

Elite House & Contents insurance

Summary of key benefits



House

Benefit	Cover – ANDO ELITE HOU 0126
Authorities damage	Covers damage to your house caused by government or local authorities when they're acting to prevent a loss that would otherwise be covered under your policy.
Bridges, culverts and dams	Up to \$150,000 cover for accidental loss to bridges, culverts and dams within your property.
Compulsory evacuation	Covers the reasonable costs for up to 90 days for temporary accommodation for you, your family and pets if an emergency prevents you from staying in, or accessing your house – following advice from the Police or local authorities.
Disability modifications	Up to \$50,000 cover towards home modifications needed if you, or a member of your family, become permanently disabled.
Electronic programs	Covers the reasonable costs to restore software and get your built-in electronic systems operating again after an insured loss, e.g. alarm system, home automation.
Excess-free glass cover	Claims for accidental breakage of glass (for example, glass in windows, doors, skylights, mirrors, sinks, cooktops, toilet bowls etc.) are excess-free.
Fatal injury	Pays \$10,000 per fatality (up to \$40,000 per event) to your legal representative if you or a family member suffers a fatal injury at your house as a direct result of fire, burglary, theft or home invasion. No excess applies.
Fire protection equipment	Up to \$6,000 cover, with no excess, to refill or replace firefighting equipment used to prevent or control a fire at the house.
Hidden gradual damage	Up to \$30,000 cover per event for hidden gradual damage caused by a leak or overflow from sources including internal pipes, showers or household appliances, including the cost to access the leak.
Home office	Covers you for loss to any part of your house that is used as a home office.
House blessing	Pays up to \$2,000 towards an on-site cultural or religious ceremony to farewell a damaged house or bless a rebuilt house following a total loss or acknowledge a passing that occurred in the house.

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Illegal rubbish dumping	Pays up to \$5,000 towards the cost of removing rubbish that has been illegally dumped on your property.
Intentional acts – Guest	Pays up to \$20,000, with a \$1,000 excess, if a guest causes loss or damage to your house through vandalism or an intentional act.
Intentional acts – Tenant	Covers loss to your rental property caused by a fire or explosion intentionally started by a tenant or their guest, on condition the landlord obligations have been met.
Keys and locks	Covers the reasonable costs with no excess, to replace or re-key locks if keys or codes to the home are stolen, lost, or duplicated without permission.
Landscaping	Up to \$150,000 cover per event with a \$1,000 excess, to restore your garden or lawn following loss caused by fire, lightning, explosion, theft, storm (excluding hail, frost or snow), flood, natural disaster, aircraft or vehicle impact, or as part of reinstating your home after an accepted claim.
Liability	Covers your legal liability for accidental damage to other people’s property or accidental bodily injury arising from your ownership of the home, including defence costs and reparation, up to \$5,000,000.
Lifestyle farm buildings	Covers loss to your lifestyle farm buildings if you have specified the associated square metre area.
Lifestyle fences and artificial windbreaks	Up to \$25,000 cover for all events for accidental loss to your lifestyle farm fences, gates, or artificial windbreaks.
Loss of rent	Up to \$100,000 cover for the reasonable rent you lose when your tenanted rental property becomes uninhabitable after a covered loss. This benefit is paid in addition to your sum insured.
Loss of rent for holiday homes	Up to \$150,000 cover for lost holiday-home booking income when your property is uninhabitable due to covered loss or contamination damage, or can’t be booked because of a government-ordered evacuation. This benefit is paid in addition to your sum insured.
Matching items	Covers the reasonable cost of replacing undamaged adjoining items from a matching bathroom or kitchen suite, window coverings or carpets when a matching replacement can’t be obtained after a covered loss, ensuring consistency throughout the space.
Moral obligation	Pays up to \$5,000 towards accidental loss to other people’s property caused by your livestock escaping or while being driven or herded.
Mortgage discharge cover	Up to \$5,000 cover for the reasonable legal and mortgage provider costs to discharge your mortgage following a total loss. If you don’t have a mortgage on the house, we’ll cover up to \$2,500 in any rates owed from the date of loss.

Benefit**Cover – ANDO ELITE HOU 0126**

Natural disaster	Covers loss to your house from natural disasters beyond the NHI Act limits, including areas not covered by the NHI Act, up to your sum insured, with a \$5,000 event excess.
New building work	Up to \$100,000 automatic cover per project for minor renovations, additions, and new structures or alterations during the policy period, excluding new dwellings, foundation work and major extensions.
Pay it forward	If you make a formal donation to a registered New Zealand charity during the period of insurance, we'll match it with a contribution to Trees for Transport, up to \$500 a year.
Post disaster inflation	If a natural hazard occurs which causes widespread damage and building costs increase significantly we may increase your sum insured by 10%.
Retaining walls	Up to \$200,000 cover for accidental loss to retaining walls.
Sale and purchase	If you have entered into a contract to sell your house, we'll cover the purchaser for loss to the house on the same basis as your policy until settlement or possession occurs (whichever happens first).
Security system	Covers the reasonable costs for call out fees or resetting a professionally installed alarm or a security system at your house if it is activated during a break in or attempted break in.
Shelter belts	Up to \$5,000 cover for loss to your live shelter belts caused by fire, lightning, explosion or impact by any vehicle not belonging to you.
Spraying drift liability	Up to \$100,000 cover for your legal liability for physical damage to other people's property directly arising from your spraying of herbicides, fungicides or pesticides in connection with your lifestyle farm.
Statutory liability	Up to \$500,000 cover for court ordered fines (where legally permitted), defence costs or court ordered reparation under the Resource Management Act 1991, Building Act 2004 or Health and Safety at Work Act 2015, when your property is a lifestyle farm or a rental property.
Stress payment	Pays you an extra \$10,000 for stress and inconvenience if your house is a total loss.
Sustainable products	Up to \$30,000 cover for upgrading to sustainable or energy-efficient features if your house is a total loss and being rebuilt.
Temporary accommodation	Covers reasonable temporary housing costs up to 12 months for you, your family and pets if your house becomes uninhabitable from a covered loss or evacuation order.
Temporary removal of fixtures and fittings	Covers loss to fixtures and fittings from your house that are temporarily removed for restoration, renovation or repair by a professional, for up to 90 days.

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Trauma cover	Up to \$2,500 cover for professional counselling and up to \$2,500 for temporary accommodation or immediate security improvements if you or a family member suffers accidental bodily injury due to fire, burglary, theft or home invasion.
Tree removal	Pays up to \$5,000 towards the cost of tree removal if a tree or part of a tree falls on your house due to a claimable event (excluding the removal of stumps from the ground). We will also pay up to \$500 towards a replacement sapling or a charity donation to Trees for Transport.
Use or manufacture of drugs by a tenant	Up to \$50,000 cover for loss caused by contamination to your rental property from the consumption, manufacture, storage or distribution of controlled drugs.
Utility systems maintenance contribution	We'll pay up to \$500 towards the maintenance of the water, electrical, or gas systems in your house with no excess applying.
Water or sewerage pipe blockage	Pays up to \$3,000 to cover the cost of clearing an accidental blockage in an underground water or sewerage pipe, provided the blockage was not caused by tree roots.
Optional policy benefits	
Landlord's extension	Available if the house is tenanted (for long-term tenancies). This optional 'Landlord's extension' covers intentional damage, theft, or vandalism by tenants or their guests up to \$30,000 for the house and up to \$50,000 for landlord's furnishings/appliances.
Comprehensive landlord's extension	Includes the standard 'Landlord's extension' cover and also loss of rent due to non-payment by tenants up to \$3,000 per week for specific tenant default events (e.g. eviction, absconding, prevention of access) for a defined period.

Please note that this is a summary of the key benefits. For all exclusions, limits and full details, please see the policy wording.

Contents

Benefit	Cover – ANDO ELITE CON 0126
Art and ornaments	Up to \$100,000 for a single ornament, painting, picture or work of art and \$250,000 for all ornaments, paintings, pictures or works of art.
Cameras	Up to \$25,000 for a single camera (film, video or digital) including any lens which came with the camera body, or any single lens or accessory.
Change of address	If you move to a new home, your contents are covered at both addresses for up to 90 days.
Children's contents – Boarding school students	Cover for accidental loss to your children's belongings while they are away at a boarding school up to the sum insured.
Children's contents – Tertiary students	Up to \$5,000 cover for any one item and \$20,000 in total for your children's belongings while they live away from home at their tertiary education accommodation. There is no cover for stolen, lost or misplaced items unless they are staying in the tertiary provider's residence, plus up to \$2,500 towards moving home if there is a loss.
Children living overseas	If your child has moved overseas and stored their belongings at your house, we will cover those belongings up to the sum insured.
Contents kept in safety deposit box	Cover for your belongings kept in a safe deposit box at a bank or commercial vault anywhere in New Zealand.
Contents in storage	Limited perils cover for your items kept at a commercial storage facility up to the sum insured during the period of insurance.
Contents in transit	Limited perils transit cover for your contents when moving house or moving your contents to or from a storage facility, up to the sum insured.
Credit and debit card fraud	Pays up to \$5,000 if your credit or debit card is lost or stolen and used fraudulently and your money can't be recovered.
Death of livestock	Pays up to \$2,500 per animal, maximum of \$15,000 in total per event if the death of your livestock on your lifestyle farm occurs as a result of your livestock escaping because of certain events. A different limit applies to poultry – \$30 per chicken, maximum of \$1,000 in total per event.
Electrical or electronic breakdown	We'll cover you for loss to your contents where mechanical, electrical or electronic breakdown or burning out failure occurs as a result of an accidental external force.
Electronic data and programs	Covers the present value of the loss of licensed computer software and digital data.

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Employees living at the home	Provides cover for the contents of live-in staff at your home, up to the sum insured.
Excess-free spectacles, contact lenses, hearing aids and dentures	Claims solely for spectacles, contact lenses, hearing aids or dentures are excess-free.
Fatal injury	Pays \$10,000 per fatality (up to \$40,000 per event) to your legal representative if you or a family member suffers a fatal injury at your house as a direct result of fire, burglary, theft or home invasion. No excess applies.
Fire protection equipment	Up to \$6,000 cover, with no excess, to refill or replace firefighting equipment used to prevent or control a fire at the house.
Food spoilage	We'll cover you up to the sum insured for accidental loss to food, beer, wine, and spirits if your fridge or freezer unexpectedly loses power.
Hidden gradual damage	Up to \$10,000 cover per event for hidden gradual damage to your contents caused by a leak or overflow from sources including internal pipes, showers or household appliances.
Hole-in-one	We'll pay up to \$1,500 towards your celebration if you achieve a 'hole-in-one' at a golf tournament or club day.
Home office furniture and equipment and business tools	Up to \$25,000 cover for your office furniture, equipment or business tools that you normally use or store in your home.
Identity theft	Up to \$5,000 cover in relation to reasonable legal costs and government document replacement fees that you have incurred as a result of your identity being stolen.
Jewellery and watches	Up to \$25,000 for a single item of jewellery or watch, and \$100,000 for all items of unspecified jewellery and watches.
Keys and locks	Covers the reasonable costs with no excess, to replace or re-key locks if keys or codes to the home are stolen, lost, or duplicated without permission.
Liability	Covers your legal liability for accidental loss to other people's property or accidental bodily injury, including defence costs and reparation, up to \$5,000,000.
Lifestyle farm contents	Up to \$30,000 cover for lifestyle farm contents, plant, machinery or feed.
Memorial stones	Up to \$5,000 for the accidental loss to a memorial stone or plaque in memory of your parent or partner, or your or your partner's child.

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Mobile phone	Cover up to \$1,000 in charges billed to you when your phone was stolen, over and above what your service provider covers.
Money and vouchers	Up to \$5,000 (NZD) for money, vouchers, or stamps, \$5,000 for credit cards and \$25,000 for bullion or unset precious stones.
New Zealand-made replacement	If you replace a claimed item with a New Zealand-made equivalent, we will waive the first \$250 of your excess.
Overseas travel	Up to \$200,000 cover for your contents while travelling outside New Zealand for up to 90 days, plus any specified items.
Pairs and sets	If part of a pair or set is damaged and it can't be repaired, we may pay to replace the entire pair or set.
Pay it forward	If you make a formal donation to a registered New Zealand charity during the period of insurance, we'll match it with a contribution to Trees for Transport, up to \$500 a year.
Pet boarding	Up to \$1,000 cover, with no excess, for your pet's boarding costs if you are hospitalised for 48 hours or more due to an injury that occurred at home.
Removal of debris	Cover for the reasonable costs of removing damaged contents following a loss covered by the policy, in addition to the sum insured.
Sports equipment	Cover for your sports equipment (including golf carts) kept or stored at a sports club, members club or resort.
Stress payment	Pays you an extra \$10,000 for the stress and inconvenience if there is a claim for a total loss of your contents.
Statutory liability	Up to \$500,000 cover for court ordered fines (where legally permitted), defence costs or court ordered reparation under the Resource Management Act 1991, Building Act 2004 or Health and Safety at Work Act 2015, when your property is a lifestyle farm.
Sustainability upgrade – whiteware appliances	Cover for the reasonable costs of replacing your whiteware appliance with a comparable, energy-efficient model when it needs to be replaced due to a loss covered under this policy.
Temporary accommodation	Covers reasonable temporary housing costs up to 12 months for you, your family and pets if your home becomes uninhabitable from a covered loss or evacuation order.
Vehicle accessories	Up to \$5,000 cover for vehicle accessories you own that are attached to a vehicle you do not own but is under your control, such as your employer's vehicle.

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