

# State Contents Insurance Policy

## Change Summary

### Some important updates to your Contents Insurance

At State we're always looking for ways to improve our products and services, so from time to time we make changes to your policy. To make it easy for you to understand these changes and what they mean, we have summarised these for you in this Change Summary.

### What do you need to do?

Check out the key changes to your policy outlined in this summary. Since not every update is listed and not all changes apply to your specific policy, it's a good idea that you review this summary alongside the latest policy wording. You can find the latest policy wording at [state.co.nz/policy-documents](http://state.co.nz/policy-documents).

If you have any questions about these changes, please contact us at on **0800 80 24 24** or go to [state.co.nz/contact-us](http://state.co.nz/contact-us).

What the change is	Where to find this in the policy wording
<p>These changes apply to both Contents Comprehensive and Contents Essentials</p>	
<p><b>Updated benefits and clauses</b></p>	
<p><b>What your policy consists of</b> Clarification that your policy includes any subsequent information that you provide, as well as information you provide in the application.</p>	<p>Your policy</p>
<p><b>Forest and rural fire liability cover</b> The Forest and Rural Fires Act (FRFA) has been repealed effective 1 July 2017 and therefore liability under the FRFA is no longer applicable. We have amended your policy by removing the clauses that referred to the FRFA. You will continue to be covered for liability for damage to other people's property or bodily injury to others caused by fire in accordance with the legal liability cover under your amended policy wording.</p>	<p>Legal liability</p>
<p><b>Reparation</b> Cover is extended to include any liability to pay reparation awarded by a New Zealand court to a victim who has suffered accidental loss to property or accidental bodily injury. It is payable within the existing limits for legal liability set out in the policy.</p>	<p>Legal liability</p>
<p>There are also some obligations that you must meet including telling us immediately if you are charged with any offence which is resulted in loss of property or bodily injury to another person.</p>	<p>What you must do</p>
<p>A new clause has been added specifying that you must not make any offer of reparation (including as part of any case management conference or sentencing hearing) without having first obtained our agreement to the offer.</p>	<p>Getting our permission first</p>

What the change is	Where to find this in the policy wording
<p>These changes apply to both Contents Comprehensive and Contents Essentials</p>	
<p><b>New and updated exclusions, conditions and definitions</b></p>	
<p><i>Updated exclusions</i></p> <p><b>Intentional and reckless acts</b> Clarification that there is no cover for any loss or liability arising from any intentional or reckless act or omission by you or anyone else covered by this policy, or a tenant, or any guest of a tenant, or any person who occupies the home.</p> <p><i>Updated conditions</i></p> <p><b>Breach of any condition</b> Clarification that if you, any other person covered by the policy or anyone acting on your behalf breach any of the conditions of your policy we may decline your claim, either in whole or in part, and/or declare either this policy or all insurance you have with us to be of no effect and to no longer exist from the date of the dishonest or fraudulent act or breach.</p> <p><b>Administering this policy: Cancellation</b> Clarification added that where any premium is refunded, it will be based on the unused portion of the period of cover.</p> <p><b>Currency</b> Clarification all amounts are in New Zealand dollars.</p> <p><b>Other Insurance</b> Clarification that we will not contribute towards any claim if your loss or liability is also covered by another insurance policy.</p> <p><i>New definitions</i> Partner (new to align with updated definition of “you”) Reparation</p> <p><i>Updated definitions</i> Application You (amended to refer to “partner” to replace previous language of husband or wife, or a person with whom you’re living in the nature of a marriage).</p>	<p>Exclusions that apply to the whole policy</p> <p>Policy conditions</p> <p>Definitions</p>
<p>These changes only apply to Contents Essentials</p>	
<p><b>New benefits</b></p>	
<p><b>Accidental loss</b> We now cover contents in your possession while in transit from the place where you acquired them to the home.</p> <p><b>Electronic data and programs</b> If we accept a claim for loss to electronic equipment, you’re also covered for the present value of loss to licensed computer software (including gaming software) or digital data (including audio and video files). We will not pay for the costs of reinstalling, resetting or reprogramming the software program or data and there is no cover for loss in connection with a computer virus.</p> <p><b>Remotely piloted aircraft</b> Remotely piloted aircraft are now covered with an item limit of \$3,000. However, only when they are being used within the Civil Aviation Authority rules.</p>	<p>What your policy covers</p> <p>What you get if we accept your claim</p> <p>Exclusions that apply to the whole policy</p>

What the change is	Where to find this in the policy wording
These changes only apply to Contents Essentials	
<p><b>New and updated exclusions</b></p> <p><i>New exclusions</i></p> <p><b>Confiscation</b></p> <p><b>Consequential loss</b></p> <p><b>Loss caused by electricity</b></p> <p><b>Unlawful Substances</b> confirms that there is no cover for anything connected with contamination from any controlled drug. The exclusion does not apply to loss caused by the accidental spread of fire or explosion.</p> <p><i>Updated Exclusions</i></p> <p><b>Earth movements</b> (previously Subsidence) updated to clarify the exclusion does not apply to the Natural disaster cover.</p> <p><b>Natural disaster</b> (previously Earthquake Commission cover) clarifies that the only cover for damage caused by natural disaster is under the Natural disaster cover.</p> <p><b>Vacant Homes</b></p> <p>If your home is vacant for more than 60 days, cover continues but only for specified perils. Previously cover was suspended after the home had been vacant for more than 60 days.</p> <p>The limitation doesn't apply to contents in a holiday home, provided that specific criteria are met.</p>	Exclusions that apply to the whole policy
<p><b>New and updated definitions</b></p> <p><i>New definitions</i></p> <p>Annual period</p> <p>Bodily injury</p> <p>EQC Act</p> <p>Incident</p> <p>Natural disaster</p> <p><i>Updated definitions</i></p> <p>Act of terrorism</p> <p>Contents (glued carpet is now covered under Home policies)</p>	What your policy covers