

Policy | ContentsCover®



Insurance



Welcome

Thank you for insuring with AA Insurance. This policy document explains your insurance cover, benefits and responsibilities.

Please read it and keep it in a safe place.

If there is anything you don't understand in this policy document, or if you have any queries, please contact us.

How to contact us

Sales, service and general enquiries

- Call us on: 0800 500 213
- Email us at customerservice@aainsurance.co.nz
- Go to www.aainsurance.co.nz
- Visit your nearest AA Centre

Claims

- Call us on 0800 500 216
- Email us at claimsassist@aainsurance.co.nz
- Go to www.aainsurance.co.nz

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Reading your policy

This policy document explains your insurance cover, benefits and responsibilities. Please read it carefully and keep it in a safe place.

Words and phrases, that have a specific meaning, are explained in the 'Definitions' section at the end of this policy document.

If there is anything you don't understand, or if you have any queries, please contact us.



Your insurance contract

Your policy is an insurance contract between you and us.

Your policy with us consists of:

- the most recent policy schedule we have sent you,
- the policy document that applies to your current period of cover,
- the information you provided to us in your application,
- any change you advise us of and we agree to in writing,
- any change we advise you of in writing.

You are covered during the period of cover shown on your policy schedule.

The maximum amount we will pay in respect of your insurance cover is:

- the value of cover stated in your policy schedule,
- any other amounts payable under 'Your cover continued' on pages 11-14,
- less your total applicable excess shown on your policy schedule.

All amounts referred to in your policy are inclusive of Goods and Services Tax (GST).

You are not entitled to assign this policy, or any interest in this policy, without our prior written consent.

Your responsibilities

Your policy is subject to certain conditions and you should read all your insurance documents carefully. If you do not comply with these conditions, we may take action as outlined under 'Non-compliance with policy conditions' on page 25.

Your value of cover

This is stated on your policy schedule. When your policy is due for renewal, we will increase your value of cover by a small fixed percentage to allow for inflationary increases in the replacement cost of your contents, unless you advise us otherwise. We will send you the policy schedule with the revised value of cover and the applicable premium, before your policy is due to renew.

It is your responsibility to ensure that your value of cover is up-to-date and meets your needs at all times.

Changing terms

We can change the terms and conditions of your policy at any time if, for example:

- there is a change that affects your contents insurance; refer to 'Providing up-to-date information' on page 25,
- we discover new information about your circumstances that affects your contents insurance.

Changes we may make to the terms and conditions may include but are not limited to the excess, the premium, reducing or cancelling cover or changing limits. We will notify you of this by sending you an updated policy schedule confirming the change and the date from which the change will take effect.

Receiving notices

We are entitled to send any notice, policy schedule or other written document to your last known physical, postal or email address. If we do this, you will be treated as having received the notice, policy schedule or other written document at:

- 4pm on the second day after we post it, or
- the time and on the day it is emailed or delivered by hand, or
- if we cancel your policy, 4pm on the seventh day after we send the notice.

Cancellation by us

We may cancel your policy at any time by sending notice to this effect.

We may also cancel your policy if you do not comply with your policy conditions; refer to 'Non-compliance with policy conditions' on page 25.

Cancellation by you

You may cancel your policy at any time by telling us. If you cancel your policy within the first 14 days of the policy inception date, and you have not made a claim, we will refund your premium in full. Otherwise, we will keep the amount of the premium for the cover you have received up to the cancellation date plus an amount for administration costs, and refund the balance of the premium.

More than one person named on the policy

All people listed on your policy schedule are jointly insured and are deemed to act with the expressed authority of each other. Each person insured has the right to make a change to the policy, make a claim under the policy or cancel the policy. Failure to comply with a policy term or condition by any one person is the same as if all people jointly insured under this policy had failed to comply.

Interested parties

If you have a party who has a financial interest in property covered by this policy, such as a bank or finance company, we may partially or fully settle a claim with them. This payment will go towards meeting or fulfilling our obligations under this policy. However, this interested party is not covered by this policy and does not have any right to make a claim under this policy.

By noting an interested party on your policy schedule, you are authorising us to disclose your personal information to the interested party.



Contents are tangible items in your care, custody or control, for which you are legally responsible. They must belong to, or be hired by, you or a family member and be normally kept in and around your home.

Some contents have limited cover; refer to pages 15-16 for details.

Your contents includes:

- ✓ unfixed household goods and personal property,
- ✓ clothing, footwear and cosmetics,
- ✓ jewellery and watches,
- ✓ furniture and furnishings, rugs, lamps, blinds and curtains,
- ✓ carpets and floor coverings that are not glued to the floor,
- ✓ domestic appliances not permanently plumbed into or wired into your home,
- ✓ computer equipment including associated hardware and accessories, and copy-written purchased software for which you hold a licence (but not custom-written software, or data),
- ✓ photocopiers, fax machines and telephones,
- ✓ tools and gardening equipment,
- ✓ business tools and professional equipment,
- ✓ sporting equipment,
- ✓ canoes, kayaks, children's inflatables, surfboards, windsurfers, kiteboards, surf skis and wave skis,

- ✓ money, documents and certificates,
- ✓ wheelchairs and mobility scooters,
- ✓ domestic lawn and garden appliances,
- ✓ portable swimming pools, saunas or spa pools,
- ✓ works of art,
- ✓ remote-controlled models or toys,
- ✓ bus, ferry or train tickets for travel within New Zealand.

Your contents excludes:

- ✗ carpets and floor coverings that are glued to the floor,
- ✗ domestic appliances permanently plumbed into or wired into your home,
- ✗ fixed or built-in swimming pools, saunas or spa pools,
- ✗ lawns, plants, trees, shrubs, or hedges,
- ✗ land, earth or fill,
- ✗ animals of any kind,
- ✗ boats and watercraft, other than those listed in 'Your contents includes' (spare parts and accessories in or attached to any of these are also excluded),
- ✗ motor vehicles, caravans, trailers, aircraft, trail bikes, motorcycles, mini bikes, go-carts and golf carts, (spare parts and accessories in or attached to any of these are also excluded),
- ✗ property in the possession of a family member, who is a tertiary student, while living away from home,
- ✗ precious metal or bullion, precious or semi-precious uncut or unset gems,
- ✗ stock, property or materials used for earning income, or in a business,
- ✗ cheques, travellers cheques, lottery tickets, coupons, or tickets other than those listed in 'Your contents includes'.



Your policy schedule shows whether you have Accidental Damage Cover or Defined Events Cover.

Accidental Damage Cover

If you have chosen Accidental Damage Cover, we cover accidental damage to your contents while at your home, or anywhere else in New Zealand while temporarily removed from your home, provided your policy conditions are met and an exclusion shown on pages 18-20 does not apply.

Defined Events Cover

If you have chosen Defined Events Cover, we cover accidental damage caused by Defined Events to your contents while at your home, or anywhere else in New Zealand while temporarily removed from your home, provided your policy conditions are met and an exclusion shown on pages 18-20 does not apply.

Defined Events Cover is limited to accidental damage caused by:

- fire, explosion or lightning,
- storm or flood,
- burglary by violent or forced entry (other thefts are excluded),
- malicious damage or vandalism,
- water or oil escaping from, or freezing in, a tank, pipe, water or heating system or appliance within your home,
- burning out caused by an electrical current surge,
- impact by vehicle, aircraft, animal, falling trees or branches,
- riot or protest.

Your cover continued

The following cover applies irrespective of whether you have Accidental Damage Cover or Defined Events Cover as shown on your policy schedule, unless stated otherwise.

Gradual damage

We will pay up to \$2,000 if gradual damage has occurred and has caused damage to your contents. This must be caused by the leaking or overflowing within your home of a:

- water pipe, or
- hot water cylinder.

We will only pay this if you could not have discovered the damage immediately, and the damage was not visible, noticeable or obvious. We only cover the proportion of damage that occurred during the period of cover under this policy.

Spoiled food

We will pay up to \$400 for food that is spoiled as a result of the accidental rise or fall in temperature of your refrigerator or freezer, by any cause other than if your electricity supplier intentionally stops your power supply.

If the event for which you are claiming only involves spoiled food, you are not required to pay your excess.

Temporary accommodation – Owner Occupied

If your policy schedule shows that your contents are kept in your Owner Occupied home, we will pay the reasonable cost of temporary accommodation for you, your family and your household pets if:

- your home becomes unfit to live in as a direct result of accidental damage, and
- you normally live in your home, and
- we have accepted your contents insurance claim.

Temporary accommodation will cease as soon as any of the following occur:

- your home has been rebuilt or repaired,
- your home is habitable again,
- you move into another home you own,
- we settle your claim,
- we have provided temporary accommodation for 12 months,
- we have paid \$20,000 for temporary accommodation.

If you have temporary accommodation cover under any other policy, with us or any other insurer, the most we will pay is \$20,000 for one event.

If you are receiving cover for temporary accommodation and you claim for another event for which you could receive temporary accommodation cover, the most we will pay is \$20,000 for all claims or events combined.

Temporary accommodation – Renting

If your policy schedule shows that your contents are kept in the home you are Renting, we will pay the reasonable cost of temporary accommodation for you, your family and your household pets. We will only pay the increase in rent above the rent you were previously paying.

We will pay this if:

- your home becomes unfit to live in as a direct result of accidental damage, and
- you normally live in your home, and
- we have accepted your contents insurance claim.

We will pay for temporary accommodation for a maximum of four weeks. We do not pay for any charges, bonds, fees or commission.

Temporary accommodation will cease as soon as any of the following occur:

- we settle your claim for your contents, or
- you move into a new home, or
- you move back into your current home.

Essential removal of contents

We will pay the reasonable cost of moving your contents to your temporary accommodation and/or a professional storage facility and back again if:

- your home becomes unfit to live in as a direct result of accidental damage, and
- your contents are at risk of accidental damage, and
- we have accepted your contents insurance claim.

If your contents are not at risk of loss or damage, we will only pay the reasonable cost of moving contents necessary to make your temporary accommodation habitable.

Natural disaster top-up

Your total premium for this policy includes an amount for natural disaster insurance which is provided by the Earthquake Commission and is called EQCover.

Cover for your accidental damage resulting from the natural disaster must have been accepted by the Earthquake Commission for our natural disaster top-up cover to apply.

We will pay the difference between the amount the Earthquake Commission pays you, before the deduction of the EQC excess, and the amount we would have paid if the event had been covered in full by this policy.

We will pay this if:

- your home suffers accidental damage caused by a natural disaster, and
- the Earthquake Commission accepts your claim for the accidental damage, and
- the value of your claim for accidental damage under this policy is higher than the Earthquake Commission's payment.

Contents in storage

Your contents are covered while kept in a storage facility operated by a commercial storage company. Cover is for Defined Events only, irrespective of what is shown on your policy schedule, for a maximum of 12 months.

If you have contents in storage somewhere other than at your home or in a storage facility operated by a commercial storage company, your contents may not be covered under this policy. Please contact us so we can advise you whether we can provide cover.

Moving to a new home

If you are moving to a new home, tell us before you start moving. If you do so, we will cover your contents at both addresses for 14 days from when you start moving.

Your contents, while packing and moving, are only covered for loss or damage caused by, arising from or involving:

- fire,
- theft by violent or forced entry into the vehicle used to transport your contents, or
- a collision or overturning of the vehicle used to transport your contents.

Legal liability

We will pay up to \$1million for any one event for your legal liability for negligence by you, a family member, household pets or domestic livestock, resulting in accidental damage to property in New Zealand, occurring during the period of cover. This cover includes legal costs, charges and expenses incurred with our consent.

Legal liability, costs or levies imposed under the Forest and Rural Fires Act 1977 are included.

We do not cover:

- punitive or exemplary damages awarded or reparations ordered by a court,
- liability for accidental damage:
 - to your own property, or property in your care, custody or control,
 - caused by, arising from or involving the ownership of land or buildings,
 - intentionally incurred by you or a family member,
 - caused by, arising from or involving vibration, removal or weakening of support affecting other land, buildings or property.
- liability for accidental damage directly or indirectly caused by, arising from or involving:
 - vibration, removal, or weakening of support affecting other land, buildings or property,
 - the ownership of land or buildings
- liability for pollution or contamination,
- liability imposed by an agreement or contract unless liability exists irrespective of that agreement or contract,
- liability directly or indirectly caused by, arising from or involving:
 - a business or occupation,
 - animals of any kind forming part of a breeding, farming, stud or bloodstock business belonging to you or in your care, custody or control,
 - a vehicle, boat, watercraft or aircraft, other than those listed under 'Your contents', on pages 8-9,
 - illegal or unlawful activities or events,
 - racing or timed events.



Contents with limited cover

Some items of your contents have limited cover. The limits below show the most we will pay for those items following accidental damage caused by any one event.

You must pay your excess towards each event, even if the items you are claiming for are subject to a limit. Full details of items and proof of ownership will be required if you need to make a claim.

Variable event limits

The following items have limited cover unless they are listed separately on your policy schedule. The most we will pay per item and the total amount for any one event is outlined below:

Item	Single item limit	Event limit
Jewellery, including watches	\$2,000	\$5,000
Works of art	\$2,000	\$5,000
Any pair, set or collection	\$2,000	\$5,000
Cameras, including video cameras	\$1,500	No limit
Cellphones	\$1,500	No limit
Computers, including laptops	\$5,000	No limit
Bicycles	\$2,000	No limit

Single item limit

If the single item limit shown on page 15 is not sufficient to cover the cost of the replacement of an item you own, you need to advise us so that the item can be listed separately on your policy schedule.

Once the item is listed on your policy schedule, it can be settled as per 'How we may settle your claim' on pages 22-23.

Event limit

If the event limit shown in the table on page 15 is not sufficient to cover the cost of your unlisted items, you need to advise us so that the event limit can be increased.

If you choose to change the event limit for any items in the table on page 15, we will not pay more than the limit we have agreed with you and stated on your policy schedule.

Fixed event limits

The following items have a fixed limit of cover and this cannot be changed. The most we will pay for any one event is outlined below:

Item	Fixed event limit
Business tools or professional equipment	\$1,000
Money	\$500 (NZD only)
Documents and certificates	\$500
Clothing, footwear and cosmetics	Current value



Cover for unoccupied homes

Owner Occupied and Renting

If your policy schedule shows that your contents are usually kept in your Owner Occupied home, or are usually kept in the home you are Renting, and your home is unoccupied for more than 60 days, the additional long-term unoccupied excess shown on your policy schedule applies to accidental damage occurring on or after day 61.

Holiday Homes

If your policy schedule shows that your contents are usually kept at your Holiday Home, we will continue to provide cover when your Holiday Home is left unoccupied.



You can contact us on 0800 500 213 if you have any queries.



We do not
cover

The following exclusions apply to your policy.

We do not cover:

- accidental damage, or costs, directly or indirectly caused by, arising from or involving:
 - wear and tear, deterioration, corrosion or rust,
 - rot, mould, mildew or gradually occurring damage except as provided by 'Your cover continued, Gradual damage', on page 11,
- accumulating damage; for example, soot, smoke, dirt or cooking build-up,
- defective or faulty workmanship, design or manufacture, structural or inherent defect,
- structural alterations or structural additions to the building containing your contents, unless we have agreed in writing to cover this,
- water entering the building containing your contents due to the removal of roofing material, exterior cladding, doors or windows, unless we have agreed in writing to cover this,
- vibration or removal of support from either land or buildings,
- your contents while in use during racing or timed events,
- bicycles while in use during off-road activities,
- mechanical, electronic or electrical breakdown, fault or failure, unless an electrical current surge causes burning out,

- cleaning and restoration using inappropriate or unsuitable materials or methods,
- pollution or contamination, including any contamination caused by, or in connection with, an illegal activity,
- insects, pests, vermin, rodents or possums,
- non-compliance with New Zealand laws, by-laws and regulations,
- erosion, landslide, earth movement, earthquake, tsunami, hydrothermal or volcanic activity, subsidence or any other natural disaster. However, we will provide cover for accidental damage caused by a natural disaster covered by the Earthquake Commission's EQCover; refer to 'Your cover continued, Natural disaster top-up' on page 13,
- scratching, chewing, tearing or soiling by your household pets,
- the moving, shifting, dislodging or hydrostatic pressure to any swimming pool or spa pool, and their covers and liners, or any septic tank, water tank or other in-ground structure unless caused by the insured event of earthquake, storm or flood,
- war, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, military rising, insurrection, rebellion, revolution, military or usurped power,
- terrorism or an act, including, but not limited to, the use of or threat of force or violence, with the intention to influence any government and/or to put the public, or any section of the public, in fear,
- nuclear activity, being any incident or accident caused by nuclear material, waste or weapons.
- intentional, reckless, deliberate, malicious or criminal acts or omissions directly or indirectly caused by, arising from or involving:
 - you or a family member,
 - any guest in your home,
 - any tenant or their guest, other than accidental damage as a result of fire or explosion caused by the tenant or their guest.
- loss or damage caused to:
 - any item of your contents removed for exhibition or sale,
 - electronic data.

- loss of use, loss of value or consequential loss of any kind,
- loss or damage caused to your contents while permanently moving to a new residence except when caused by the events listed under 'Moving to a new home', on page 13.
- theft, burglary or accidental damage during an open home,
- any loss, damage or costs that are covered elsewhere, by another insurer or otherwise,
- contents which are insured elsewhere or covered by a warranty or guarantee,
- any item of your contents permanently removed from your home, except for those kept in a bank vault or bank safety deposit box,
- your excess on this or any other policy,
- contents owned by a body corporate, including fixtures and fittings, all types of carpet, blinds or curtains,
- the cost of reproducing physical or digital photographs,
- loss or damage caused by a computer virus, or accidental deletion or corruption of information,
- the cost of remaking, rewriting, or otherwise reproducing electronically held information.



Making a claim

What we need from you

It is a condition of your policy that you must co-operate with us and give us any information or help we ask for in relation to your claim. If an event occurs, you must:

- inform us as soon as possible,
- provide proof of ownership, including a detailed description of the lost, damaged or stolen item(s),
- notify the police immediately in the event of loss, burglary, theft or malicious damage,
- keep damaged property for our inspection and allow us to inspect any land or buildings where loss of, or damage to, contents has occurred,
- do what you can to prevent further loss or damage,
- help us to minimise the cost of your claim,
- obtain our permission before you incur any expense, other than the reasonable cost of urgent work to prevent further loss or damage,
- immediately send us any letter, notice or court document relating to the event,
- co-operate with our assessors, investigators, lawyers and anyone else we may appoint to help us,
- allow us to take action in your name,
- assist us to recover our costs from the person responsible for the event.

You must not admit liability, limit our ability to recover costs from a third party, or attempt to settle a claim made against you.

If you do not comply with these conditions, we may take action as outlined under 'Non-compliance with policy conditions' on page 25.

Your excess

This is the amount you must pay towards your claim for each individual event or occurrence. Your excess is shown on your policy schedule. You must pay your excess towards each event, even if the items you are claiming for are subject to a limit.

When you make a claim, we require you to pay the full excess to us unless we agree otherwise.

If you insure your home and contents with us at the same address, and an event occurs at that address that entitles you to make a claim under both policies, you will only need to pay one excess. This will be the highest applicable excess of those policies.

How we may settle your claim

Replacement value

At our option, we may settle your claim using one of the following methods, using a supplier of our choice:

- pay for the item to be repaired,
- replace the item with the nearest equivalent available in New Zealand,
- make a payment to you in the form of cash, voucher or store credit for the replacement value of the item.

If in our opinion a suitable nearest equivalent item is not available, we will pay the current value of the item.

Current value

In this policy, where items are settled at current value, at our option we may:

- repair or pay for the item to be repaired,
- make a payment to you in the form of cash, voucher or store credit for the current value of the item.

Matching appearance

We will only pay to repair or replace items that have suffered accidental damage. We do not repair or replace undamaged items that are related to damaged or lost items such as pairs, sets or collections.

If we pay to repair or replace damaged sections of floor coverings or curtains, we may pay to repair or replace undamaged sections, if this is reasonably required to achieve a match. The repair or replacement of undamaged sections is limited to the room, passageway, stairwell or functional area where the damage occurred.

We do not pay for any decrease in the value of a pair, set or collection when the damaged or lost item forms part of the pair, set or collection.

Total loss

If the total value of your claim exceeds the value of cover shown on your policy schedule, and we pay your maximum entitlement under this policy, your existing policy comes to an end and we retain the full annual premium you have paid for the current period of cover. Any outstanding instalments or premium needs to be paid to us.



**You can make a claim at any time
by calling us on 0800 500 216.**



Your policy is subject to the following conditions that you must comply with.

Paying your premium and excess

You must pay us, or have arranged to pay us, the premium shown on your policy schedule by the date stated. You must also pay any excess that applies, as shown on your policy schedule, when you make a claim.

Maintaining your contents

Your contents must be properly maintained, repaired and kept in good order at all times.

Taking reasonable care

You must take all reasonable care, at all times, to avoid circumstances that could result in a claim under this policy.

Accuracy of information

Your policy with us relies on the accuracy of the information you provide to us. You must provide full and accurate information and answer honestly, correctly and completely all questions we ask you.

Providing up-to-date information

You must tell us immediately if:

- you change your address or the address where your contents are normally kept,
- the nature of occupancy or security of where your contents are normally kept changes,
- you purchase additional items that need to be listed on your policy schedule, or your value of cover stated in your policy schedule needs to be increased,
- there will be any structural alterations or structural additions to your home,
- your home will undergo removal of roofing material, exterior cladding, doors or windows,
- there will be any excavation or foundation work on the property,
- you or a family member are convicted of any criminal offence.

Non-compliance with policy conditions

If you do not comply with your policy conditions we can:

- reduce an entitlement or decline any claim you make, or
- cancel your policy with immediate effect or, at our option, with effect from the date of your failure to comply with a policy condition, or
- avoid your policy, meaning we can treat your policy as if it had never existed, or
- change your policy terms and charge you an additional premium to reflect the amount that would have been payable had all policy conditions been complied with.

If we avoid your policy, premiums you have paid to us may be forfeited, and any claim payments we have made to you must be refunded to us.



Definitions

Words and phrases that have a specific meaning are explained below.

Accessories

Optional equipment that can be used with, or added to an item, for the purpose of practicality, comfort or appearance.

Accident/Accidental

A sudden, unintended and unforeseen occurrence.

Accidental Damage

Sudden, unintended and unforeseen physical loss or sudden, unintended and unforeseen physical damage.

Application

The information provided to us when you applied for and purchased this policy, together with the declarations that were agreed to by you, or in your name.

Burglary

The unlawful taking of your property from your home.

Business tools or professional equipment

Tools of trade and professional equipment whose principal use is for you to earn any income whether or not used in your current or former occupation or profession. They include tools belonging to or hired by you or a family member or in your care, custody or control for which you are legally responsible.

Computer virus

Any maliciously introduced or unauthorised corrupting or harmful instruction or code, or set of instructions or codes, that exists or spreads through a computer system or network.

Consequential loss

Loss of value or additional expense arising as a consequence of an event. For example, the cost to replace undamaged property to create a uniform appearance.

Current value

The cost to replace the lost or damaged item to the same position as prior to the event with due allowance for age, wear, tear, depreciation and degree of maintenance.

Defined Events

The events set out on page 10 of this policy document under 'Defined Events Cover'.

Documents and certificates

Passport, drivers licence, firearm licence, marriage licence, birth certificate, death certificate and any certificate awarded by a recognised authority.

Electronic data

Facts, concepts, and information converted to a form useable for communications, display, distribution, interpretation or processing by electronic and electromechanical data processing or electronically controlled equipment; for example, data stored on your computer.

Event

An accident that entitles you to make an insurance claim under this policy.

Excess

The amount you must pay towards your claim for each individual event that occurs and is covered by this policy.

Exclusion

A restriction within this policy document that removes or reduces cover for certain types of damage, circumstances, activities, property or otherwise.

Family member

Your spouse, partner, parents, grandparents, grandchildren, siblings, children, aunts, uncles, cousins, in-laws or dependants, normally living with you and not covered by a Tenancy Agreement.

Flood

An accidental overflowing or influx of water from a natural source beyond its normal confines.

Guest

A person who enters your home with your consent, or with the consent of a person who lives at your home.

Home

The residential buildings used for domestic purposes located at the address shown on your policy schedule.

Home office equipment

Computer equipment including associated hardware and accessories and copy-written purchased software for which you hold a licence (but not custom-written software, or data), photocopier or fax machine.

Household pet

An animal that lives with you at your home; for example, a cat, dog or bird.

Money

Cash, negotiable securities, vouchers, unexpired airtime on a cellphone or travel tickets.

Nearest equivalent

We will use the features, functions and characteristics, but not the brand or price of the damaged or lost item, to establish the nearest equivalent.

Pair, set or collection

A pair, set or collection comprises a group of items:

- which cannot function without reliance on other items in the group; for example, a set of co-ordinated accessories used with a particular camera, or
 - whose collective value is more than the sum of the individual values of each item; for example, a stamp collection.
-

Period of cover

The period starting and ending on the days and at the times shown on your policy schedule.

Permanently removed

Contents kept away from the address listed on your policy schedule for a period longer than 60 days, whether or not there is an intention to return them.

Policy schedule

The most recent notice of cover we issue to you relating to this policy.

Replacement value

The retail price of the nearest equivalent item available in New Zealand charged to us by our supplier, as if it were new at the time of the event. The amount will be reduced by any discount available to us.

Temporarily removed

Contents removed from the address listed on your policy schedule with the intention they will be returned to the home after a short period; for example, taking your items to your place of work during the day or on holiday within New Zealand.

Theft

A criminal act in which property belonging to you is taken without your consent.

Unoccupied

Unoccupied means that no one has slept in your home overnight. Overnight stays of one night a week or less on average also mean that your home is unoccupied.

Vehicle

Any type of machine on wheels or caterpillar tracks, that is made to be or intended to be propelled by its own power, as well as anything towed by the machine.

Works of art

Pictures, paintings, prints, sculptures, ornaments, tapestries, antiques (other than furniture), hand woven mats or rugs.

We, us and our

AA Insurance Limited.

You and your

The person or persons listed as 'Who's insured' on the policy schedule.

Fair Insurance Code

As a member of the Insurance Council of New Zealand (ICNZ) we are committed to complying with the Fair Insurance Code.


This includes:

- acting fairly and openly in all our dealings with you,
- providing you with information so you can select the cover that best suits your needs,
- ensuring you can ask for and receive information and assistance to help you understand your policy,
- ensuring you can ask for and receive a copy of the information you gave when you applied for your policy,
- when you make a claim, letting you know what to do and settling it fairly and promptly.

You can obtain a full copy of the Fair Insurance Code from us.

If you are not satisfied with one of our policies, our service, or a decision we make, please tell us. Often a quick conversation with one of our representatives can help resolve things.

If we can't agree, or you are still unhappy, please let us know. We will explain our complaints procedure to you and we have a Customer Resolution Service in place to assist you if needed.

A photograph of a living room. In the foreground, a grey sofa is visible. In the middle ground, a dark coffee table holds a white teapot, a white pitcher, and two yellow mugs. A red vase is also on the table. In the background, a television is mounted on a white wall. A yellow semi-transparent box is overlaid on the image, containing text.

If there is anything you don't understand in this policy document, or if you have any queries, please contact us on 0800 500 213.

Can we help with anything else?

AA Insurance RoadCover[®] Plus

Comprehensive cover from the car insurance specialists.

AA Insurance RoadCover[®] Third Party

Cover if you accidentally damage someone else's car or property.

AA Insurance RoadCover[®] Third Party Fire and Theft

All the benefits of Third Party cover and we'll also protect your vehicle if it's stolen or damaged by fire.

AA Insurance HomeCover[®]

Full replacement cover on your house.

AA Insurance PleasurecraftCover[®]

Comprehensive cover on your trailered boat.

AA Insurance RoadCover[®] Caravan/Trailer

Cover for your caravan or trailer.

AA Insurance MotorcycleCover[®]

Comprehensive cover on your motorcycle.

We're here to help

Call AA Insurance today on **0800 500 213** for cover you can rely on.

Or visit **www.aainsurance.co.nz** or your nearest AA Centre.

