



click.done.

You own it. You rent it. We cover it.



Your guide to home, contents and rental property insurance

Whether you live in it, rent it or just want to protect the things in it, we can help.

Home insurance

Home comprehensive. Extensive cover for what’s probably the most expensive thing you own. If your home gets damaged or destroyed, we’ll repair or rebuild it up to the sum insured. Find out more at need2know.org.nz/state.

Home essentials. Cover for nasty surprises. If your home gets damaged by something specific like a fire or flood, we’ll repair it or pay you up to the sum insured based on its present value.

At a glance	Home comprehensive	Home essentials
Sudden and accidental damage to your home	✓	✗
Your home is covered for its present value	✗	✓
Intentional damage	✓	✓
Legal liability cover up to \$1,000,000	✓	✓
Replacement of keys and locks up to \$500	✓	✗
Some cases of hidden gradual damage from leaking water	✓	✗
Alternative accommodation	✓	✗
Multi-policy discount*	✓	✓

*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.

Contents insurance

Contents comprehensive. To look after what's yours. We'll repair or replace your things as new, unless they're covered for present value only.

Contents essentials. Protect your stuff on a budget. We'll repair it or pay you based on its present value for specific events like a burglary or fire.

At a glance	Contents comprehensive	Contents essentials
Sudden and accidental loss or damage	✓	✗
Sudden accidental loss caused by specified events	✗	✓
Intentional damage to your things	✓	✓
Legal liability cover up to \$1,000,000	✓	✓
Cover for valuable single items up to a set limit	✓	✓
Alternative accommodation costs	✓	✗
Contents while they're in storage or transit	✓	✗
Some cases of hidden gradual damage from leaking water	✓	✗
Home office contents up to \$7,500	✓	✗
Repair or replacement cover for most items	✓	✗
Your things in their present condition	✗	✓
Multi-policy discount*	✓	✓

*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.

Pair them up. The price goes down.

Combine your home and contents insurance and get **up to 15% off** with our HomePack comprehensive. Nice.

Landlord insurance

Owning a rental can be demanding. We can help you relax by protecting your property, income and legal liability.

At a glance

Repair or rebuilding of your rental property	✓
Intentional damage or theft by tenants	✓
Up to \$1,000,000 of legal liability	✓
Contents cover of \$10,000	✓
Loss of rent if your property is damaged	Up to 52 weeks rent
Loss of rent if you have to evict tenants	Up to 12 weeks rent
Loss of rent if tenants leave without notice	Up to 6 weeks rent

State policy criteria, terms and conditions apply. This brochure is only a summary. Please read the policy document for full details.

Other good stuff from State



Quick and easy claiming

If you need to make a home or contents claim, you can do it at state.co.nz/claims. Or if you want to chat, call **0800 80 24 24**. We're here 7 days a week.



Ways to pay

- Visa, MasterCard, EFTPOS, cheque or cash
- Direct debit straight from your bank account or credit card
- Online at state.co.nz/pay.



Fly Buys

Collect these every time you pay your insurance. Just give us your Fly Buys number at state.co.nz/flybuys.



Multi-policy discount

If you've got contents cover with us and you take out a home, car or motorcycle policy, you'll pay less for both. Find out how at state.co.nz/multipolicy.



Our free app

Check and renew your policies, make a claim and take out cover in a couple of taps. Download the State app at state.co.nz/app.