



# House Insurance

Owner occupied homes  
Holiday homes  
Landlord properties

Ensure your greatest asset is covered for accidental loss, damage and destruction.

We'll pay the actual cost to repair your house, holiday home or rental property up to the Sum Insured listed on your Policy Schedule.

If you take Contents Insurance with us too, we'll cover any temporary accommodation costs for you and your immediate family and pets while your house is being repaired or rebuilt. We'll also take care of the costs of moving and storing your possessions.

## Additional covers

Our House Insurance policy includes the following additional covers:-

- **Hidden gradual damage** – up to \$3,000 in a 12 month period for accidental leaks or overflow from internal water or waste disposal pipes, or a permanently installed internal water tank.
- **Landlord's chattels** – up to \$10,000 for any one event with a \$500 excess to cover appliance, furniture, carpets, blinds and curtains.
- **Landscaping** – up to \$3,000 for any one event to restore your garden and landscaping.
- **Loss of rent** – up to \$20,000 in a 12 month period to cover loss of rent while the house is repaired or rebuilt.
- **Natural disaster damage** – we'll pay the difference between any EQ cover and the cover under your policy if your home is damaged or a total loss. Cover includes walls (garden and retaining), gates, fences, paths and driveways, and temporary accommodation costs.
- **Owner's legal liability** – up to \$2,000,000 for any one event, including legal costs and expenses, if an accident at your home or property causes damage to someone else's property. You're also covered for any legal liability under the Forest and Rural Fires Act 1977.
- **Tree disposal** – up to \$1,000 for any one event to remove debris.

## Optional covers

You can add the following optional covers to your policy:-

- **Landlord's chattels: extended cover** – up to \$20,000.
- **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)

- Contents
- Car
- Boat

### Travel insurance for business or leisure

Underwritten by Allianz Australia Insurance Limited

- Comprehensive
- Essentials

## Your insurer

House 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 House 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](http://www.southsure.co.nz)**