

Your NZI Echelon Home Insurance policy wording is amended as follows:

Section one – cover for your home

What we will pay:

The most we will pay

Clause 2. of Home Sum Insured is deleted and replaced with the following:

2. However, within the **home sum insured**, the most **we** will pay in total for any **event** that occurs during the **period of cover** for **loss** to:
 - (a) all retaining walls is \$75,000,
 - (b) all **recreational features** is \$75,000.

Section one – automatic additional benefits

The existing clause under this section entitled 'Hidden gradual damage' is deleted and replaced with the following:

Hidden gradual damage

This policy is extended to cover:

1. **hidden gradual damage** to the **home** or the **landlord's contents** that occurs and that **you** discover during the **period of cover**, and
2. any other part of the **home** or the **landlord's contents** that is not directly affected but must be damaged or destroyed to locate the cause of the **hidden gradual damage**, provided **we** have first given **our** permission.

The most **we** will pay during an **annual period** is \$5,000.

Section two – your legal liability

What we will pay:

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

Legal liability

The most **we** will pay is \$2,000,000 for any **event**. This is in addition to the **total sum insured**.

Definitions

The existing clause 'home' under this section is deleted and replaced with the following:

home

the residential dwelling(s) that **you** own at the Situation shown in the **schedule** including any of the following used at all times solely for domestic use:

- ▶ outbuildings within the residential boundaries of the situation on which the residential dwelling(s) is situated. This includes any fixed domestic: garage, carport, glasshouse, animal shelter,
- ▶ fixtures and fittings permanently attached to the residential dwelling(s) or its outbuildings. This includes: kitchen stove, hob or range hood, any other home appliance that is permanently wired, permanently plumbed or permanently built-in,
- ▶ kitchen oven permanently attached or not,
- ▶ fitted floor coverings (including glued, smooth edge or tacked carpet and floating floors) of the residential dwelling(s) or any outbuilding included above,

- ▶ driveway of permanent construction that provides direct access to the residential dwelling(s) or any outbuilding included above,
- ▶ patio, paths and paving of permanent construction, deck, steps, gate or fence, provided they are on or within the residential boundaries within which the residential dwelling(s) is situated,
- ▶ walls including garden and retaining walls,
- ▶ **recreational features,**
- ▶ public utility services supplying the residential dwelling(s) or any of its outbuildings included above, including, but not limited to, power and telephone lines, data cables, supply and waste water pipes,
- ▶ permanently sited water storage tank, septic tank or heating oil tank and its associated equipment (excluding its contents),
- ▶ solar power and solar water heating systems.

It also includes any of the following at the Situation shown in the **schedule** that **you** own primarily for domestic use but that may also have limited use for rural lifestyle purposes:

- ▶ outbuildings for the storage of:
 - (a) tools,
 - (b) animal feed,
 - (c) uninstalled equipment, or
 - (d) machinery and vehicles,
- ▶ private utility plant and associated equipment, including, but not limited to, wind or water mills, or diesel generators, provided the replacement cost is \$10,000 or less,
- ▶ bridge, culvert, permanent ford or dam, provided the replacement cost is \$15,000 or less,
- ▶ well or bore hole including its pump, lining or casing, provided the replacement cost is \$25,000 or less.

It does not include any of the following unless it is shown in the **schedule** as a **special feature** with a corresponding **special feature sum insured**:

- ▶ private utility plant and associated equipment, including, but not limited to, wind or water mills, or diesel generators, with a replacement cost of more than \$10,000,
- ▶ cable car and its associated equipment,
- ▶ bridge or culvert, permanent ford or dam, with a replacement cost of more than \$15,000,
- ▶ wharf, pier, landing, pontoon or jetty,
- ▶ well or bore hole including its pump, lining or casing, with a replacement cost of more than \$25,000.

It does not include any of the following:

- ▶ any part of the home that is used for business or commercial purposes except where;
 - (a) it is rented out as a residential property, or
 - (b) it is used solely as a home office for clerical purposes by **you** or **your** tenant,
- ▶ any part of the home that is built for or used for farming or rural lifestyle purposes whether commercial or not, including, but not limited to, stables, barns or other farm buildings that provide animal shelter, or outbuildings that are solely used to store animal feed or machinery,
- ▶ any part of the home being constructed, de-constructed or undergoing alterations and not suitable for permanent residential use or occupation, unless cover is provided by the 'New building work' automatic additional benefit,
- ▶ gravel or shingle, including a gravel or shingle: driveway, path, patio, or paving,
- ▶ loose floor covering including: mats, rugs or runners,
- ▶ temporary structure,
- ▶ fittings that are not permanently attached such as: curtains and blinds,
- ▶ appliances that are not permanently wired, permanently plumbed or permanently built-in other than a kitchen oven,
- ▶ household goods and personal effects, unless cover is provided by the 'Landlord's contents' automatic additional benefit,
- ▶ live plant including any: tree, shrub, hedge or grass other than the cover provided under the 'Landscaping' automatic additional benefit,
- ▶ land, earth or fill,
- ▶ structure or property not at the Situation shown in the **schedule**.