

Change log

# House Policy



# Change log – Ando NZBroker House policy wording

**Effective date:** Any policies which are incepted or renew on or after 1<sup>st</sup> August 2023

**Version:** ANDO NZB HOU 0823

Change made	Explanation
The maximum we'll pay	Cover changing from SI replacement for Natural Disaster to SI replacement for anything other than fire or explosion which are sqm replacement. Moved to front of wording for better understanding of coverage.
Authorities damage	Wording tidy
Electronic Programmes	Wording tidy
Hidden gradual damage	Tidied up the clause. Included cover for areas that must be damaged to locate leak. Included household appliance.
Home office	Wording tidy
Intentional acts	Wording tidy
Keys and locks	Wording tidy
Landscaping	Wording tidy
Loss of rent	Wording tidy
Natural disaster	Wording tidy. Removed references to old basis of settlement
New building work	Simplified language and included exclusion within additional policy benefit for ease of understanding
Post disaster inflation	Included flood, storm & wide area damage fire
Psychological counselling	Wording tidy
Retaining wall	Wording tidy
Security system	Wording tidy. No excess to apply to this benefit.
Stress payment	Wording tidy
Sustainable products	Wording tidy
Temporary accommodation	Wording tidy
Temporary removal of fixtures and fittings	Wording tidy

Tree removal	Wording tidy
Use or manufacture of drugs by a tenant	Wording tidy
Water or sewerage pipe blockage	Wording tidy
Excess-free glass cover	Clarity provided around intention to cover glass only on excess free glass cover, for items which are 'house'
Extra landscaping cover	Wording tidy
Landlord's extension	Wording tidy
Comprehensive Landlord's extension	Wording tidy
Civil Defence announcement	Included storm, flood & wide area damage fire
Floor coverings	Provided clarity around where we will cover up to
Glass and windows	Wording tidy
Gradual damage	Wording tidy
Intentional damage	Wording tidy
Land damage	Provided more clarity around regulations.
Legal liability	Wording tidy. Inclusion of asbestos
Loss cause by wide area damage events within the first 48 hours	Wording tidy, inclusion of wide area damage events.
Mechanical or electrical breakdown	Wording tidy & moved alphabetically.
Structural additions or alterations	Wording tidy
How we'll settle your claim	Majority of section re-written to make intent clearer, no change in settlement. Maximum we will pay section moved to beginning of wording. Added section on how loss impacts policy
Cancellation	Wording tidy
Change of terms	Wording tidy
GST	Removed reference to natural disaster sum insured
Your excess	Changes made in line with 'Excess-free glass cover' updates.
Defence costs	New definition
Event	Wording tidy
Fire	New definition
Flood	New definition
House	Included "if the corresponding square metre area is

	noted on <b>your schedule;</b> " for dwelling, garages/carports & outbuildings.
Lifestyle farm buildings	New definition
Natural disaster sum insured	Definition removed
Reinstatement value	New definition
Residential boundaries	Definition updated for clarity
Sum insured	New definition
Total loss	Updated to reflect new maximum we will pay
We, us, our	Wording tidy
Wide area damage fire	New definition