

Provider Contents Policy – Maxi Protection



This is your policy document.

Keep it in a safe place.

Provider Contents Policy
– Maxi Protection



TOWER

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Welcome

Thanks for choosing TOWER. You've made a smart choice by insuring your contents with us. We've been helping New Zealanders protect the things they value for over 140 years and look forward to doing the same for you.

The TOWER Provider Contents Policy – Maxi Protection consists of this wording, **your** proposal, declaration and **certificate of insurance**, completed on the basis of information **you** provided to **us**.

Please read this wording and the **certificate of insurance**. If there is an error of any sort, if **your** needs are not met or if **you** are in doubt then please call **us** on 0800 808 808.

The extra cover provided under the special benefits and Optional special benefits for each section is also subject to the general conditions, exclusions, obligations and limits of this policy.

In this policy some words are in bold, e.g. **you**. This may indicate that the words have a special meaning. To find out the meaning, please refer to the section – Meanings of words on page 17.

Our guarantee

If **you** are not completely happy with **your** policy, please tell **us** within 30 days of its commencement date. **We** may agree to change the policy to suit **you**. If not, and **you** wish to cancel the policy, **you** can as long as **you** have not made any claims. **We** will then refund any premium **you** have paid and **we** will both regard this policy as never commencing. Underwritten by TOWER Insurance Limited.

What you must tell us

We would like to point out some of the important obligations **you** have.

The correctness of all statements made in relation to this policy or any claim under this policy is essential before **we** have any liability under this policy or pay **your** claim. It is important **we** receive all relevant information. This means that **we** need **you** to tell **us** everything **you** know, or could reasonably be expected to know, that may influence **our** decision to insure **you** or the terms on which **we** insure **you**.

If any circumstances change or may change during the time **we** provide **your** insurance it is important **you** tell **us**. This applies at inception and renewal of **your** policy and also during the term of **your** policy.

Examples of a change in circumstances or any other information may include:

- if the use or occupation of the **house** or land at the **situation** changes to include any business use or **your house** becomes tenanted
- if any structural alteration or addition is made to **your house**
- if **you** or any person who may occupy the **house** is charged with, convicted of or commits any criminal offence, other than traffic offences.

These examples are a guide only. If **you** are in any doubt, **you** should disclose information whether or not **we** have asked questions that relate to it.

We may change the terms on which **we** insure **you**, or the premium, to reflect the change in circumstances that **you** have disclosed to **us**.

If **you** do not comply with **your** obligations under this section 'What you must tell us', **we** have the option to decline any claim (and recover any claims payment already made). **We** may also cancel or **avoid** this policy. If **we** cancel **we** will give **you** 14 days' notice sent or emailed to **your** last known address on **our** records. If **we** do this, **we** will refund **your unused premium**.

If **we** avoid **your** policy, it will be treated as if it had never been taken out, and **you** may be required to refund any claims payments **we** have previously paid to **you** under **your** policy (if any). If **we** do this **we** will send notice or an email to **your** last known address on **our** records and **we** will refund **your** entire premium paid.

Some of your other important obligations

You and any person in charge of **your contents** with your **permission** must:

- allow **us** to complete all necessary documents and authorities in respect of any claims under this policy as **your** authorised agent
- allow **us** to inspect the loss or damage and deal with any salvage in a reasonable manner. No property may be abandoned to **us**
- allow **us** to take over for **our** own benefit and settle any legal right of recovery **you** may have and **you** must cooperate fully in any recovery action
- comply with all **our** requests relating to **your** claim including providing all cooperation, information and assistance
- establish that **you** have complied with all of **your** obligations under this policy and that none of the exclusions apply
- inform the Police if it appears that there has been arson, theft, burglary or malicious damage
- not cause or facilitate loss or damage to any property covered by this policy or incur liability by any unreasonable, reckless or wilful act or omission
- not discuss a claim made on **you** by another person with them. Instead, refer them to **us**
- not make a claim that is false or fraudulent in any way or make any false or incorrect statement in connection with any claim
- not start repairs to **your** contents without **our** prior approval
- provide **us** immediately with full particulars of any claims made against **you** by another person and all legal documents served on

you and allow **us** to instruct a solicitor of **our** choice to conduct **your** defence. **You** must follow the recommendations of that solicitor as to the conduct or continuation of the defence. That solicitor shall be entitled to confer with **us** when necessary as to the details of the case and the conduct or continuation of **your** defence

- take all steps which **we** consider reasonable to prevent further loss or damage
- take reasonable care to protect **your contents**
- tell **us** if any lost or stolen property which was part of the claim is found or recovered and hand it over to **us** or at **our** option refund any money paid by **us** if **we** request it
- tell **us** if any person is ordered to make reparation to **you** for any loss or cost which was part of the claim and reimburse **us** for that payment as soon as **you** receive any reparation.

Otherwise **we** may decline **your** claim and recover any payment already made.

All premiums must be paid in full by the due date for payment of such premiums. If any premium payable by **you** remains unpaid 28 days following the due date for payment of that premium, **we** may cancel this policy (effective from the first day of the period to which the unpaid premium relates).

What your contents are insured for

Sudden and accidental physical loss or sudden and accidental physical damage that occurs during the **period of insurance**, unless excluded by this policy.

What special benefits you are insured for

Credit or debit card fraud

If **you** suffer loss from the fraudulent use of **your** credit and / or debit card during the **period of insurance** and **you** can not reasonably recover that loss from anyone else **we** will pay **you** up to \$1,000.

Fatal injury

If **you** die as a result of injury caused by:

- fire at **your house**, or
- anyone who has unlawfully entered **your house**

during the **period of insurance** **we** will pay **your** estate \$5,000. **Your** death must be within three calendar months of the injury. **We** will not pay more than \$10,000 during any one **period of insurance**.

Frozen food deterioration

If **your** refrigeration equipment accidentally stops during the **period of insurance** and **your** frozen food deteriorates to the point where it is not fit to eat **we** will pay **you** up to the value of that loss. In addition, **we** will pay the cost to repair any physical loss or physical damage caused by the spoiled food.

Gradual damage

If **your contents** suffers accidental physical damage through gradual deterioration, mildew, mould or rot as a result of the leaking of:

- a permanent and hidden internal water supply pipe;
- a permanent and hidden internal waste disposal pipe; or

- an internal water supply tank installed at the **situation**, **we** will pay up to \$2,500 to repair the resulting damage (but not the cost of locating and repairing the leak) provided that the leak first occurred during the time that **we** insure **your contents**.

Jewellery

If **you** suffer sudden and accidental physical loss or sudden and accidental physical damage that occurs during the **period of insurance** to **your** jewellery including watches **we** will replace the items or pay for their repair up to \$2,500 for any one item or set unless the item or set is individually shown in the **certificate of insurance** with a higher limit. If **you** choose not to replace or repair **we** will pay the **present day value** up to a maximum of 50% of the item's replacement value.

Keys and locks

If **your house** keys or remote door opener(s) are stolen or believed on reasonable grounds to have been illegally duplicated or it is reasonable to believe that the combination number of an electronic keypad for external doors may have become known to someone else without **your** permission **we** will pay up to \$1,000 free of any **excess** or **excess refund** to replace the keys, remote door opener(s) and locks or change the combination number of the electronic keypad. **We** will also pay for the reasonable cost of opening any safe following theft or loss of its key or combination.

If **you** have this benefit with **us** under any other policy then the maximum amount **we** will pay under all policies is \$1,000.

Natural disaster damage

If **your contents** suffer **natural disaster damage** occurring during the **period of insurance**, and the cost exceeds **your cover** under **EQCover** (or would do but for the Earthquake Commission's refusal to pay) the most **we** will pay is the difference between **your cover** under **EQCover** and the sum insured for **your contents** shown in the **certificate of insurance** less any applicable excesses.

If **you** would like more information about **EQCover** please ask **us** for a brochure, or phone the Earthquake Commission on freephone 0800 508 765.

No claims bonus

If **you** have not had any claims with **us** or **your** previous insurer for the last year, **you** will receive a no claims bonus. If during the next two years **you** also don't have any claims **you** will qualify for an extra no claims bonus.

Should **you** make a claim, the no claims bonus or extra no claims bonus will be reduced at the renewal following the claim.

However, **we** will increase **your** no claims bonus again at the next renewal if no further claims are made.

One event – one excess

If **your contents** suffer loss or damage for which a claim is accepted and at the same time **we** accept a claim as a result of the same event for loss or damage to **your house** or **your** vehicle that are also insured by **us**, **we** will only deduct one **excess** or **excess refund** and that will be the highest **excess** or **excess refund** applicable.

Security alarms

If **you** have installed a passive infra-red security system that protects all the important areas of **your house**, **we** will give **you** a discount off **your** premium. **We** will also pay up to \$500 for the reasonable cost to reset or reprogram **your** passive infra-red security system if it was activated during a break in or attempted break in.

Stress benefit

If **you** suffer a total loss of **your contents** for which a claim is accepted **we** will pay **you** an additional \$1,000 for the inconvenience this may cause **you**.

Temporary accommodation expenses

If **your contents** suffer loss or damage for which a claim is accepted under this policy or which is covered under **EQCover** and **your house** is uninhabitable as a result, **we** will pay **your** reasonable temporary accommodation expenses up to \$25,000. This includes kennel or cattery fees for **your** domestic pets. No temporary accommodation expenses will be paid after repairs have been completed or **your** claim has been paid.

If **you** have this benefit with **us** under any other policy then the maximum amount **we** will pay under all policies is \$25,000.

Temporary storage after loss

If **your house** suffers loss or damage for which a claim is accepted **we** will pay up to \$2,000 for the reasonable costs of storing **your contents** if required. This includes moving **your contents** to a secure storage facility, storage costs while **you** are in temporary accommodation and returning **your contents** to **your house**.

University and boarding school extension

This policy is extended to cover sudden and accidental physical loss or sudden and accidental physical damage that occurs during the **period of insurance** to **your** children's **contents** while they are attending university or school and staying in university halls of residence, a boarding school hostel or a private home as a boarder. **We** will pay up to \$5,000. However, if in university halls of residence an additional **excess** of \$400 will apply.

Optional special benefits

Business tools

If **you** have selected this benefit, **we** will increase the limit to \$10,000 for property from which **you** obtain financial return whether for profit or not.

Children's contents

If **you** have selected this benefit, this policy is extended to cover sudden and accidental physical loss or sudden and accidental physical damage that occurs during the **period of insurance** to **your** children's contents which are left with **you** at the **situation** while they live outside New Zealand up to the sum insured shown for this Optional special benefit in the **certificate of insurance**.

Contents in storage

If **you** have selected this benefit, this policy is extended to cover sudden and accidental physical loss or sudden and accidental

physical damage to **your contents** while temporarily stored in a securely locked and well maintained building away from the **situation** during the period shown and up to the sum insured shown for this Optional special benefit in the **certificate of insurance**. An additional **excess** of \$500 will apply.

Contents in transit

If **you** have selected this benefit, this policy is extended to cover **your contents** for sudden and accidental physical damage caused by fire, collision or overturning of the conveying vehicle while they are in transit during the period shown and up to the sum insured shown for this Optional special benefit in the **certificate of insurance**.

House under construction or alteration

If **you** have selected this benefit, this policy is extended to cover **your contents** for sudden and accidental physical damage while **your house** is under construction or structural alteration occurring during the period shown for this Optional special benefit in the **certificate of insurance**.

New for old

If **you** have selected this benefit, **we** will pay the replacement or repair costs of **your** domestic furniture, furnishings and home appliances irrespective of age and the **present day value** of **your** other **contents**. This benefit does not apply to computers and their accessories.

No excess

If **you** have selected this benefit and **your house** is owner occupied **we** will not deduct any **excess** in the event of a claim.

Spectacles, contact lenses, hearing aids and dentures

If **you** have selected this benefit and **you** suffer loss or damage to **your** spectacles, contact lenses (but not disposable contact lenses), hearing aids or dentures for which a claim is accepted **we** will pay for their replacement or repair free of any **excess** or **excess refund**.

Tenanted properties

If **you** have selected this benefit the additional **excess** of \$400 if **your house** is rented is deleted.

Liability protection

We will cover **you** for up to \$1,000,000 for **your** liability for claims made against **you** as a result of accidents in New Zealand which cause physical property damage.

We will only pay for claims made on **you** relating to accidents which happen during the **period of insurance**.

If **you** have liability cover with **us** under any other policy then **our** maximum combined liability for any one claim and during any one **period of insurance** under all policies is \$1,000,000.

What special benefits you are insured for under liability protection

The amounts payable under the special benefits under Liability protection are included within the Liability protection cover and are not in addition to it.

Bodily injury

Liability protection is extended to cover **your** liability for up to \$100,000 arising from **bodily injury** occurring during the **period of insurance**.

If **you** have this cover with **us** under any other policy then **our** maximum combined liability under all policies is \$100,000.

Resource Management Act fines and legal defence costs

Liability protection is extended to cover **your** liability for up to \$100,000 for the cost of defending any charge and any fine or monetary penalty imposed upon **you** by law as a result of an **occurrence** at the **situation** during the **period of insurance**.

An additional **excess** of \$500 will apply to claims under this special benefit.

If **you** have this cover with **us** under any other policy then our maximum combined liability under all policies is \$100,000.

Tenants' liability

Liability protection is extended to cover **your** liability for sudden and accidental physical loss or sudden and accidental physical damage that occurs during the **period of**

insurance caused by fire, explosion, impact, water damage or accidental breakage of fixed glass, hand basins, sinks, toilet pans and cisterns, forming part of the **house** where it is occupied but not owned by **you**.

What you are not insured for

General exclusions

The **excess** or **excess refund**.

An additional **excess** of \$400 if **your house** is let, lent, leased, rented or tenanted to anyone unless you have selected the optional special benefit – Tenanted properties.

More than:

- \$1,200 in total for any money, bullion, precious stones, negotiable securities or documents
- \$2,000 in total for property from which **you** obtain financial return whether for profit or not other than the cover provided in the Optional special benefit – Business tools
- \$2,500 for any item or set of jewellery (including watches), any item or set of photographic or video equipment (including accessories), unless shown in the **certificate of insurance**
- \$3,000 in total for any collections of items other than furniture or furnishings
- \$10,000 for any one item (other than jewellery, including watches, or any item or set of photographic or video equipment including accessories) unless shown in the **certificate of insurance**
- \$15,000 for jewellery (including watches) in total from any one loss, unless shown in the **certificate of insurance**.

Loss or damage to:

- aircraft or other airborne devices
- animals, fish or birds
- artificial or transplanted body parts or aids other than prosthetic limbs, spectacles, contact lenses, hearing aids and dentures
- computer software and data. However, **we** will pay for the cost of replacing commercially available computer programs for which **you** held legitimate user licences at the time of loss
- **contents** removed from the **situation** for the purpose of sale, storage or exhibition, or that are away or that **you** intend to be away from the **situation** for more than 30 days, other than the cover provided in the special benefit – University and boarding school extension or the Optional special benefit – Contents in storage
- **contents** that are in transit from one permanent **situation** to another, other than the cover provided in the Optional special benefit – Contents in transit
- **contents** that are outside New Zealand
- money or other proceeds of any business or activity for financial return whether for profit or not
- motor vehicles (other than an electric wheelchair or mobility scooter, and garden appliances), motorcycles, motor scooters, caravans, trailers, and their spare parts and accessories
- watercraft e.g. sailboards, jet skis, wave skis, boats and outboard motors if the total value of all the items including their spare parts and accessories is over \$1,500.

Loss, damage, liability or claims for or arising from:

- aggravated, punitive or exemplary damages, fines and / or other penalties or reparation orders other than the cover provided in the special benefit – Resource Management Act fines and legal defence costs
- any activity for financial return (other than domestic rent) whether for profit or not
- any event outside New Zealand
- any **occurrence** for which an inspector may give notice to a territorial authority under Section 61 of the Health and Safety in Employment Act 1992
- any process of cleaning, repairing or restoring
- any time or date device or any item of which it forms a part, arising from its failure to recognise any date, character or value as the correct date, character or value (e.g. year 2000). However, **we** will pay for any loss or damage which it causes to any other item
- any unreasonable, criminal, reckless or wilful act or omission or any disregard for, or failure to comply with any provision in or notice or order under any Act of Parliament by **you**
- confiscation, nationalisation or requisition by an order of Government, Local Authority, the Courts or any public authority, unless it is to prevent loss or damage covered by this policy
- handling, transportation, storage, installation, removal, treatment or use of asbestos, asbestos products or asbestos contained in any products or materials
- hydrostatic pressure to swimming or spa pools
- insects, rodents or vermin (other than opossums), marine growth or marine borers. However, resulting loss or damage other than that caused directly by them is covered
- liability which arises only because **you** have agreed to take liability upon yourself
- lifting or shifting the **house** or structural alterations or repairs including the removal or alteration of the roof unless **you** have selected the Optional special benefit – House under construction or alteration
- mechanical or electrical breakdown unless burning out occurs. However, resulting loss or damage other than the mechanical or electrical breakdown is covered
- mildew, mould, rot, corrosion, rust or gradual deterioration other than the cover provided in the special benefit – Gradual damage
- **natural disaster damage** other than the cover provided by:
 - the special benefit – Natural disaster damage, and
 - the optional special benefit – House under construction or alteration, in which case this exclusion is deleted for any time during which, because of the construction or alteration, **your house** is not a 'dwelling' as defined in **EQCover**
- nuclear weapons material or ionising radiation or contamination by radioactivity from any nuclear waste or from the combustion of nuclear fuel, including any self-sustaining process of nuclear fission or fusion
- personal injury as defined in and / or for which cover is provided under the Accident Compensation Act of 2001 or any amendments or any Act(s) in substitution of the Act
- settling or cracking or movement or compaction of land
- subsidence, erosion or underground water pressure or landslip (other than the cover provided for **natural landslip** under the special benefit – Natural disaster damage)

- the cost of remedying or repairing any inherent fault, defective workmanship, materials or design
- the engagement by **you** of any contractor to dispose of or handle materials in other than a lawful manner
- the manufacture, storage, use or distribution at **your house** of a 'controlled drug' as defined in the Misuse of Drugs Act 1975
- theft or deliberate damage caused directly or indirectly by **you**, or anyone who normally lives at the **situation** or is lawfully at the **situation**. This exclusion does not apply to deliberate damage by fire by tenants or their guests
- vibration, removal or weakening of support
- water or dampness entering **your house** because of structural defect, defective design, defective materials or defective workmanship
- wear and tear or action of sunlight.

Liability for:

- **bodily injury to you**
- loss or damage to property belonging to **you** or under **your** care or control other than the cover provided in the special benefit – Tenants' liability
- the ownership, use or possession of any mechanically propelled vehicle (other than domestic garden implements or mobility scooters), trailer, caravan, watercraft, aircraft or other airborne device.

Loss, damage or liability arising directly or indirectly from or occasioned by or through or in consequence directly or indirectly of or claim for:

- war, invasion, acts of foreign enemies, hostilities or war-like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, military or

usurped power, martial law, confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public local authority, or any act of any person or persons acting on behalf of or in connection with any organisation the objective of which includes the overthrowing or influencing of any de jure or de facto government by terrorism or by any violent means.

How to make a claim

It is important **you** tell **us** when **you** become aware of any circumstances which may result in a claim.

You can call **us** on 0800 808 808 or go to tower.co.nz/claims to fill out an online claim form.

If **you** call **us** and **we** require **you** to complete a claim form, **we** must receive the completed claim form within 30 days. In order to avoid delays with **your** claim **you** should also provide **us** with proof of purchase (e.g. receipts, credit card vouchers, warranties, guarantees, etc) for any property for which **you** wish to claim.

How we will look after your claim

When **you** contact **us** to make a claim **we** will:

- process **your** claim within the terms of the policy
- explain how the claims process works
- explain what **we** need to go ahead with **your** claim
- keep **you** updated on **your** claim's progress

- give **you** all the information **you** need on how **we** will settle **your** claim
- if **we** decline **your** claim, **we** will clearly explain why.

How we will settle your claim

We will arrange for the repair or replacement or pay for the loss, once **your** claim has been accepted.

We will pay:

- the replacement or repair costs of furniture, furnishings, home appliances (other than computers, laptops, tablets, e-book readers and their accessories) under 10 years old
- the **present day value** of furniture, furnishings, home appliances (other than computers, laptops, tablets, e-book readers and their accessories) over 10 years old, other than the cover provided in the Optional special benefit – New for old
- the replacement or repair costs of computers, laptops, tablets, e-book readers and their accessories if under five years old, and the **present day value** if over five years old
- the replacement or repair costs of portable communications equipment, portable musical and associated equipment, cameras (film, digital and video), compact discs, DVDs, cosmetics, toiletries, and books (but not magazines or comics and the like) under 10 years old, and the **present day value** if over 10 years old
- the **present day value** of **your** other **contents** including personal effects.

We will also pay for all costs and expenses incurred by **you** with **our** approval in defending claims under liability protection plus any costs and expenses awarded against **you**.

In all cases:

- if **you** pay **your** premium by instalments and **your contents** suffer a total loss **you** must pay the rest of the annual premium before **we** settle **your** claim
- **we** have the option whether to make payment, replace or repair **your contents**.

We are not bound to:

- pay for wall, floor or window coverings not located in the room or rooms where the loss or damage occurred
- pay more than the **present day value** until the cost of replacement or repair is actually incurred
- pay more than the **present day value** up to a maximum of 50% of the replacement value of **your** jewellery including watches if **you** choose not to replace or repair **your** jewellery including watches
- pay more than the cash equivalent for the unconsumed portion of **your** cosmetics and / or toiletries
- pay more than the sums insured shown in the **certificate of insurance**
- pay the cost of replacement or repair to **your contents** beyond what is reasonable, practical or comparable with the original
- repair or reinstate **your contents** exactly to their previous condition.

Cancelling this policy

You may cancel this policy at any time by notifying **us** either by telephone, email or post. **We** will refund 80% of **your unused premium** (unless the refund is less than \$25 in which case no refund will apply).

We may cancel or avoid this policy in accordance with the express rights of cancellation and / or avoidance set out under the headings 'What you must tell us' and 'Some of your other important obligations'.

If **you** make a claim which is false or fraudulent in any way, or make any false statement to **us**, **we** may avoid **your** policy and any other policies **you** have with **us** or cancel them effective immediately from the date of the fraudulent act. If **we** do this, **we** will refund **your unused premium**.

Your policy is automatically cancelled if **your contents** are a total loss and no refund of premium is given. However, **you** may apply to **us** to insure **your** new contents.

Making changes to this policy

You can have this policy altered at any time as long as **we** agree in writing to such alteration before it takes effect.

We can alter the terms of this policy by giving **you** at least 14 days' notice sent or emailed to **your** last known address on **our** records in any of the following circumstances:

- to reflect any material changes to relevant law
- to increase the level of existing cover, or add additional cover
- if **we** are no longer able to secure reinsurance protection for perils covered by this policy
- in order to allow for a material change in **your** (or **your** insured property's) risk profile
- in order to allow for a material change in the risk profile of a group of similar policy holders (or similar insured property) that will not be commercially sustainable for **us** under current policy terms

If **you** do not agree to such alterations to the terms of **your** policy, **you** can cancel the policy (effective from the date of the proposed alteration) by notifying **us** either by telephone, email or post prior to the effective date of the proposed alterations. If **you** cancel on this basis, **we** will refund **your unused premium**.

Leaving your house unoccupied

Unless **you** have told **us** that **your house** is a holiday home, **you** must have our prior written confirmation if **your house** is going to be unoccupied for more than 60 consecutive days, otherwise cover under this policy is automatically suspended. Cover resumes as soon as **your house** is occupied again.

Inflation protection

To help protect **you** from inflation the sum insured shown in the **certificate of insurance** may be increased at the renewal of **your** policy based on the changes in the appropriate parts of the Consumer Price Index.

Your premium at renewal will be calculated on the revised sum insured.

Other insurance

This policy does not cover any loss, damage or liability if **you** are covered for that same loss, damage or liability to any extent under a policy with another insurer. **We** will not contribute towards any claim under any other policy with another insurer.

Automatic reinstatement

In the case of partial physical loss or partial physical damage to **your contents** **we** will pay the premium to reinstate **your** insurance after **we** meet any claim.

Jurisdiction

The laws of New Zealand apply to this policy. The Courts of New Zealand have exclusive jurisdiction in relation to legal proceedings about this policy.

Any compensation awarded or costs or expenses of litigation outside New Zealand are not covered.

Currency and taxes

All sums insured and policy limits are expressed in New Zealand currency and include Goods and Services Tax (GST) and all other taxes. All claims will be paid in New Zealand currency.

If you have a concern

While **we** make every effort to get things right, problems may sometimes occur. **We** have in place a complaints procedure that is intended to resolve any problem quickly and fairly.

In order to avoid delay in solving a problem to **your** satisfaction, please follow the steps listed below:

- In the first instance call:
TOWER Insurance Customer Service
Phone: 0800 808 808
- If **we** are unable to resolve the problem, **you** may make a formal complaint to:
Manager – Complaints Investigation and Resolution
TOWER Insurance Limited
PO Box 90 347
Auckland
Phone: 0800 808 808
Facsimile: 09 369 0546
Email: insurance@tower.co.nz
- If the complaint has been through all the steps above and **you** are still dissatisfied, **you** may then ask the Insurance and Savings Ombudsman to arbitrate.
Please see the ombudsman's website (ombudsman.org.nz) for disputes it can consider.

Meanings of words

Definition	Meaning
Bodily injury	Bodily injury (including death), illness, disability, disease, shock, fright, mental anguish or mental injury
Certificate of insurance	The certificate of insurance first issued to you or the current renewal certificate whichever applies and any endorsement certificates that have been added during the period of insurance
Contents	All your domestic furniture e.g. tables, chairs; furnishings e.g. floor coverings not permanently attached, drapes; home appliances e.g. refrigerator, electrical drill, lawn mower; household effects e.g. linen, food; personal effects e.g. bicycles, sporting goods, portable gaming devices, clothing, spectacles, contact lenses, hearing aids, dentures, compact discs, laptop computers, cameras, video cameras and other items that are normally worn or carried by you ; as shown in the certificate of insurance . This includes contents hired by you for which you are liable
EQCover	The Earthquake Commission Act 1993 or any amendments or any Act(s) in substitution of the Act
Excess	The amount of any claim, which you must bear. The excess applies to each and every event that results in a claim. The amounts are shown in the certificate of insurance and / or in this wording. Where you discover damage caused on multiple occasions then an excess will be applied in relation to each occasion or event that occurred. Where a special benefit or Optional special benefit specifies an excess, that excess will apply over and above any other excess in your policy or in the certificate of insurance
Excess refund	The minimum amount for which the claim is payable. No claim is payable if the claim does not exceed the amount shown in the certificate of insurance plus any other amounts which are shown in the policy wording as being an additional excess . When all applicable excess amounts are exceeded, the claim is payable. Where you discover damage caused on multiple occasions then an excess refund will be applied in relation to each occasion or event that occurred. Where a special benefit or Optional special benefit specifies an excess , that excess will apply over and above any other excess or excess refund in your policy or in the certificate of insurance
House	The domestic building you own, lease or rent at the situation and any domestic structure on the domestic land that goes with it

Definition	Meaning
Natural disaster damage	Sudden and accidental physical loss or sudden and accidental physical damage as a direct result of earthquake, natural landslip , volcanic eruption, hydrothermal activity or tsunami and includes physical loss or physical damage occurring (whether accidentally or not) as a direct result of measures taken under proper authority to avoid the spreading of, or to otherwise reduce the consequences of, an earthquake, natural landslip , volcanic eruption, hydrothermal activity or tsunami. It does not include any loss or damage for which compensation is payable under any Act of Parliament other than the EQCover
Natural landslip	The movement (whether by way of falling, sliding or flowing, or by combination thereof) of ground-forming materials composed of natural rock, soil, artificial fill, or a combination of such materials, which, before movement formed an integral part of the ground, but does not include the movement of ground due to below-ground subsidence, soil expansion, soil shrinkage, soil compaction or erosion
Occurrence	An act or omission during the period of insurance including repetitive or continual exposure to the same conditions as a result of which you are charged with an offence under Sections 9, 11, 12, 13, 14 or 15 of the Resource Management Act 1991. Where the elements of an occurrence take place during more than one period of insurance the occurrence shall be treated as taking place during the period of insurance in which the first act / omission forming part of the occurrence took place
Period of insurance	The period shown in the certificate of insurance
Present day value	The cost at the time of the loss or damage of rebuilding, replacing or repairing your contents to a condition no better than new less an appropriate allowance for depreciation and deferred maintenance
Situation	The location which is shown in the certificate of insurance
Unused premium	Premium for the days you have paid for, but will not be insured (calculated as at the effective date of cancellation)
We, us or our	TOWER Insurance Limited
You or your	The person(s) named in the certificate of insurance as the insured, your spouse or de facto partner and your children normally residing at the situation . You or your does not include family members such as a parent, grandparent, brother or sister unless they are named in the certificate of insurance . Where you jointly own any of the contents this policy insures you jointly

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