

We have updated our Home and Contents policies. In some instances cover has been altered, other changes are focused on providing more clarity in the event of a claim and the Government has also made legislative changes.

A full overview of these changes is below. For a summary of the main changes and a copy of the revised policy wording, see vero.co.nz/policywordings

Vero CIS House - MaxiPlan

Section	Current Wording	New Wording
HELP Service – emergency assistance	<p>HELP service – emergency assistance</p> <p>HELP is a 24 hour, 7 day a week emergency assistance service which Vero offers as part of <i>your</i> insurance policy – at no extra cost.</p> <p>With just one phone call <i>you</i> can sort out all the hassles that arise if <i>you</i> have an <i>accident</i> or disaster anywhere in New Zealand – even if no insurance claim is involved. Whatever the problem, ring HELP for practical advice, and they will locate the trades people or services <i>you</i> need. The toll free number is 0800 800 786.</p> <p>Ringling HELP costs <i>you</i> nothing. The assistance is free, but <i>you</i> will have to pay if <i>you</i> ask for a tradesperson to call or for other services. Where the services are covered by <i>your</i> policy, <i>you</i> can claim back any bills paid, subject to the policy excess.</p> <p>How HELP can help you:</p> <p>Convenience</p> <p>Instead of looking through the yellow pages for a plumber at 11 o'clock at night, HELP can organise a call out.</p> <p>Quality</p> <p>All trades people are approved and monitored. Each call is followed up to ensure <i>you</i> are satisfied with the quality and cost of the service received.</p> <p>Guaranteed response</p> <p><i>Our</i> systems will guarantee that someone will actually arrive.</p>	This section has been removed

Section	Current Wording	New Wording
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How do you qualify for HELP?

HELP is automatically provided to all Vero house, contents or private motor vehicle policyholders (but not business cars or motorcycles). HELP is also available to members of *your* immediate family who live with *you*.

No matter which policy *you* have (of those listed above) *you* can use any of the HELP services provided.

Service available

HELP provides a 24-hour referral to a comprehensive nationwide network of recommended service organisations and trades people. So if *you* have got a problem with plumbing, a leaking roof, broken glass, replacement of locks or electrical faults, *our* operators can provide rapid assistance.

Advice is also available on *our* claims procedures, including the appointment of assessors and tips on how to minimise damage.

HELP provides free access to a service that will advise and act on all of these concerns. HELP also offers to arrange a host of other services for *you* (while *you* are in New Zealand) even when no insurance claim is involved:

1. emergency call-out service – for problems like flat batteries or keys locked in *your* car;
2. medical referral service – if *you* are away and want the name of a recommended local doctor, out of hours;
3. replacement of personal effects following *loss* or theft away from *home*.

Remember, HELP is always available whether *you* are at *home* or miles away.

HELP – a valuable addition to *your* policy from Vero.

Definitions
Environmental Improvements

New

Environmental Improvements means an alteration or addition to *your home* which is intended to contribute to the protection or conservation of the environment. These may include, but are not limited to, items such as solar panels, rainwater tanks or compost equipment.

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What <i>you</i> are insured for Limits on what we will pay - Limit 1	The maximum amount we will pay under this policy is: <ol style="list-style-type: none"> a. the <i>sum insured</i>; plus b. any GST <i>you</i> have paid or that is payable on the <i>sum insured</i>; plus <ol style="list-style-type: none"> i. Benefit 2 - Landscaping ii. Benefit 9 - Property Owner's Liability iii. Benefit 10 - SumExtra. 	The maximum amount we will pay under this policy is: <ol style="list-style-type: none"> a. the <i>sum insured</i>; plus b. any GST <i>you</i> have paid or that is payable on the <i>sum insured</i>; plus <ol style="list-style-type: none"> i. Benefit 2 - Landscaping ii. Benefit 9 - Property Owner's Liability iii. Benefit 10 - SumExtra iv. Benefit 12 - Environmental Improvements
What <i>you</i> are insured for Limits on what we will pay - Limit 5	Our liability to <i>you</i> under all legal liability benefits (Liability for Damages, Liability for Reparation and Forest and Rural Fires Act), will be limited to the applicable sub-limits and will never exceed \$2,000,000 in total during any <i>period of insurance</i> . In addition we will pay <i>your</i> legal defence costs and expenses incurred with <i>our</i> consent where <i>your</i> legal liability is to pay damages, or costs under the F&RF Act. However we will not pay <i>your</i> legal defence costs and expenses in relation to an offence or where <i>your</i> legal liability is to pay <i>reparation</i> .	Our liability to <i>you</i> under all legal liability benefits (Liability for Damages and Liability for Reparation), will be limited to the applicable sub-limits, and will never exceed \$2,000,000 in total during any <i>period of insurance</i> . In addition we will pay <i>your</i> legal defence costs and expenses incurred with <i>our</i> consent where <i>your</i> legal liability is to pay <i>damages</i> . However we will not pay <i>your</i> legal defence costs and expenses in relation to an offence or where <i>your</i> legal liability is to pay <i>reparation</i> .
Additional benefits Property Owner's Liability - Benefit 9 Forest and Rural Fires Act -Benefit C	<p>Forest and Rural Fires Act</p> <p>We will cover <i>you</i> for <i>your</i> legal liability under the Forest and Rural Fires Act 1977 (F&RF Act) arising out of <i>your</i> ownership of the <i>home</i> from an event that occurs in New Zealand during the <i>period of insurance</i> to pay:</p> <ol style="list-style-type: none"> a. costs under section 43 of the F&RF Act incurred and apportioned by any Fire Authority; and b. costs and levies under sections 46 and 46A of the F&RF Act; and c. costs claimed by any other party in order to protect their property from fire. <p>However, we will not provide cover where <i>your</i> liability arises directly or indirectly from any fire <i>you</i> lit intentionally that did not comply with the F&RF Act or any other statutory or local body requirement governing the lighting of fires.</p>	<p>This benefit has been removed</p>

Section	Current Wording	New Wording
<p>Additional benefits</p> <p>Property Owner's Liability - Benefit 9</p> <p>Limits on what we will pay under Property Owner's Liability</p>	<p>Limits on what we will pay under Property Owner's Liability:</p> <p>In respect of any one event, we will pay:</p> <ul style="list-style-type: none"> i. for <i>loss</i> to someone else's property, up to \$2,000,000; ii. for <i>bodily injury</i>, up to \$1,000,000; and iii. for liability under the F&RF Act, up to \$1,000,000. <p>In addition, where <i>your</i> legal liability is to pay <i>damages</i>, or costs under the F&RF Act, we will pay <i>your</i> legal defence costs and expenses incurred with <i>our</i> prior written consent. However we will not pay <i>your</i> legal defence costs and expenses in relation to an offence or where <i>your</i> legal liability is to pay <i>reparation</i>.</p>	<p>Limits on what we will pay under Property Owner's Liability:</p> <p>In respect of any one event, we will pay:</p> <ul style="list-style-type: none"> i. for <i>loss</i> to someone else's property, up to \$2,000,000; and ii. for <i>bodily injury</i>, up to \$1,000,000. <p>In addition, where <i>your</i> legal liability is to pay <i>damages</i>, we will pay <i>your</i> legal defence costs and expenses incurred with <i>our</i> prior written consent. However we will not pay <i>your</i> legal defence costs and expenses in relation to an offence or where <i>your</i> legal liability is to pay <i>reparation</i>.</p>
<p>Additional benefits</p> <p>Methamphetamine Contamination - Benefit 11</p>	<p>Methamphetamine Contamination</p> <p>This benefit only applies if:</p> <ul style="list-style-type: none"> • <i>your home</i> is <i>tenanted</i>; and • <i>you</i> comply with the Landlord Obligations set out in the 'Policy Conditions' section of this policy. <p>We will pay for the testing, decontamination and repair of <i>your home</i> if it suffers <i>loss</i> as a result of use, consumption, storage or manufacture of methamphetamine or its precursor chemicals by <i>your tenants</i> or persons at the <i>home</i> with <i>your tenants'</i> permission. This benefit includes the costs reasonably incurred in searching for and identifying contamination, if testing confirms that the <i>home</i> is contaminated.</p> <p>Cover under this benefit will only apply where, at the time of the claim being made, the level of chemical contamination exceeds the guidelines for acceptable indoor surface residues issued by the Ministry of Health in its Guidelines for the Remediation of Clandestine Methamphetamine Laboratory Sites. We will only pay for decontamination to the extent required to achieve the acceptable post-remediation re-occupancy levels for indoor surface residues outlined in the Guidelines.</p>	<p>Methamphetamine Contamination</p> <p>This benefit only applies if:</p> <ul style="list-style-type: none"> • <i>your home</i> is <i>tenanted</i>; and • <i>you</i> comply with the Landlord Obligations set out in the 'Policy Conditions' section of this policy. <p>We will pay for the testing, decontamination and repair of <i>your home</i> if it suffers <i>loss</i> as a result of use, consumption, storage or manufacture of methamphetamine or its precursor chemicals by <i>your tenants</i> or persons at the <i>home</i> with <i>your tenants'</i> permission. This benefit includes the costs reasonably incurred in searching for and identifying contamination, if testing confirms that the <i>home</i> is contaminated.</p> <p>Cover under this benefit will only apply where, at the time of the claim being made, the level of chemical contamination exceeds 15µg/100cm². We will only pay for decontamination to the extent required to achieve a post-remediation contamination level of less than 1.5µg/100cm².</p> <p>We will pay, within the <i>sum insured</i>, the reasonable cost incurred by <i>you</i> in decontaminating the <i>home</i>. If a damaged portion of the <i>home</i> needs to be repaired or rebuilt in order to achieve a post-remediation contamination level of less than 1.5µg/100cm², we will pay the reasonable cost incurred in repairing</p>

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	<p>We will pay, within the <i>sum insured</i>, the reasonable cost incurred by you in decontaminating the <i>home</i>. If a damaged portion of the <i>home</i> needs to be repaired or rebuilt in order to achieve the levels outlined in the Guidelines, we will pay the reasonable cost incurred in repairing or rebuilding the damaged portion to <i>replacement condition</i>.</p> <p>Our liability under this benefit will be limited to \$30,000 for any one event.</p> <p>We will never pay the cost associated with decontaminating or repairing land even if this is required to facilitate decontamination, repair or rebuilding of the <i>home</i> or to comply with government or local authority statutes, bylaws or regulations.</p> <p>We will only provide cover under this benefit for <i>loss</i> caused by one event while the <i>home</i> was let to the same <i>tenants</i> or under the same <i>tenancy agreement</i>.</p>	<p>or rebuilding the damaged portion to <i>replacement condition</i>.</p> <p>Our liability under this benefit will be limited to \$50,000 for any one event.</p> <p>We will never pay the cost associated with decontaminating or repairing land even if this is required to facilitate decontamination, repair or rebuilding of the <i>home</i> or to comply with government or local authority statutes, bylaws or regulations.</p> <p>We will only provide cover under this benefit for <i>loss</i> caused by one event while the <i>home</i> was let to the same <i>tenants</i> or under the same <i>tenancy agreement</i>.</p>

<p>Additional benefits</p> <p>Environmental Improvements - Benefit 12</p>	<p>New</p>	<p>Environmental Improvements</p> <p>At <i>your</i> request, we will pay up to \$3,500 for the additional costs associated with the purchase and installation of <i>environmental improvements</i> to <i>your home</i> such as a rainwater tank, solar systems or compost equipment if:</p> <ol style="list-style-type: none"> a. <i>we</i> have accepted a claim for <i>loss</i> or <i>damage</i> under this policy worth more than 80% of the <i>sum insured</i>; and b. <i>your</i> home does not already have the relevant environmental equipment; and c. <i>we</i> are authorising or arranging the repairs to <i>your home</i>; and d. <i>you</i> have sought <i>our</i> agreement prior to purchasing or installing the relevant environmental equipment. <p>This benefit does not cover any amount which is, or would be but for the <i>sum insured</i>, covered under Benefit 7 - Statutory Requirements to comply with the latest building regulations.</p>
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Section	Current Wording	New Wording
<p>Exclusions (what you are not insured for)</p>	<ol style="list-style-type: none"> 1. Any excess 2. We will not pay for 3. Loss caused by 4. Loss caused by 5. Any loss 6. Loss, destruction, damage or liability directly or indirectly caused by 7. Unoccupied Home 8. The Accident Compensation Act 2001 9. Intentional or reckless acts or criminal activity 10. Illegal drug contamination 11. Natural Disaster Damage 	<ol style="list-style-type: none"> 1. 72 Hour Restriction 2. Any excess 3. We will not pay for 4. Loss caused by 5. Loss caused by 6. Any loss 7. Loss, destruction, damage or liability directly or indirectly caused by 8. Unoccupied Home 9. The Accident Compensation Act 2001 10. Intentional or reckless acts or criminal activity 11. Illegal drug contamination 12. Natural Disaster Damage 13. Fire and Emergency Act 2017
<p>Exclusions (what you are not insured for)</p> <p>72 Hour Restriction - Exclusion 1</p>	<p>New</p>	<ol style="list-style-type: none"> 1. 72 Hour Restriction <p>This policy does not provide cover for any <i>loss</i> that occurs during the first 72 hours of the policy cause by storm, <i>flood</i>, landslip, bush fire or volcanic activity.</p> <p>This exclusion only applies when <i>you</i> first take out the policy with <i>us</i> and does not apply where:</p> <ol style="list-style-type: none"> a. this policy started immediately following any other policy that insured the <i>home</i> against storm, <i>flood</i>, landslip, bush fire or volcanic activity; or b. <i>you</i> took this policy out at the time <i>you</i> first purchased the <i>home</i>.
<p>Exclusions (what you are not insured for)</p> <p>Illegal drug contamination - Benefit 11</p>	<p>Illegal drug contamination</p> <p>This policy does not provide cover for any <i>loss</i> or liability arising from the manufacture, supply, storage, possession or use of any illegal drugs or substances including methamphetamine or any pre-cursor chemicals or materials used in any of these activities in or near <i>your home</i>. This exclusion doesn't apply:</p>	<p>Illegal drug contamination</p> <p>This policy does not provide cover for any <i>loss</i> or liability arising from the manufacture, supply, storage, possession or use of any illegal drugs or substances including methamphetamine or any pre-cursor chemicals or materials used in any of these activities in or near <i>your home</i>. This exclusion doesn't apply:</p>

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	<p>a. where <i>you</i> normally reside in the <i>home</i> as <i>your</i> place of residence, including where <i>you</i> share the <i>home</i> with a <i>tenant</i>, and the <i>loss</i> is caused by unknown persons breaking into or entering <i>your home</i> without <i>your</i> permission when <i>your home</i> is unattended but is not unoccupied.</p> <p>In this case, we will extend the “Methamphetamine Contamination” benefit to cover the <i>loss</i> to the <i>home</i> and this exclusion doesn’t apply to the extent of the cover provided for in that benefit. The limit of liability otherwise applicable to the “Methamphetamine Contamination” benefit will not apply in these circumstances and cover under the benefit will instead apply within the <i>sum insured</i>;</p> <p>or</p> <p>b. to the extent of the cover provided for in the “Methamphetamine Contamination” benefit where <i>your home</i> is tenanted; or</p> <p>c. to any <i>loss</i> to the <i>home</i> from fire or explosion, regardless of whether <i>your home</i> is occupied by <i>you</i> or <i>tenanted</i>.</p>	<p>a. where <i>you</i> normally reside in the <i>home</i> as <i>your</i> place of residence, including where <i>you</i> share the <i>home</i> with a <i>tenant</i>, and the <i>loss</i> is caused by unknown persons breaking into or entering <i>your home</i> without <i>your</i> permission when <i>your home</i> is unattended but is not unoccupied. In this case, we will extend Benefit 11 – Methamphetamine Contamination to cover the <i>loss</i> to the <i>home</i> and this exclusion doesn’t apply to the extent of the cover provided for in that benefit. The limit of liability otherwise applicable to Benefit 11 – Methamphetamine Contamination will not apply in these circumstances and cover under the benefit will instead apply within the <i>sum insured</i>;</p> <p>or</p> <p>b. to the extent of the cover provided for in Benefit 11 – Methamphetamine Contamination where <i>your home</i> is <i>tenanted</i>; or</p> <p>c. to any <i>loss</i> to the <i>home</i> from fire or explosion, regardless of whether <i>your home</i> is occupied by <i>you</i> or <i>tenanted</i>.</p>

<p>Exclusions (what <i>you</i> are not insured for)</p> <p><i>Natural Disaster</i> Damage – Exclusion 12</p>	<p>Natural Disaster Damage</p> <p>This policy does not provide cover for <i>natural disaster</i>, except:</p> <p>a. where there is <i>loss</i> to the <i>home</i>, and</p> <p>i. <i>your loss</i> to the <i>home</i> is covered under the Earthquake Commission Act 1993 (the EQC Act); and</p> <p>ii. the Earthquake Commission has accepted liability and has paid the maximum amount that it is liable for under the EQC Act for <i>your</i> claim; and</p> <p>iii. all amounts paid to <i>you</i> by the Earthquake Commission have been used by <i>you</i> to carry out repairs, or to rebuild the <i>home</i>, and/or to mitigate further <i>loss</i>;</p>	<p>Natural Disaster Damage</p> <p>This policy does not provide cover for <i>natural disaster</i>, except:</p> <p>a. where there is <i>loss</i> to the <i>home</i>, and</p> <p>i. <i>your loss</i> to the <i>home</i> is covered under the Earthquake Commission Act 1993 (the EQC Act); and</p> <p>ii. the Earthquake Commission has accepted liability and has paid the maximum amount that it is liable for under the EQC Act for <i>your</i> claim; and</p> <p>iii. all amounts paid to <i>you</i> by the Earthquake Commission have been used by <i>you</i> to carry out repairs, or to rebuild the <i>home</i>, and/or to mitigate further <i>loss</i>;</p>
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Section	Current Wording	New Wording
	<p>b. where there is <i>loss</i> to:</p> <ul style="list-style-type: none"> i. permanently installed swimming or spa pools; or ii. drains, pipes, and cables; or iii. driveways, paths, patios, fences and walls (other than retaining walls, except where cover is provided by Benefit 3 – Retaining Walls); or iv. tennis courts that are not subject to insurance under the EQC Act. <p>Where there is <i>loss</i> caused by <i>natural disaster</i> for which <i>you</i> are covered under this policy, <i>our</i> liability will be limited to the amount that we would have paid under the policy if the cause of <i>loss</i> was other than <i>natural disaster</i>, less the amount that <i>you</i> have received from the Earthquake Commission, and less the additional excess of \$5,000 which applies for any payment under paragraph b. above.</p> <p>However, this policy will never provide cover for <i>loss</i> to land, or for costs associated with stabilising land, or erecting or upgrading improvements to land, which are required to avert or mitigate <i>loss</i> to the home, even if such <i>loss</i> or costs are covered by the Earthquake Commission.</p>	<p>b. where there is <i>loss</i> to:</p> <ul style="list-style-type: none"> i. permanently installed swimming or spa pools; or ii. drains, pipes, and cables; or iii. driveways, paths, patios, fences and walls (other than retaining walls, except where cover is provided by Benefit 3 – Retaining Walls); or iv. tennis courts that are not subject to insurance under the EQC Act. <p>Where there is <i>loss</i> caused by <i>natural disaster</i> for which <i>you</i> are covered under this policy, <i>our</i> liability will be limited to the amount that we would have paid under the policy if the cause of <i>loss</i> was other than <i>natural disaster</i>, less the amount that <i>you</i> have received from the Earthquake Commission, and less the additional excess of \$5,000 which applies for any payment under paragraph b. above. This policy does not provide cover for any excess imposed by the EQC Act.</p> <p>However, this policy will never provide cover for <i>loss</i> to land, or for costs associated with stabilising land, or erecting or upgrading improvements to land, which are required to avert or mitigate <i>loss</i> to the home, even if such <i>loss</i> or costs are covered by the Earthquake Commission.</p>
<p>Exclusions (what <i>you</i> are not insured for)</p> <p>Fire and Emergency Act 2017 – Exclusion 13</p>	<p>New</p>	<p>Fire and Emergency Act 2017</p> <p>This policy does not provide cover where your liability arises directly or indirectly from any fire you lit intentionally that did not comply with the Fire and Emergency Act 2017 or any other statutory or local body requirement governing the lighting of fires.</p>
<p>Policy Conditions</p> <p>Claims – Condition 6. d</p>	<p>We will be entitled, at <i>our</i> expense and in <i>your</i> name, to take any proceedings necessary to obtain relief from any other party, and to take over and conduct the defence and settlement of any claim against <i>you</i> for <i>damages</i>, or costs under the Forest and Rural Fires Act 1977. At <i>your</i> cost <i>you</i> must provide all reasonable assistance and cooperation.</p>	<p>We will be entitled, at <i>our</i> expense and in <i>your</i> name, to take any proceedings necessary to obtain relief from any other party, and to take over and conduct the defence and settlement of any claim against <i>you</i> for <i>damages</i>. At <i>your</i> cost <i>you</i> must provide all reasonable assistance and cooperation.</p>

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