

The benefits of choosing NZI Personal Lines

At NZI we pride ourselves on helping people to achieve the best protection for their assets.

Whatever the level of insurance you're after, we have a wide range of options for just about all requirements.

We've developed three policies: Distinction, Echelon and Essence, with each policy offering different levels of protection.

WE'VE GOT THE RIGHT SIZED COVER FOR YOU

- DISTINCTION** when only the best will do, this premium policy has it covered. Distinction offers our most extensive cover on home, contents and motor vehicle.
- ECHOLON** great practical cover, our most popular policy. It will give you the confidence to know you're covered up to a maximum specified amount should something happen to your home, contents or motor vehicle.
- ESSENCE** our most affordable policy offers protection for the things that matter most – your home and contents.

OTHER BENEFITS IN CHOOSING NZI:

- ▶ **Photosecure** – a fantastic service that provides you with an invaluable photographic record of your contents – this is available automatically with Distinction and for an extra premium with Echelon and Essence.
- ▶ **Contents Calculator** – an easy way to help you estimate your own worth, available online at www.nzi.co.nz
- ▶ **Drive a hybrid vehicle less than 5,000 km per year and you could benefit from a 10% discount on your vehicle's premium***
- ▶ **NZI is committed to sustainability and provides opportunities to upgrade or replace with sustainable products for or in the home**
- ▶ **A range of discounts are offered depending on your circumstances – discuss this with your broker.**

*Discounts apply to the base premium amount (or the net base premium amount after deduction of any other discount(s)) and do not apply to government levies, GST or optional extensions.



Personal Insurance

Important
This brochure highlights some of the benefits of the policies mentioned in it. Limitations, exclusions and conditions may still apply, so please read your Policy Wording and Policy Schedule thoroughly. The availability of an NZI policy is subject to the acceptance by NZI of a completed application form, and to NZI's underwriting criteria and any other conditions being met.
nzi.co.nz

Why NZI Personal Lines

- ▶ NZI is one of New Zealand’s largest insurance brands with over 150 years experience
- ▶ NZI has financial strength, providing assurance that we can pay your claims
- ▶ NZI has a dedicated team of Personal Lines specialists
- ▶ Multi-policy discounts are available if you have two or more Personal Lines policies with NZI
- ▶ NZI has an industry leading local claims service
- ▶ A reliable and authorised vehicle repairer network is available for our customers
- ▶ NZI has strong relationships with our expert broker network, providing the best customer service to clients.

Note, all of the limits in the comparisons below and on the proceeding pages are per event unless stated otherwise.

HOME			
	NZI Distinction	NZI Echelon	NZI Essence
What you are covered for	Sudden and accidental loss to the home.	Sudden and accidental loss to the home.	Sudden and accidental loss to the home.
Recreational Features	\$100,000	\$45,000	Not covered unless specified in the Policy Schedule.
Retaining walls	\$100,000	\$25,000	Not covered unless specified in the Policy Schedule.
Special Features	Not covered unless specified in the Policy Schedule.	Not covered unless specified in the Policy Schedule.	Not covered unless specified in the Policy Schedule.
Matching items – bathroom and kitchen	Additional costs to replace undamaged parts of bathroom suite and kitchen if damaged items cannot be replaced.	Not covered.	Not covered.
Automatic Additional Benefits			
Alternative accommodation	Maximum of 12 months – \$100,000 limit.	Maximum of 12 months – \$20,000 limit.	Maximum of 12 months – \$15,000 limit.
Breakage extension (\$250 excess)	Covered.	Covered.	Not covered.
Hidden gradual damage	\$5,000 in an annual period.	\$3,000 in an annual period.	Not covered.
Trauma cover following injuries sustained as a result of a fire, home invasion, burglary or theft	\$1,000 for professional counselling services and \$1,000 for temporary accommodation.	Not covered.	Not covered.
Tree removal	\$1,500	Not covered.	Not covered.
Landlord's contents	Not offered.	\$10,000	\$5,000 (fixtures and fittings only).
Landscaping	\$10,000. An excess of \$1,000 applies.	\$2,500	Not covered.
Loss of rent	Not offered.	Maximum of 12 months – \$20,000 limit.	Maximum of 12 months – \$15,000 limit.
New building work	\$10,000 in an annual period.	\$10,000 in an annual period – for defined events.	\$10,000 in an annual period – for defined events.
Stress payment	\$2,000	\$2,000	Not covered.
Sustainability upgrade	\$20,000	\$15,000	Not covered.
Temporary removal of fixtures for restoration, renovation or repair	Covered for a maximum of 60 days.	Not covered.	Not covered.
Water or sewage pipe blockage	\$500 in an annual period.	\$500 in an annual period.	Not covered.
Your Legal Liability			
Your legal liability resulting from property ownership	\$2,000,000	\$1,000,000	\$1,000,000
Your legal liability for bodily injury to others	\$2,000,000	\$1,000,000	\$1,000,000
Optional Benefit			
Landlords protection	Not available.	Available.	Not available.
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CONTENTS	NZI Distinction	NZI Echelon	NZI Essence
What you are covered for	(a) at the home, or (b) temporarily removed from the home for use in NZ.	(a) at the home, or (b) temporarily removed from the home for use in NZ.	(a) at the home, or (b) temporarily removed from the home for use in NZ. However theft of contents temporarily removed is covered only if caused by violent and forceful entry to the building.
What we will pay	Most contents are covered for replacement regardless of age.	Most contents are covered for replacement regardless of age.	Most contents less than 10 years old are covered for replacement. Contents over 10 years of age are covered for present value only.
Automatic Additional Benefits			
Alternative accommodation	Maximum of 12 months – no sub limit.	Maximum of 12 months – \$20,000 limit.	Maximum of 12 months – \$20,000 limit.
Change in situation	We will automatically provide cover at your new address, provided you notify us before the period of cover ends.	Not covered, unless notified.	Not covered, unless notified.
Children living away from home	\$1,000 for any one item of contents and \$5,000 in total for any event. This restriction does not apply if the family member is living in a hostel, or other accommodation run by or for that school, polytechnic or university.	\$500 for any one item of contents, and \$5,000 in total for any event. This restriction does not apply if the family member is living in a hostel, or other accommodation run by or for that school, polytechnic or university.	Cover only applies for children who are living in accommodation provided by the school, polytechnic or university.
Compulsory evacuation	Reasonable costs for alternative accommodation for a maximum of 30 days for any event.	Not covered.	Not covered.
Contents in storage	Max 6 months – for defined events.	Not covered.	Not covered.
Contents in transit	Contents are covered while in transit to any permanent residence in New Zealand.	Not covered.	Not covered.
Credit card (fraudulent use)	\$2,000 during the period of cover.	\$500 in an annual period.	Not covered.
Domestic employees	Your domestic employees' contents are covered while they are at your home.	Not covered.	Not covered.
Fatal injury	\$10,000 during the period of cover.	\$10,000	\$10,000
Food spoilage	Covered.	Covered.	Covered.
Hidden gradual damage	\$5,000 in an annual period.	\$2,000 in an annual period.	Not covered.
Home office	\$25,000 if loss occurs at home, \$5,000 if temporarily removed.	\$10,000 if loss occurs at home, \$1,500 if temporarily removed.	Not covered.
Keys and locks	\$3,000 during the period of cover – nil excess.	\$1,000 in an annual period – nil excess.	\$1,000 in an annual period – excess applies.
Mobile phone – unauthorised use	\$500	Not covered.	Not covered.
Overseas travel	Cover for jewellery and watches while travelling anywhere in the world. Cover for clothing, personal effects, suitcases and bags while travelling to Australia or Pacific Islands.	Up to \$5,000 per trip for clothing, personal effects, suitcases, bags and jewellery while travelling to Australia or the Pacific Islands.	Not covered.
Pairs and sets	We pay any reduced value that arises from a pair or a set being damaged where items cannot be replaced.	Not covered.	Not covered.
Stress payment	\$2,000	\$2,000	\$2,000
Sustainability upgrade	For any whiteware appliance, we may, at our discretion, pay the cost to repair or replace with an energy efficient model.	For any whiteware appliance, we may, at our discretion, pay the cost to repair or replace with an energy efficient model.	For any whiteware appliance less than 10 years of age, we may at our discretion pay the cost to repair or replace with an energy efficient model.
The 19th hole	\$500 towards celebration costs if you get a hole in one in a golf game.	Not covered.	Not covered.
Works of art at place of business	Any works of art that are temporarily kept at your place of work are covered.	Not covered.	Not covered.
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NZI Personal Lines / PRODUCT BENEFITS

CONTENTS		continued	
	NZI Distinction	NZI Echelon	NZI Essence
Your Legal Liability			
Legal liability for property damage	\$2,000,000	\$1,000,000	\$1,000,000
Legal liability for bodily injury	\$2,000,000	\$1,000,000	\$1,000,000
Maximum Payment On Specific Types of Contents			
Bicycles	No sub limit.	\$2,000	\$2,000
Cameras	\$5,000	\$3,000	\$2,000
Jewellery single item	\$10,000	\$3,000	\$3,000
Money and Vouchers (in total)	\$1,000	\$1,000	\$750
Parts and accessories of motor vehicles, aircraft or aerial devices, and watercraft (in total)	\$3,000	\$2,500	\$2,500
Portable electronic equipment (in total)	No sub limit.	No sub limit.	\$2,000
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PRIVATE MOTOR VEHICLE			
	NZI Distinction	NZI Echelon	
What you are covered for	Sudden and accidental loss to the car.	Sudden and accidental loss to the car.	
Additional Benefits			
Accidental death	\$10,000 during the period of cover.	\$10,000 during the period of cover.	
Accommodation costs	Reasonable costs.	\$750	
Additional vehicle	Covered if the value of the vehicle is under \$250,000 and we are notified within 30 days of purchase.	Not covered unless notified.	
Alternative transport	Reasonable costs for hiring a rental vehicle following a loss covered by the policy.	Reasonable costs for hiring a rental vehicle from an approved supplier following a loss covered by the policy.	
Excess protection	If the car suffers a loss caused by an identifiable and uninsured driver of another vehicle, or if the loss to the car is from actual or attempted theft or illegal conversion, we won't deduct the excess or adjust your claim-free discount (provided all other necessary requirements are met).	If the car suffers a loss caused by a driver of another vehicle or if the loss to the car is from actual or attempted theft or illegal conversion, we won't deduct the excess or adjust your claim-free discount (provided all other necessary requirements are met).	
Keys and locks	Reasonable costs (an excess of \$100 applies).	\$1,000 during the period of cover (an excess of \$100 applies).	
Trailer	Covered (an excess of \$100 applies).	\$1,000 during the period of cover (an excess of \$100 applies).	
Transport costs	Covered.	Covered.	
Trauma cover	\$1,000	Not covered.	
Medical expenses	\$500	\$500	
Road clearing costs	Covered.	Covered.	
Skilled driver qualification	If an accident is caused by an under 25 year old driver, we won't apply the under age excess if policy requirements are met.	Not covered.	
Windows cover	Nil excess for claims relating to windscreen, windows, sun-roof, headlight glass, headlight protectors, tail-light glass or driving lights of the car.	Nil excess for claims relating to windscreen, windows, sun-roof, or driving lights of the car.	
Your Legal Liability			
Your legal liability for property damage	\$20,000,000	\$20,000,000	
Your legal liability for bodily injury	\$2,000,000	\$1,000,000	
Roadside Assistance			
NZI Roadside Assist	Automatic Benefit (unlimited call-outs).	Optional Benefit (six call outs during an annual period).	
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