



Contents Insurance

Homeowners
Renters

With Contents Insurance in place, your personal belongings are covered for accidental loss, damage and destruction anywhere in New Zealand - protecting you against events such as fire, flood, burglary or natural disaster.

The cover for some items will be limited to their present day value, but you can specify limits for special items such as jewellery, bicycles or cameras to ensure you have the cover you need.

The maximum we'll pay for any one contents claim is \$250,000 plus any legal liability or temporary accommodation cover.

We recommend you consider House Insurance too. Our house and contents insurance products are underwritten by Lumley General Insurance (NZ) Limited and have been designed to work together to give you the best, most comprehensive cover.

Additional covers

Contents Insurance provides the following additional covers:-

- **Car accessories attached to an employer's vehicle** – up to \$1,500 in a 12 month period for any one event with a \$250 excess.
- **Change of situation** – we'll provide temporary cover for your contents in your new home for up to 14 days from the date you moved.
- **Credit card/cheque** – up to \$1,000 in a 12 month period for a lost, stolen or fraudulently used ATM/Eftpos card or cheque book. Up to \$500 for any one event if you or your spouse dies or becomes totally disabled.
- **Hidden gradual damage** – up to \$2,000 in a 12 month period towards the cost of repairing your contents if they suffer hidden gradual damage caused by accidental leaks or overflows from internal water or waste disposal pipes, or a permanently installed water tank.
- **Home office** – up to \$15,000 cover for your home office furniture and equipment.
- **Lost or stolen keys** – up to \$2,000 in a 12 month period to replace your keys and locks (includes remote door openers, swipe cards and similar).
- **Natural disaster damage** – we'll pay the difference between any EQ cover and the cover under your policy if your contents are damaged or a total loss. We'll also cover temporary accommodation costs.
- **Overseas travel** – up to \$5,000 cover if you're travelling to and from Australia or the Pacific Islands for no more than three weeks at any one time.

- **Personal liability** – up to \$2,000,000 for any one event including legal costs and expenses. (If you have liability protection under any other policy, the maximum combined liability under all policies will be \$2,000,000.)
- **Removal of debris** – we'll cover the cost of removing damaged contents from your home.
- **Temporary accommodation** – we'll cover the temporary accommodation costs for you and your immediate family and pets while your house is being repaired or rebuilt for up to 12 months. We'll also take care of the costs of moving and storing your contents.
- **Tree disposal** – up to \$1,000 for any one event if a falling tree or branch damages your contents, including the removal of tree debris.
- **Wedding or Christmas gifts** – gifts belonging to others are covered while they are temporarily stored at your home.

Optional covers

Contents Insurance allows you to select the following optional covers:-

- **Home office: cover away from home** – up to \$15,000 for any one event to cover office furniture and equipment. Sub-limits apply - \$5,000 for computers and \$2,000 for cell phones.
- **Landlord's extension: deliberate damage by tenants** – up to \$25,000 for any one event with a \$500 excess.

Ways to save

Choose a higher optional excess to save on your premiums.

Multi-product discounts apply.

Ask for a quote today
Call 0800 002 002

All insurance cover is subject to the full terms and conditions, including exclusions that apply, set out in the respective policy document. You can request a policy document at any time. Please call 0800 002 002.

Other insurance options

We offer a range of everyday insurance to cover your life and income, and your assets and belongings. We can look after your travel insurance too.

Our friendly team of Registered Financial Advisers can arrange everything over the phone.

We'll help work out what's right for you, so you have the cover you need today and in the future.

Insurance cover for you and your family

Underwritten by Southsure Assurance Limited

- Term Life
- Mortgage Protection
- Income Protection
- Critical Condition
- Funeral Cover

Insurance cover for your assets and belongings

Underwritten by Lumley General Insurance (NZ) Limited - a business division of IAG New Zealand Limited (Lumley)

- House
- Car
- Boat

Travel insurance for business or leisure

Underwritten by Allianz Australia Insurance Limited

- Comprehensive
- Essentials

Your insurer

Contents Insurance is arranged by Southsure Assurance Limited (Southsure), a New Zealand insurance company licensed and supervised by the Reserve Bank of New Zealand under the Insurance (Prudential Supervision) Act 2010.

Southsure arranges general insurance as an agent for Lumley General Insurance (NZ) Limited, a business division of IAG New Zealand Limited (Lumley), and receives remuneration by way of commission for providing that service.

Southsure is a member of the Banking Ombudsman Scheme, which provides a free and independent dispute resolution service.

30 day 'free look'

If you're not happy with your policy for any reason, you can cancel it within the first 30 days and we'll refund any premium you've paid.

Your underwriter

Lumley General Insurance (NZ) Limited, a business division of IAG New Zealand Limited (Lumley), is one of New Zealand's leading providers of fire and general insurance, specialising in transport, construction and engineering, liability, marine, property and casualty, and personal lines.

Lumley is licensed and supervised by the Reserve Bank of New Zealand under the Insurance (Prudential Supervision) Act 2010; is a member of the Insurance Council of New Zealand; and is a member of the Insurance and Savings Ombudsman (ISO) Scheme, which provides a free and independent dispute resolution service.

The brochure is only a summary of the features and benefits of Contents Insurance as at July 2016 and is intended to be of a general nature. It does not constitute personalised financial advice under the Financial Advisers Act 2008.

To the extent that any content constitutes financial advice, it is class advice only and does not take into account any individual's particular financial situation or goals. We recommend you seek personalised financial advice.

0800 002 002
www.southsure.co.nz