

## Change Summary Document

### AonMe Residential Home, Contents and Motor Vehicle policy wording updates – March 2024

#### Home

Section	Previous cover	Page	New cover	Page
Front cover	Effective September 2021	1	Effective <a href="#">March 2024</a>	1
Benefits we include in your cover Alternative accommodation	For any one event, we'll pay up to 5% of your <i>sum insured</i> on your <i>schedule</i> or \$30,000, whichever is greater.	6	For any one event, we'll pay up to 5% of your <i>sum insured</i> on your <i>schedule</i> or <a href="#">\$50,000</a> , whichever is greater.	6
Benefits we include in your cover Natural Disaster	All other policy terms and conditions, including the land exclusion apply to the <i>natural disaster</i> benefit, along with the basis for settling claims.	9	All other policy terms and conditions <a href="#">apply to this benefit, along</a> with the basis for settling claims.	9
Benefits we include in your cover New building work	This benefit won't cover structures or work if any of these circumstances apply. • The expected value of the completed work, or the price of the contract including materials, is more than \$25,000.	10	This benefit won't cover structures or work if any of these circumstances apply. • The expected value of the completed work, or the price of the contract including materials, is more than <a href="#">\$50,000</a> .	10
Benefits we include in your cover Property owner's liability	<b>Property owner's liability — we'll cover your legal liability if you cause loss, damage, or injury</b> We'll cover you for your legal liability to pay <i>damages</i> or <i>reparation</i> . We'll only pay if the liability is for <i>loss</i> to someone else's property, or <i>accidental bodily injury</i> . The liability must arise from an event that: • happens during the <i>period of insurance</i> • happens in New Zealand • results from your ownership of the <i>home</i> . <b>What you must do to claim for liability for reparation</b> To claim for liability for <i>reparation</i> , you must do both of the following. • Tell us immediately if you're charged with any offence in connection with your ownership of the <i>home</i> , which resulted in <i>bodily injury</i> to another person or <i>loss</i> to someone else's property. • Obtain our written approval before any offer of <i>reparation</i> is made. <b>What we won't pay under Property owner's liability</b> We won't pay for any punitive or exemplary damages awarded against you. We won't pay for legal liability: • for <i>loss</i> to property that you own or that is under your control • arising from:	11 & 12	<b>Property owner's liability — we'll cover your legal liability if you cause loss, damage, or injury</b> We'll cover you for your legal liability to pay <i>damages</i> or <i>reparation</i> . We'll only pay if the liability is for <i>loss</i> to someone else's property, or <i>accidental bodily injury</i> . The liability must arise from an event that: • happens during the <i>period of insurance</i> • happens in New Zealand • results from your ownership of the <i>home</i> .  <b>Landlord's liability</b>  <a href="#">As a landlord you have responsibilities under the Health and Safety at Work Act 2015. If you fail to comply with these and a judgment is made against you under the Act, we'll pay an award due to accidental bodily injury. We'll do this as long as you have met the cover requirements above and your home is tenanted.</a>  <b>What you must do to claim for liability for reparation</b> To claim for liability for <i>reparation</i> , you must do both of the following. • Tell us immediately if you're charged with any offence in connection with your	11 & 12

	<p>– any business, profession, or employment ...</p> <p><b>Limits on what we'll pay for Property owner's liability</b> For any one event, we'll pay:</p> <ul style="list-style-type: none"> <li>• for <i>loss</i> to someone else's property, up to \$2,000,000</li> <li>• for <i>bodily injury</i>, up to \$1,000,000.</li> </ul> <p>The most we'll pay for all legal liabilities for <i>damages</i> and <i>reparation</i> is a combined total of \$2,000,000 during any <i>period of insurance</i>. If you have other insurance with us that may cover liability for the same event, we'll still only pay up to the limits above.</p> <p><b>We also pay legal defence costs if you are legally liable to pay damages</b> Where you're legally liable to pay <i>damages</i>, and we've given you our agreement in writing beforehand, we'll also pay your legal defence costs and expenses incurred. We won't pay legal defence costs and expenses in relation to an offence, or when you're legally liable to pay <i>reparation</i>.</p>		<p>ownership of the <i>home</i>, which resulted in <i>bodily injury</i> to another person or <i>loss</i> to someone else's property.</p> <ul style="list-style-type: none"> <li>• Obtain our written approval before any offer of <i>reparation</i> is made.</li> </ul> <p><b>What we won't pay under Property owner's liability and Landlord's liability</b> We won't pay for any punitive or exemplary damages awarded against you. We won't pay for legal liability:</p> <ul style="list-style-type: none"> <li>• for <i>loss</i> to property that you own or that is under your control</li> <li>• arising from: <ul style="list-style-type: none"> <li>– any business, profession, or employment, <b>except where cover is provided under 'Landlord's liability' above</b></li> </ul> </li> </ul> <p>...</p> <p><b>Limits on what we'll pay for Property owner's liability and Landlord's liability</b> For any one event, we'll pay:</p> <ul style="list-style-type: none"> <li>• for <i>loss</i> to someone else's property, up to \$2,000,000</li> <li>• for <i>bodily injury</i>, up to \$1,000,000.</li> </ul> <p>The most we'll pay for all legal liabilities for <b>an award</b>, <i>damages</i> and <i>reparation</i> is a combined total of \$2,000,000 during any <i>period of insurance</i>. If you have other insurance with us that may cover liability for the same event, we'll still only pay up to the limits above.</p> <p><b>We also pay legal defence costs if you are legally liable to pay damages</b> Where you're legally liable to pay <i>damages</i>, and we've given you our agreement in writing beforehand, we'll also pay your legal defence costs and expenses incurred. We won't pay legal defence costs and expenses in relation to an offence, or when you're legally liable to pay <i>reparation</i>.</p> <p><b>We also pay legal defence costs if you are legally liable to pay an award</b> Where you're legally liable to pay an <i>award</i> under the Health and Safety at Work Act 2015, and we've given you our agreement in writing beforehand, we'll also pay your legal defence costs and expenses incurred.</p>	
Exclusions – things we don't cover	n/a	n/a	<p><b>Cyber acts and incidents</b> We won't cover any <i>loss</i>, damage, liability, cost, or expense in any way connected to a <i>cyber act</i> or <i>cyber incident</i>. This exclusion does not apply if a <i>loss</i> covered by this policy causes a <i>cyber incident</i>.</p>	18

			However, if there's resulting <i>loss</i> to other parts of the <i>home</i> caused by a <i>cyber act</i> or <i>cyber incident</i> , we'll cover it (unless it's excluded under another part of this policy).	
Exclusions – things we don't cover	<b>Electronic data</b> We won't cover any <i>loss</i> , damage, or liability in any way connected with the loss of or damage to any electronic data. We won't cover any loss of use or reduction in functionality in connection with the loss of electronic data. This also includes any electronic data you buy in place of an item you could buy in a non-electronic format.	18	<b>Data</b> We won't cover any <i>loss</i> , damage, liability, cost, or expense of any kind in any way connected to: <ul style="list-style-type: none"> <li>• <i>data</i> being totally or partially destroyed, distorted, erased, corrupted, altered, misinterpreted, or misappropriated</li> <li>• errors in creating, amending, entering, deleting, or using <i>data</i></li> <li>• total or partial inability or failure to receive, send, access, or use <i>data</i> for any time</li> <li>• any loss of use of <i>data</i>, or <i>data</i> being reduced in functionality, repaired, replaced, restored, or reproduced</li> <li>• the value of any <i>data</i>.</li> </ul> This exclusion applies whether any other causes or events contribute at the same time, or in any order, to any of the above.	18
Exclusions – things we don't cover	n/a	n/a	<b>Sanctions</b> We won't provide any cover, service, or benefit, or pay anything in connection with your policy, including any <i>premium</i> refund, if doing so may breach or risk exposure to any of the following. <ol style="list-style-type: none"> <li>1. Penalties, sanctions, prohibitions, proscriptions, preventions, or restrictions under United Nations resolutions.</li> <li>2. Sanctions, proscriptions, preventions, laws or regulations of New Zealand, Australia, the United Kingdom, the United States of America, or the European Union.</li> </ol>	21
You have a duty of disclosure	<b>Tell us if anything changes</b> Tell us straight away if there's a change that could affect your cover, our decision to insure you, or the <i>premium</i> we charge. Some examples of when you might need to do this are: <ul style="list-style-type: none"> <li>• you make structural changes or additions to your <i>home</i></li> <li>• you're going to leave your <i>home unoccupied</i></li> <li>• you or someone living with you is convicted of a criminal offence.</li> </ul>	30	<b>Tell us if anything changes</b> Tell us straight away if there's a change that could affect your cover, our decision to insure you, or the premium we charge. Some examples of when you might need to do this are: <ul style="list-style-type: none"> <li>• you make structural changes or additions to your <i>home</i></li> <li>• you sell your <i>home</i>, or buy a new one</li> <li>• you're going to leave your <i>home unoccupied</i></li> <li>• you or someone living with you is convicted of a criminal offence.</li> </ul>	30
Definitions	n/a	36	<b>Award (in respect of the Health and Safety at Work Act 2015)</b> Any of the following imposed by a New Zealand Court in relation to prosecution against you under the Health and Safety at Work Act 2015: <ul style="list-style-type: none"> <li>· damages</li> <li>· restitution</li> <li>· compensation</li> <li>· reparation order.</li> </ul> Award does not include:	36

			<ul style="list-style-type: none"> <li>· any payment that is unlawful to insure against</li> <li>· fines, penalties, or infringement fees under the Health and Safety at Work Act 2015.</li> </ul>	
Definitions	n/a	n/a	<p><b>Computer system</b></p> <p>Any of the following in any configuration:</p> <ul style="list-style-type: none"> <li>• computers, hardware, and software</li> <li>• communications systems</li> <li>• electronic devices, including smart phones, laptops, tablets, and wearable devices</li> <li>• electronically controlled equipment, including data processing equipment</li> <li>• server, cloud or microcontroller equipment</li> <li>• any similar system, input, output, data storage device, networking equipment or back up facility.</li> </ul>	36
Definitions	n/a	n/a	<p><b>Cyber act</b></p> <p>One or more unauthorized, malicious or criminal acts, involving accessing, processing, using, or operating any <i>computer system</i>. Cyber act also includes the threat or hoax of these acts.</p>	37
Definitions	n/a	n/a	<p><b>Cyber incident</b></p> <p>Either of the following.</p> <ul style="list-style-type: none"> <li>• Any error, omission or series of related errors or omissions involving accessing, processing, using, or operating any <i>computer system</i>.</li> <li>• Any partial or total unavailability or failure, or recurring unavailability or failure, involving accessing, processing, using, or operating any <i>computer system</i>.</li> </ul>	37
Definitions	n/a	n/a	<p><b>Data</b></p> <p>Any kind of information, including facts, concepts, or code.</p> <p>In this definition, we mean information that is converted, recorded, or transmitted in a form that a <i>computer system</i> can access, communicate, display, distribute, interpret, process, transmit, store, or use.</p>	37
Back page	AMHR09/21	Back page	AMHR03/24	Back page

## Contents

Section	Previous cover	Page	New cover	Page
Front cover	Effective September 2021	1	Effective <a href="#">March 2024</a>	1
Benefits we include in your cover Alternative accommodation	If you own and live in the <i>home</i> where your <i>contents</i> are insured, we'll pay up to 12 months of temporary accommodation or \$30,000, whichever is less.	6	If you own and live in the <i>home</i> where your <i>contents</i> are insured, we'll pay up to 12 months of temporary accommodation or <a href="#">\$50,000</a> , whichever is less.	6
Home office or healthcare practice	We'll pay up to \$15,000 for <i>loss</i> to home office and healthcare equipment if all the following apply. <ul style="list-style-type: none"> <li>• You own the equipment.</li> <li>• You use it for business purposes.</li> <li>• It's in your <i>home</i>.</li> </ul>	8	We'll pay up to \$15,000 for <i>loss</i> to home office and healthcare equipment if all the following apply. <ul style="list-style-type: none"> <li>• You own the equipment.</li> <li>• You use it for business purposes.</li> <li>• <a href="#">The loss happens</a> in your <i>home</i>.</li> </ul>	8
Occupier's and personal liabilities Extended liability	using ride-on mowers, other domestic garden appliances, electric wheelchairs, and electric mobility aids	9	using ride-on mowers, other domestic garden appliances, <a href="#">children's motorcycles under 50cc</a> , electric wheelchairs, and electric mobility aids	9
Exclusions – things we don't cover	n/a	n/a	<b><a href="#">Cyber acts and incidents</a></b> We won't cover any <i>loss</i> , damage, liability, cost, or expense in any way connected to a <i>cyber act</i> or <i>cyber incident</i> . This exclusion does not apply if a <i>loss</i> covered by this policy causes a <i>cyber incident</i> .  However, if there's resulting <i>loss</i> to your <i>contents</i> caused by a <i>cyber act</i> or <i>cyber incident</i> , we'll cover it (unless it's excluded under another part of this policy).	13
Exclusions – things we don't cover	<b>Electronic data</b> We won't cover any <i>loss</i> , damage, or liability in any way connected with the loss of or damage to any electronic data.  We won't cover any loss of use or reduction in functionality in connection with the loss of electronic data.  This also includes any electronic data you buy in place of an item you could buy in a non-electronic format.	11	<b><a href="#">Data</a></b> We won't cover any <i>loss</i> , damage, liability, cost, or expense of any kind in any way connected to: <ul style="list-style-type: none"> <li>• <a href="#">data</a> being totally or partially destroyed, distorted, erased, corrupted, altered, misinterpreted, or misappropriated</li> <li>• errors in creating, amending, entering, deleting, or using <a href="#">data</a></li> <li>• total or partial inability or failure to receive, send, access, or use <a href="#">data</a> for any time</li> <li>• any loss of use of <a href="#">data</a>, or <a href="#">data</a> being reduced in functionality, repaired, replaced, restored, or reproduced</li> <li>• the value of any <a href="#">data</a>.</li> </ul> This exclusion applies whether any other causes or events contribute at the same time, or in any order, to any of the above.	13
Exclusions – things we don't cover	n/a	n/a	<b><a href="#">Sanctions</a></b> We won't provide any cover, service, or benefit, or pay anything in connection with your policy, including any <i>premium</i> refund, if doing so may breach or risk exposure to any of the following. <ol style="list-style-type: none"> <li>1. Penalties, sanctions, prohibitions, proscriptions, preventions, or restrictions under United Nations resolutions.</li> </ol>	16

			2. Sanctions, proscriptions, preventions, laws or regulations of New Zealand, Australia, the United Kingdom, the United States of America, or the European Union.																																			
The most we'll pay for some items	<p><b>The most we'll pay for some items</b></p> <p>This table shows the most we'll pay for the listed items, unless they are specified on your <i>schedule</i> for another amount as per cover under the 'Specified items' benefit (page 10).</p> <p>The limits include the item and its accessories.</p> <table><tr><th>Item</th><th>Limit on what we'll pay</th></tr><tr><td>Each unspecified item, pair, or set of jewellery or watches</td><td>\$3,000 For any one event, we'll pay up to a maximum of 15% of the <i>sum insured</i> on your <i>schedule</i> (excluding specified items of jewellery and watches) or \$15,000 — whichever is greater</td></tr><tr><td>Each item of photographic, digital, and video camera equipment  We count a camera body and a standard lens as one item, unless separately specified on the <i>schedule</i>. Any extra lens not permanently attached to a camera body, or one that's designed to be interchangeable, we count as its own item.</td><td>\$3,000, unless specified otherwise on your <i>schedule</i></td></tr><tr><td>Any bicycle (including any e-bike)</td><td>\$3,000, unless specified otherwise on your <i>schedule</i></td></tr><tr><td>Any <i>drone</i></td><td>\$3,000, unless specified otherwise on your <i>schedule</i></td></tr><tr><td>Any canoe, kayak, surfboard, surf ski, kite surfer, paddle board, or windsurfer</td><td>\$3,000, unless specified otherwise on your <i>schedule</i></td></tr><tr><td>Any boat (other than canoes, kayaks, surfboards, surf skis, kite surfers, paddle boards, or windsurfers)</td><td>\$3,000 Under this policy we won't cover any boat that has a <i>market value</i> of more than \$3,000</td></tr><tr><td>Motor and marine parts and accessories, including</td><td>\$2,000 in total</td></tr></table>	Item	Limit on what we'll pay	Each unspecified item, pair, or set of jewellery or watches	\$3,000 For any one event, we'll pay up to a maximum of 15% of the <i>sum insured</i> on your <i>schedule</i> (excluding specified items of jewellery and watches) or \$15,000 — whichever is greater	Each item of photographic, digital, and video camera equipment  We count a camera body and a standard lens as one item, unless separately specified on the <i>schedule</i> . Any extra lens not permanently attached to a camera body, or one that's designed to be interchangeable, we count as its own item.	\$3,000, unless specified otherwise on your <i>schedule</i>	Any bicycle (including any e-bike)	\$3,000, unless specified otherwise on your <i>schedule</i>	Any <i>drone</i>	\$3,000, unless specified otherwise on your <i>schedule</i>	Any canoe, kayak, surfboard, surf ski, kite surfer, paddle board, or windsurfer	\$3,000, unless specified otherwise on your <i>schedule</i>	Any boat (other than canoes, kayaks, surfboards, surf skis, kite surfers, paddle boards, or windsurfers)	\$3,000 Under this policy we won't cover any boat that has a <i>market value</i> of more than \$3,000	Motor and marine parts and accessories, including	\$2,000 in total	21	<p><b>The most we'll pay for some items</b></p> <p>This table shows the most we'll pay for the listed items, unless they are specified on your <i>schedule</i> for another amount as per cover under the 'Specified items' benefit (page 10).</p> <p>The limits include the item and its accessories.</p> <table><tr><th>Item</th><th>Limit on what we'll pay</th></tr><tr><td>Each unspecified item, pair, or set of jewellery or watches</td><td>\$3,000 For any one event, we'll pay up to a maximum of 15% of the <i>sum insured</i> on your <i>schedule</i> (excluding specified items of jewellery and watches) or \$15,000 — whichever is greater</td></tr><tr><td>Each item of photographic, digital, and video camera equipment  We count a camera body and a standard lens as one item, unless separately specified on the <i>schedule</i>. Any extra lens not permanently attached to a camera body, or one that's designed to be interchangeable, we count as its own item.</td><td>\$3,000</td></tr><tr><td>Any bicycle (including any e-bike)</td><td>\$3,000</td></tr><tr><td>Any <i>drone</i></td><td>\$3,000</td></tr><tr><td>Any canoe, kayak, surfboard, surf ski, kite surfer, paddle board, or windsurfer</td><td>\$3,000</td></tr><tr><td>Remote-controlled scale models</td><td>\$2,000 in total</td></tr><tr><td>Each coin, card, or stamp in a collection</td><td>\$1,000 \$3,000 in total for any collection of coins, cards, or stamps</td></tr><tr><td>Unset precious stones or minerals, gold or silver bullion or ingots, and precious metals</td><td>\$1,000 in total</td></tr></table>	Item	Limit on what we'll pay	Each unspecified item, pair, or set of jewellery or watches	\$3,000 For any one event, we'll pay up to a maximum of 15% of the <i>sum insured</i> on your <i>schedule</i> (excluding specified items of jewellery and watches) or \$15,000 — whichever is greater	Each item of photographic, digital, and video camera equipment  We count a camera body and a standard lens as one item, unless separately specified on the <i>schedule</i> . Any extra lens not permanently attached to a camera body, or one that's designed to be interchangeable, we count as its own item.	\$3,000	Any bicycle (including any e-bike)	\$3,000	Any <i>drone</i>	\$3,000	Any canoe, kayak, surfboard, surf ski, kite surfer, paddle board, or windsurfer	\$3,000	Remote-controlled scale models	\$2,000 in total	Each coin, card, or stamp in a collection	\$1,000 \$3,000 in total for any collection of coins, cards, or stamps	Unset precious stones or minerals, gold or silver bullion or ingots, and precious metals	\$1,000 in total	21
Item	Limit on what we'll pay																																					
Each unspecified item, pair, or set of jewellery or watches	\$3,000 For any one event, we'll pay up to a maximum of 15% of the <i>sum insured</i> on your <i>schedule</i> (excluding specified items of jewellery and watches) or \$15,000 — whichever is greater																																					
Each item of photographic, digital, and video camera equipment  We count a camera body and a standard lens as one item, unless separately specified on the <i>schedule</i> . Any extra lens not permanently attached to a camera body, or one that's designed to be interchangeable, we count as its own item.	\$3,000, unless specified otherwise on your <i>schedule</i>																																					
Any bicycle (including any e-bike)	\$3,000, unless specified otherwise on your <i>schedule</i>																																					
Any <i>drone</i>	\$3,000, unless specified otherwise on your <i>schedule</i>																																					
Any canoe, kayak, surfboard, surf ski, kite surfer, paddle board, or windsurfer	\$3,000, unless specified otherwise on your <i>schedule</i>																																					
Any boat (other than canoes, kayaks, surfboards, surf skis, kite surfers, paddle boards, or windsurfers)	\$3,000 Under this policy we won't cover any boat that has a <i>market value</i> of more than \$3,000																																					
Motor and marine parts and accessories, including	\$2,000 in total																																					
Item	Limit on what we'll pay																																					
Each unspecified item, pair, or set of jewellery or watches	\$3,000 For any one event, we'll pay up to a maximum of 15% of the <i>sum insured</i> on your <i>schedule</i> (excluding specified items of jewellery and watches) or \$15,000 — whichever is greater																																					
Each item of photographic, digital, and video camera equipment  We count a camera body and a standard lens as one item, unless separately specified on the <i>schedule</i> . Any extra lens not permanently attached to a camera body, or one that's designed to be interchangeable, we count as its own item.	\$3,000																																					
Any bicycle (including any e-bike)	\$3,000																																					
Any <i>drone</i>	\$3,000																																					
Any canoe, kayak, surfboard, surf ski, kite surfer, paddle board, or windsurfer	\$3,000																																					
Remote-controlled scale models	\$2,000 in total																																					
Each coin, card, or stamp in a collection	\$1,000 \$3,000 in total for any collection of coins, cards, or stamps																																					
Unset precious stones or minerals, gold or silver bullion or ingots, and precious metals	\$1,000 in total																																					

	<table><tr><td>children’s car seats, while they’re out of any vehicle or boat</td><td></td></tr><tr><td>Remote-controlled scale models</td><td>\$2,000 in total</td></tr><tr><td>Each coin, card, or stamp in a collection</td><td>\$1,000 \$3,000 in total for any collection of coins, cards, or stamps, unless specified otherwise on your <i>schedule</i></td></tr><tr><td>Unset precious stones or minerals, gold or silver bullion or ingots, and precious metals</td><td>\$1,000 in total, unless specified otherwise on your <i>schedule</i></td></tr><tr><td>All money, negotiable securities, certificates, documents, and travel tickets</td><td>\$1,000 in total</td></tr></table>	children’s car seats, while they’re out of any vehicle or boat		Remote-controlled scale models	\$2,000 in total	Each coin, card, or stamp in a collection	\$1,000 \$3,000 in total for any collection of coins, cards, or stamps, unless specified otherwise on your <i>schedule</i>	Unset precious stones or minerals, gold or silver bullion or ingots, and precious metals	\$1,000 in total, unless specified otherwise on your <i>schedule</i>	All money, negotiable securities, certificates, documents, and travel tickets	\$1,000 in total		<p>This table shows the most we’ll pay for the listed items. We will never increase the limits for these items.</p> <p>The limits include the item and its accessories.</p> <table><tr><th>Item</th><th>Limit on what we’ll pay</th></tr><tr><td>Any boat (other than canoes, kayaks, surfboards, surf skis, kite surfers, paddle boards, or windsurfers)</td><td>\$3,000 Under this policy we won’t cover any boat that has a <i>market value</i> of more than \$3,000</td></tr><tr><td>Motor and marine parts and accessories, including children’s car seats, while they’re out of any vehicle or boat</td><td>\$2,000 in total</td></tr><tr><td>All money, negotiable securities, certificates, documents, and travel tickets</td><td>\$1,000 in total</td></tr></table>	Item	Limit on what we’ll pay	Any boat (other than canoes, kayaks, surfboards, surf skis, kite surfers, paddle boards, or windsurfers)	\$3,000 Under this policy we won’t cover any boat that has a <i>market value</i> of more than \$3,000	Motor and marine parts and accessories, including children’s car seats, while they’re out of any vehicle or boat	\$2,000 in total	All money, negotiable securities, certificates, documents, and travel tickets	\$1,000 in total	
children’s car seats, while they’re out of any vehicle or boat																						
Remote-controlled scale models	\$2,000 in total																					
Each coin, card, or stamp in a collection	\$1,000 \$3,000 in total for any collection of coins, cards, or stamps, unless specified otherwise on your <i>schedule</i>																					
Unset precious stones or minerals, gold or silver bullion or ingots, and precious metals	\$1,000 in total, unless specified otherwise on your <i>schedule</i>																					
All money, negotiable securities, certificates, documents, and travel tickets	\$1,000 in total																					
Item	Limit on what we’ll pay																					
Any boat (other than canoes, kayaks, surfboards, surf skis, kite surfers, paddle boards, or windsurfers)	\$3,000 Under this policy we won’t cover any boat that has a <i>market value</i> of more than \$3,000																					
Motor and marine parts and accessories, including children’s car seats, while they’re out of any vehicle or boat	\$2,000 in total																					
All money, negotiable securities, certificates, documents, and travel tickets	\$1,000 in total																					
Definitions	n/a	n/a	<p><b>Computer system</b></p> <p>Any of the following in any configuration:</p> <ul style="list-style-type: none"><li>• computers, hardware, and software</li><li>• communications systems</li><li>• electronic devices, including smart phones, laptops, tablets, and wearable devices</li><li>• electronically controlled equipment, including data processing equipment</li><li>• server, cloud or microcontroller equipment</li><li>• any similar system, input, output, data storage device, networking equipment or back up facility.</li></ul>	29																		
Definitions	<p><b>Contents</b></p> <p>...</p> <p>Contents doesn’t include any of the following.</p> <ul style="list-style-type: none"><li>• Mechanically propelled vehicles, trailers, caravans, or aircraft (except ride-on mowers and other domestic garden appliances, electric wheelchairs and electric mobility aids, <i>drones</i> while they are not in use, and remote-controlled scale models).</li></ul>	29	<p><b>Contents</b></p> <p>...</p> <p>Contents doesn’t include any of the following.</p> <ul style="list-style-type: none"><li>• Mechanically propelled vehicles, trailers, caravans, or aircraft (except ride-on mowers and other domestic garden appliances, <i>children’s motorcycles under 50cc</i>, electric wheelchairs and electric mobility aids, <i>drones</i> while they are not in use, and remote-controlled scale models).</li></ul>	29																		
Definitions	n/a	n/a	<p><b>Cyber act</b></p> <p>One or more unauthorized, malicious or criminal acts, involving accessing, processing, using, or operating any <i>computer system</i>. Cyber act also includes the threat or hoax of these acts.</p>	30																		
Definitions	n/a	n/a	<p><b>Cyber incident</b></p> <p>Either of the following.</p>	30																		

			<ul style="list-style-type: none"> <li>Any error, omission or series of related errors or omissions involving accessing, processing, using, or operating any <i>computer system</i>.</li> <li>Any partial or total unavailability or failure, or recurring unavailability or failure, involving accessing, processing, using, or operating any <i>computer system</i>.</li> </ul>	
Definitions	n/a	n/a	<p><b>Data</b></p> <p>Any kind of information, including facts, concepts, or code.</p> <p>In this definition, we mean information that is converted, recorded, or transmitted in a form that a <i>computer system</i> can access, communicate, display, distribute, interpret, process, transmit, store, or use.</p>	30
Definitions	<p><b>Home</b></p> <p>The dwelling, including residential flat or holiday home, which is:</p> <ul style="list-style-type: none"> <li>owned by you</li> </ul> <p>...</p>	31	<p><b>Home</b></p> <p>The dwelling, including residential flat or holiday home, which is:</p> <ul style="list-style-type: none"> <li>owned <b>or occupied</b> by you</li> </ul> <p>...</p>	31
Back page	AMCR09/21	Back page	AMCR03/24	Back page



## Motor

Section	Previous cover	Page	New cover	Page
Front cover	Effective September 2021	1	Effective <a href="#">March 2023</a>	1
Your cover – the benefits we include Keys and locks	If your <i>vehicle</i> key is stolen or duplicated without your agreement, we'll pay the reasonable costs of replacing or changing the locks or replacing the keys. We'll pay up to \$1,000 for each event.	6	If your <i>vehicle</i> key is stolen or duplicated without your agreement, we'll pay the reasonable costs of replacing <a href="#">the keys and replacing or changing the locks</a> . We'll pay up to \$1,000 for each event.	6
Legal liability	<b>What you must do to claim for liability for reparation</b> To claim for liability for <i>reparation</i> , you must: <ul style="list-style-type: none"> <li>• tell us immediately if you or any other person entitled to cover under this policy is charged with any offence which resulted in damage to someone else's property or <i>bodily injury</i> to another person</li> <li>• obtain our written approval before you make any offer of <i>reparation</i>.</li> </ul>	7	<b>What you must do to claim for liability for reparation</b> To claim for liability for <i>reparation</i> , you must <a href="#">do both of the following</a> . <ul style="list-style-type: none"> <li>• Tell us immediately if you or any other person entitled to cover under this policy is charged with any offence which resulted in damage to someone else's property or <i>bodily injury</i> to another person.</li> <li>• Obtain our written approval before you make any offer of <i>reparation</i>.</li> </ul>	7
Your cover – the benefits we include Personal Injury	... We won't pay this benefit in any of the following situations. <ul style="list-style-type: none"> <li>• The death or bodily injury was caused by suicide or attempted suicide.</li> <li>• The insureds named on your <i>schedule</i> are organisations or companies rather than individual people.</li> </ul>	8	... We won't pay this benefit in any of the following situations. <ul style="list-style-type: none"> <li>• The death or bodily injury was caused by suicide or attempted suicide.</li> <li>• The insureds named on your <i>schedule</i> are organisations or companies rather than individual people.</li> </ul> <a href="#">Injury means an external or internal bodily injury caused solely, directly, and independently of any other cause by either of the following:</a> <ul style="list-style-type: none"> <li>• Violent, <a href="#">accidental</a>, external, and visible means (including exposure to the elements or by inhaling water or gas)</li> <li>• A medical misadventure or treatment injury (as defined by the Accident Compensation Act 2001).</li> </ul>	8
Your cover – the benefits we include Premium credit	<b>Premium credit — we'll transfer your premium to your replacement vehicle</b> After a total loss, we don't refund any premium you've paid for the part of the period of insurance after the date of the accident. However, in some circumstances, we'll transfer any premium you've paid for the part of the period of insurance after the date of the accident, to the new policy for your replacement vehicle. We'll do this if your vehicle is a total loss and all the following apply. <ul style="list-style-type: none"> <li>• The driver of your vehicle at the time of the accident was not at fault.</li> <li>• We are satisfied that the person at fault has been identified</li> <li>• You choose to insure your replacement vehicle with us.</li> </ul>	8	<b>Benefit removed</b>	N/A
Your cover – the benefits we include Trailers	Under this benefit, we won't automatically cover: <ul style="list-style-type: none"> <li>• caravans</li> <li>• boat, horse, or camper trailers</li> </ul>	9	Under this benefit, we won't automatically cover: <ul style="list-style-type: none"> <li>• caravans</li> <li>• boat, horse, or camper trailers</li> </ul>	9

	<ul style="list-style-type: none"> <li>the contents of any trailer – but the ‘Private property in trailers’ benefit could apply</li> <li>any trailer that is separately listed on your <i>schedule</i></li> <li>any trailer that is insured under this or any other policy</li> <li>any trailer that can’t legally be towed by your <i>vehicle</i>.</li> </ul>		<ul style="list-style-type: none"> <li>the contents of any trailer – but the ‘Private property in trailers’ benefit could <i>apply</i></li> <li><i>any</i> trailer that is insured <i>under any</i> other policy</li> <li>any trailer that can’t legally be towed by your <i>vehicle</i>.</li> </ul>	
Exclusions – things we don’t cover	n/a	n/a	<p><b>Cyber acts and incidents</b></p> <p>We won’t cover any loss, damage, liability, cost, or expense in any way connected to a <i>cyber act</i> or <i>cyber incident</i>. This exclusion does not apply if a loss covered by this policy causes a <i>cyber incident</i>.</p> <p>However, if there’s resulting loss to your <i>vehicle</i> caused by a <i>cyber act</i> or <i>cyber incident</i>, we’ll cover it (unless it’s excluded under another part of this policy).</p>	12
Exclusions – things we don’t cover	<p><b>Electronic data</b></p> <p>We won’t cover any loss, damage, or liability in any way connected with the loss of or damage to any electronic data.</p> <p>We won’t cover any loss of use or reduction in functionality in connection with the loss of electronic data.</p> <p>This also includes any electronic data you buy in place of an item you could buy in a non-electronic format.</p>	12	<p><b>Data</b></p> <p>We won’t cover any loss, damage, liability, cost, or expense of any kind in any way connected to:</p> <ul style="list-style-type: none"> <li><i>data</i> being totally or partially destroyed, distorted, erased, corrupted, altered, misinterpreted, or misappropriated</li> <li>errors in creating, amending, entering, deleting, or using <i>data</i></li> <li>total or partial inability or failure to receive, send, access, or use <i>data</i> for any time</li> <li>any loss of use of <i>data</i>, or <i>data</i> being reduced in functionality, repaired, replaced, restored, or reproduced</li> <li>the value of any <i>data</i>.</li> </ul> <p>This exclusion applies whether any other causes or events contribute at the same time, or in any order, to any of the above.</p>	12
Exclusions – things we don’t cover	<p><b>Fire and Emergency Act 2017</b></p> <p>We won’t cover you where your liability arising directly or indirectly from any fire you intentionally lit that didn’t comply with either:</p> <ul style="list-style-type: none"> <li>the Fire and Emergency Act 2017</li> <li>any other statutory or local body requirements governing the lighting of fires.</li> </ul>	13	<p><b>Fire and Emergency Act 2017</b></p> <p>We won’t cover you where your liability <i>arises</i> directly or indirectly from any fire you intentionally lit that didn’t comply with either:</p> <ul style="list-style-type: none"> <li>the Fire and Emergency Act 2017</li> <li>any other statutory or local body requirements governing the lighting of fires.</li> </ul>	13
Exclusions – things we don’t cover	n/a	n/a	<p><b>Sanctions</b></p> <p>We won’t provide any cover, service, or benefit, or pay anything in connection with your policy, including any <i>premium</i> refund, if doing so may breach or risk exposure to any of the following.</p> <ol style="list-style-type: none"> <li>Penalties, sanctions, prohibitions, proscriptions, preventions, or restrictions under United Nations resolutions.</li> <li>Sanctions, proscriptions, preventions, laws or regulations of New Zealand, Australia, the United Kingdom, the United States of America, or the European Union.</li> </ol>	14

Exclusions Wear and tear, corrosion	<b>Wear and tear, corrosion</b> We won't cover loss or damage caused by wear and tear, or corrosion.	15	<b>Wear and tear, <i>gradual damage</i>, corrosion</b> We won't cover loss or damage caused by wear and tear, <i>gradual damage</i> , or corrosion.	15
If your vehicle is a total loss (a 'write-off')	<b>Your policy ends once we've paid your total loss claim</b> Once we've paid your total loss claim, your policy comes to an end. We keep the damaged <i>vehicle</i> , including all insured <i>accessories</i> .  We won't refund any <i>premium</i> you have paid for the part of the <i>period of insurance</i> after the date of the <i>accidental</i> loss or damage. However, you may be able to use this <i>premium</i> toward the insurance for your new or replacement <i>vehicle</i> . The 'Premium credit' benefit on page 8 tells you more about this.	20	<b>Your policy ends once we've paid your total loss claim</b> Once we've paid your total loss claim, your policy comes to an end. We keep the damaged <i>vehicle</i> , including all insured <i>accessories</i> .  <i>We'll refund any premium you have paid for the part of the period of insurance after the date of the accidental loss or damage.</i>	19
You have a duty of disclosure	<b>Tell us if anything changes</b> Tell us straight away if there's a change that could affect your cover, our decision to insure you, or the <i>premium</i> we charge. Some examples of when you might need to do this are: <ul style="list-style-type: none"> <li>• you modify your <i>vehicle</i> from the manufacturer's standard specifications</li> <li>• the address where you normally keep your <i>vehicle</i> overnight changes</li> <li>• you, or anyone driving your insured <i>vehicle</i>, is convicted of a criminal offence.</li> </ul> ...	21	<b>Tell us if anything changes</b> Tell us straight away if there's a change that could affect your cover, our decision to insure you, or the <i>premium</i> we charge. Some examples of when you might need to do this are: <ul style="list-style-type: none"> <li>• you modify your <i>vehicle</i> from the manufacturer's standard specifications</li> <li>• <i>you sell your vehicle, or buy a new one</i></li> <li>• the address where you normally keep your <i>vehicle</i> overnight changes</li> <li>• you, or anyone driving your insured <i>vehicle</i>, is convicted of a criminal offence.</li> </ul> ...	20
Definitions	n/a	n/a	<b><i>Computer system</i></b> Any of the following in any configuration: <ul style="list-style-type: none"> <li>• computers, hardware, and software</li> <li>• communications systems</li> <li>• electronic devices, including smart phones, laptops, tablets, and wearable devices</li> <li>• electronically controlled equipment, including data processing equipment</li> <li>• server, cloud or microcontroller equipment</li> <li>• any similar system, input, output, data storage device, networking equipment or back up facility.</li> </ul>	25
Definitions	n/a	n/a	<b><i>Cyber act</i></b> One or more unauthorized, malicious or criminal acts, involving accessing, processing, using, or operating any <i>computer system</i> . <i>Cyber act</i> also includes the threat or hoax of these acts.	25
Definitions	n/a		<b><i>Cyber incident</i></b> Either of the following. <ul style="list-style-type: none"> <li>• Any error, omission or series of related errors or omissions involving accessing, processing, using, or operating any <i>computer system</i>.</li> </ul>	25

			<ul style="list-style-type: none"> <li>Any partial or total unavailability or failure, or recurring unavailability or failure, involving accessing, processing, using, or operating any <i>computer system</i>.</li> </ul>	
Definitions	n/a	n/a	<p><b>Data</b></p> <p>Any kind of information, including facts, concepts, or code.</p> <p>In this definition, we mean information that is converted, recorded, or transmitted in a form that a <i>computer system</i> can access, communicate, display, distribute, interpret, process, transmit, store, or use.</p>	26
Definitions	<p><b>Vehicle</b></p> <p>Any vehicle that your <i>schedule</i> describes, including:</p> <ul style="list-style-type: none"> <li>equipment supplied and fitted by the manufacturer and tools supplied by the manufacturer that would normally stay in the vehicle</li> <li>the vehicle's <i>accessories</i>.</li> </ul>	27	<p><b>Vehicle</b></p> <p>Any vehicle that your <i>schedule</i> describes, including:</p> <ul style="list-style-type: none"> <li>equipment supplied and fitted by the manufacturer and tools supplied by the manufacturer that would normally stay in the vehicle</li> <li>the vehicle's <i>accessories</i></li> <li>the vehicle's keys.</li> </ul>	26
Back page	AMMV09/21	Back page	AMMV03/24	Back page