit and debit cards, or stamps not being part of a **collection**, and
8. \$2,500 in total for all parts and accessories of any:
  - (a) **motor vehicle**, trailer or caravan, or
  - (b) **watercraft**, or
  - (c) aircraft or other aerial device,that are not in them or attached to them.

##### Maximum payment – for multiple items of unspecified jewellery and watches

Unless a different maximum payment amount is shown in the **schedule**, the most **we** will pay for any **event** for multiple items of jewellery and watches that are not **specified items** is \$25,000.

### Section one – automatic additional benefits

The existing clauses under the sections below are deleted and replaced with the following:

##### Alternative accommodation

This policy is extended to cover the reasonable additional costs:

1. of temporary alternative accommodation (of a similar standard to the **home**) for **you** and **your** domestic pets, and
2. to move **your contents** to the alternative accommodation and return them to the **home**, and
3. to move **your contents** to a secure storage facility, for storage while **you** are in alternative accommodation, and to return them to the **home**,

if the **home** is **your** principal residence and cannot be lived in due to a **loss** to the **home** or to **your contents** at the same **home** that occurs during the same **period of cover** where the **loss**:

- (a) is covered by:
  - (i) this policy, or
  - (ii) any home policy, or
  - (iii) the **EQC Act** but would have been covered by (i) or (ii) above, or
- (b) is to the **home** in which **you** are the tenant and that would have been covered under a home policy if **we** had insured that property, or would have been but is covered by the **EQC Act** instead.

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

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

whichever occurs first.

The most **we** will pay is \$25,000 for any **event**.

**We** will pay these costs for a maximum of 12 months for any **event**.

This benefit is in addition to any payment under 'What we will pay' of 'Section one – cover for your contents'.

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

### Children living away from home

This policy is extended to cover sudden and **accidental loss** that occurs during the **period of cover** to 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**.

However, if they are not living in a hostel or other accommodation run by or for that school, polytechnic or university:

1. **You** are not covered for **loss** arising from **contents** being:
  - (a) stolen, unless the theft follows forceful and violent entry to any building, or
  - (b) lost or misplaced.
2. The most **we** will pay for any **event** is:
  - (a) \$1,000 for any one item of **contents**, and
  - (b) \$5,000 in total.

### 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 during the **period of cover** 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 policy,

provided **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 \$1,000.

This is in addition to any payment under 'What we will pay' of 'Section one – cover for your contents'.

### Home office

This policy is extended to cover sudden and **accidental loss** to **your** office furniture and office equipment used for earning income that occurs during the **period of cover**.

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

1. \$15,000 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 to:

1. the **home**, or
2. 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 \$1,500.

The **excess** does not apply to this automatic additional benefit.

If **you** have keys and locks cover under any other policy with **us**, then the most **we** will pay under all policies during an **annual period** is \$1,500.

## Section two – your legal liability

The existing clause under this section entitled ‘Legal liability’ is deleted and replaced with the following:

### What we will pay:

**Legal liability** The most **we** will pay is \$2,000,000 for any **event**. This is in addition to any payment under ‘What we will pay’ of ‘Section one – cover for your contents’.

## Definitions

The existing clauses under this section are deleted and replaced with the following:

<b>replacement cover item</b>	<p>an item of <b>contents</b> other than any:</p> <ul style="list-style-type: none"> <li>▶ book, or</li> <li>▶ clothing or footwear, or</li> <li>▶ audio, video or optical storage media, including, but not limited to, records, tapes, compact discs, digital versatile discs or Blu-ray discs, or</li> <li>▶ computer hardware over 5 years of age, or</li> <li>▶ licensed computer and gaming software (including gaming cartridges) and programs, or</li> <li>▶ digital data (including audio and video files), or</li> <li>▶ camping equipment, or</li> <li>▶ <b>watercraft</b> and its parts and accessories, or</li> <li>▶ parts and accessories of any <b>motor vehicle</b> (other than a mobility scooter), trailer or caravan that are not in them or attached to them, or</li> <li>▶ remotely piloted aircraft over 2 years of age (including its parts and accessories that are in it or attached to it), or</li> <li>▶ parts and accessories of any aircraft or other aerial device that are not in them or attached to them, or</li> <li>▶ household linen, or</li> <li>▶ sports equipment over 3 years old (but not golf clubs or golf bags), or</li> <li>▶ bicycles over 2 years old, or</li> <li>▶ item that <b>you</b> choose not to repair or replace, or</li> <li>▶ item that cannot be replaced in New Zealand.</li> </ul>
<b>temporarily removed</b>	<p><b>contents</b> temporarily removed for a particular reason or purpose, with the intention that they will be returned to the <b>home</b>. This includes taking items to <b>your</b> place of work or on holiday.</p> <p>It does not include any <b>contents</b>:</p> <ul style="list-style-type: none"> <li>▶ permanently removed from the <b>home</b>, or</li> <li>▶ removed from the <b>home</b> to any place for storage, sale or exhibition, or</li> <li>▶ removed during the course of moving house or household removal unless covered by the ‘Contents in storage’ or ‘Contents in transit’ automatic additional benefit, or</li> <li>▶ owned by or in the custody of any <b>family</b> member who is a student and:             <ul style="list-style-type: none"> <li>(a) is living away from <b>home</b>, and</li> <li>(b) is attending a school, polytechnic or university,</li> </ul>             unless cover is provided under the ‘Children living away from home’ automatic additional benefit.           </li> </ul>
<b>watercraft</b>	<p>any of the following:</p> <ul style="list-style-type: none"> <li>▶ surfboard, windsurfer, paddleboard, kite surfer, surf ski, dinghy, kayak or canoe (including their parts and accessories),</li> <li>▶ any other watercraft powered by motor or sail, with a <b>present value</b> of no more than \$3,000 including its parts and accessories.</li> </ul>