

Changes to your Marsh Multicover Insurance Policy

The following material changes have been made to your policy. A copy of the full change document is available via email by request.

General Section

The following changes have been made to the definitions in the General Section.

<u>Definitions</u>		
Contents	Amended	Includes <i>drones</i> but only whilst not in use (refer page 2)
Drone(s)	New	Please refer to page 3 of the policy wording.
Environmental improvements	New	Please refer to page 3 of the policy wording.

Section 1 Contents

The following changes have been made to the Premier Contents section (similar changes apply to Standard Contents).

How we will settle your claims

	Amended (page 11)	<i>replacement value</i> is not available for <i>drones</i> more than 3 years old.
4. Bikes	Amended (page 13)	The \$3,000 limit for any unspecified bike also applies to any unspecified e-bike.
4. Drones	New limit (page 13)	A limit of \$3,000 applies to any unspecified <i>drone</i>

Benefits Included In Your Cover

6. Occupier's and Personal Liabilities	Amended (page 15)	Under Part C Extended Liabilities it is clarified the policy excludes legal liability arising out of the ownership, possession or use of <i>drones</i> .
---	-------------------	--

Exclusions

1. 72 Hour Restriction	New (page 22)	In certain circumstances there is no cover for loss by storm, <i>flood</i> , landslip, bush fire or volcanic activity that occurs within 72 hours of the start of the policy.
5 Land	Amended (page 23)	The Earthquake Commission no longer provides EQCover for contents so the original Natural Disaster Damage exclusion has been reduced to refer to excluding land.

Section 2 Home

The following changes have been made to the Home section. In addition, EQCover provided by the Earthquake Commission has increased to \$150,000 per dwelling (from \$100,000 per dwelling).

Benefits Included In Your Cover

21. Methamphetamine Contamination	Amended (page 32)	Cover is amended to apply when the amount present is 15µg/100cm ² (instead of 1.5µg/100cm ²) in line with the recommendations of the Gluckman Report commissioned by the New Zealand Government. The limit increases to \$50,000 (from \$30,000) any one event.
22. Environmental Improvements	New (page 33)	Covers up to \$3,500 to go towards environmental improvements to your home in certain circumstances following a major loss.

Exclusions

1. 72 Hour Restriction	New (page 35)	In certain circumstances there is no cover for loss by storm, <i>flood</i> , landslip, bush fire or volcanic activity that occurs within 72 hours of the start of the policy.
4. Natural Disaster Damage	Amended (page 35)	The exclusion clarifies any deductible applied by the Earthquake Commission is not insured under the policy.

Sections 5A and 5B

Section 5A Defence Costs and 5B Legal Expenses are no longer available. This does not affect the liability cover provided under any other section of your policy.