

Updates to AMP Everyday Contents Insurance – effective from 1 July 2024

We've updated the AMP Everyday Contents Insurance policy wording. In some instances cover has been altered, other changes are focused on providing more clarity in the event of a claim.

Section	Previous cover	Page	New cover	Page
Front cover	Effective September 2022	Cover	Effective 1 July 2024	Cover
Who we cover – You/Your	<p>WHO WE COVER – YOU/YOUR</p> <p>You/your refers to the person or persons named as the insured on your <i>policy schedule</i> and members of your <i>family</i> who normally live with you at the <i>insured address</i> ('you').</p> <p>If the insured shown on your <i>policy schedule</i> is a company, trustee of a trust or body corporate, then you/your refers to:</p> <ul style="list-style-type: none"> › that company, trustee or body corporate; › the following if they normally live at the <i>insured address</i>: <ul style="list-style-type: none"> • any company director, company owner or trust beneficiary; and • their respective <i>family</i> members. <p>Family means:</p> <ul style="list-style-type: none"> › your spouse, partner or de facto; › your parents, parents-in-law; › your children, brothers and sisters, including their respective spouse, partner or de facto; and › the children, parents, parents-in-law, brothers and sisters of your spouse, partner or de facto. 	7	<p>WHO WE COVER – YOU/YOUR</p> <p>You/your refers to the person or persons named as the insured on your <i>policy schedule</i>, their partner, and members of their family who normally live with you at the <i>insured address</i> ('you').</p> <p>If the insured shown on your <i>policy schedule</i> is a company, trust, trustee of a trust or body corporate, then you/your refers to:</p> <ul style="list-style-type: none"> › that company, trust, trustee of a trust, or body corporate; › the following if they normally live at the <i>insured address</i>: <ul style="list-style-type: none"> • any company director, company owner, trustee or beneficiary of a trust; and • their respective <i>family</i> members. <p>Partner means:</p> <ul style="list-style-type: none"> › a marriage partner, or de facto partner as defined in the Property (Relationships) Act 1976 or › civil union partner as defined in the Civil Union Act 2004. <p>Family means:</p> <ul style="list-style-type: none"> › your spouse, partner or de facto; › your parents, parents-in-law; › your children, brothers and sisters, including their respective spouse, partner or de facto; and › the children, parents, parents-in-law, brothers and sisters of your spouse, partner or de facto. 	7
What we cover as your contents	<p>WHAT WE COVER AS YOUR CONTENTS</p> <p>The only vehicles, watercraft or aircraft that we deem to be contents are:</p>	10	<p>WHAT WE COVER AS YOUR CONTENTS</p> <p>The only vehicles, watercraft or aircraft that we deem to be contents are:</p>	10

	<p>...</p> <ul style="list-style-type: none"> › children’s motorcycles under 50cc; <p>...</p> <ul style="list-style-type: none"> › <i>drones</i> while they are not in use; <p>...</p>		<p>...</p> <ul style="list-style-type: none"> › children’s battery-powered or mechanically propelled motor toys up to 50cc; <p>...</p> <ul style="list-style-type: none"> › drones <p>...</p>	
What we do not cover as your contents	<p>WHAT WE DO NOT COVER AS YOUR CONTENTS</p> <p>...</p> <ul style="list-style-type: none"> › sporting, recreational and leisure goods and equipment whilst in use, but <i>we</i> will cover bicycles (including e-bikes) whilst in use, but not whilst being used for practicing for, or engaging in, racing or pace making; › <i>drones</i>, while they are in use. 	10	<p>WHAT WE DO NOT COVER AS YOUR CONTENTS</p> <p>...</p> <ul style="list-style-type: none"> › sporting, recreational and leisure goods and equipment whilst in use, but <i>we</i> will cover bicycles (including e-bikes) whilst in use, but not whilst being used for practicing for, or engaging in, racing or pace making. 	11
Benefits that apply only to your contents cover Storage of undamaged contents	<p>Storage of undamaged contents</p> <p>If <i>you</i> make a claim for <i>loss or damage</i> to <i>your contents</i> due to an <i>insured event</i> (which <i>we</i> refer to in this benefit as the original claim) and <i>we</i> agree that <i>your undamaged contents</i> cannot be kept at the <i>insured address</i> because it is <i>unliveable</i>, <i>we</i> will also pay the reasonable cost to store the undamaged <i>contents</i> until the <i>contents</i> can be kept at the <i>insured address</i>.</p>	29	<p>Storage of undamaged contents</p> <p>If <i>you</i> make a claim for <i>loss or damage</i> to <i>your contents</i> due to an <i>insured event</i> (which <i>we</i> refer to in this benefit as the original claim) and <i>we</i> agree that <i>your undamaged contents</i> cannot be kept at the <i>insured address</i> because it is <i>uninhabitable</i>, <i>we</i> will also pay the reasonable cost to store the undamaged <i>contents</i> until the <i>contents</i> can be kept at the <i>insured address</i>.</p>	30
Legal liability – what we do not cover	<p>Legal liability – what we do not cover</p> <p><i>We</i> do not cover legal liability directly or indirectly caused by, arising from, in connection with or involving:</p> <p>Aircraft</p> <p><i>you</i> using or owning any aircraft, <i>drone</i> or the facilities to land or store aircraft, but <i>we</i> will cover:</p> <ul style="list-style-type: none"> › a remote controlled scale model or toy aircraft (with the exception of <i>drones</i>, which are still excluded from liability cover); › a kite designed to be held by a person on land or attached to a non-motor powered watercraft (e.g. a surf kite). 	47	<p>Legal liability – what we do not cover</p> <p><i>We</i> do not cover legal liability directly or indirectly caused by, arising from, in connection with or involving:</p> <p>Aircraft</p> <p><i>you</i> using or owning any aircraft, or the facilities to land or store aircraft, but <i>we</i> will cover:</p> <ul style="list-style-type: none"> › a remote controlled scale model or toy aircraft, including drones; › a kite designed to be held by a person on land or attached to a non-motor powered watercraft (e.g. a surf kite). 	47
Legal liability – what we do not cover	<p>Legal liability – what we do not cover</p> <p><i>We</i> do not cover legal liability directly or indirectly caused by, arising from, in connection with or involving:</p> <p>Asbestos</p> <p>exposure to or potential exposure to asbestos in any form.</p>	47	<p>Legal liability – what we do not cover</p> <p><i>We</i> do not cover legal liability directly or indirectly caused by, arising from, in connection with or involving:</p> <p>Asbestos</p> <p>exposure to or potential exposure to asbestos.</p>	47

<p>General exclusions</p>	<p>The first 72 hours of your policy - excluded events <i>loss or damage to your home or contents</i> that occurs within 72 hours of <i>you</i> taking out this <i>policy</i> for the first time, caused by <i>storm</i>, flood, landslip, bush fire or volcanic activity. This exclusion doesn't apply: › where this <i>policy</i> started immediately following any other <i>policy</i> that insured the <i>home</i> or <i>contents</i> against <i>storm</i>, flood, landslip, bush fire or volcanic activity; or › where <i>you</i> took this <i>policy</i> out at the time you first purchased the <i>home</i>.</p>	<p>48 & 49</p>	<p>The first 72 hours of your policy – excluded events <i>loss or damage to your home or contents</i> that occurs within 72 hours of <i>you</i> taking out this <i>policy</i> for the first time, caused by <i>storm</i>, flood, landslide, bush fire or volcanic activity. This exclusion doesn't apply: › where this <i>policy</i> started immediately following any other <i>policy</i> that insured the <i>home</i> or <i>contents</i> against <i>storm</i>, flood, landslide, bush fire or volcanic activity; or › where <i>you</i> took this <i>policy</i> out at the time <i>you</i> first purchased the <i>home</i>.</p>	<p>49</p>
<p>General Exclusions</p>		<p>49</p>	<p>Asbestos <i>asbestos of any form or amount.</i></p> <p><i>We also won't cover legal liability resulting from any direct, indirect, or potential exposure to asbestos.</i></p> <p><i>However, we'll pay the cost to remove asbestos from the insured address during repairs or rebuilding if we have accepted a claim for <i>loss or damage to your home</i>.</i></p> <p><i>We'll also pay the cost to remove asbestos from your contents if we have accepted a claim for <i>loss or damage to your contents</i>.</i></p> <p><i>We'll only cover the removal of asbestos from the immediate area of the home or item of contents that has suffered the <i>loss or damage</i>.</i></p>	<p>49</p>
<p>General Exclusions</p>	<p>Biological, chemical, other pollutant or contaminant ... But we will cover: › <i>fire</i> damage that is covered by 'Insured event fire';</p>	<p>49</p>	<p>Biological, chemical, other pollutant or contaminant ... But we will cover: › <i>fire</i> damage that is covered by 'Insured event fire';</p>	<p>49 & 50</p>

	<ul style="list-style-type: none"> › <i>your</i> legal liability under ‘Legal liability’ cover, to the extent <i>your</i> legal liability arises from <i>your</i> use of pesticides or herbicides at the <i>insured address</i>; › the cost to remove asbestos or its derivatives from the <i>insured address</i> during repairs or rebuilding if <i>we</i> have accepted a claim for <i>loss or damage</i> to <i>your home or contents</i>; › damage to the extent it is covered under additional cover ‘Damage from physical injury or incident’. 		<ul style="list-style-type: none"> › <i>your</i> legal liability under ‘Legal liability’ cover, to the extent <i>your</i> legal liability arises from <i>your</i> use of pesticides or herbicides at the <i>insured address</i>; › damage to the extent it is covered under additional cover ‘Damage from physical injury or incident’. 	
General exclusions		52	<p>Sanctions</p> <p>any cover, service, or benefit, or pay anything in connection with <i>your policy</i>, including any premium refund, if doing so may breach or risk exposure to any of the following.</p> <ol style="list-style-type: none"> 1. Penalties, sanctions, prohibitions, proscriptions, preventions, or restrictions under United Nations resolutions. 2. Sanctions, proscriptions, preventions, laws or regulations of New Zealand, Australia, the United Kingdom, the United States of America, or the European Union. 	53
Other Claims Information	-	n/a	<p>Information sharing</p> <p><i>We</i> will share and collect information about <i>your</i> claim. <i>You</i> allow <i>us</i> to share information with third parties about any claim <i>you</i> make under this <i>policy</i>. <i>You</i> also allow <i>us</i> to get information from third parties that’s relevant to any claim <i>you</i> make under this <i>policy</i>.</p>	64
Other important information	<p>Cancellation by you</p> <p><i>You</i> may cancel this <i>policy</i> at any time. If <i>you</i> cancel this <i>policy</i>, <i>you</i> will be refunded the unexpired portion of the premium, if the refund is more than \$10. The cancellation will take effect from the time that <i>we</i> receive <i>your</i> request to cancel.</p>	65	<p>Cancellation by you</p> <p><i>You</i> may cancel this <i>policy</i> at any time. If <i>you</i> cancel this <i>policy</i>, <i>you</i> will be refunded the unexpired portion of the premium. The cancellation will take effect from the time that <i>we</i> receive <i>your</i> request to cancel.</p>	65
Other important information	<p>Cancellation by us</p> <p><i>We</i> can cancel <i>your</i> cover by giving <i>you</i> notice of cancellation. This cancellation will take effect 7 days after <i>we</i> advise <i>you</i> of the cancellation. Where <i>we</i> cancel with notice, <i>you</i> will receive a</p>	65	<p>Cancellation by us</p> <p><i>We</i> can cancel <i>your</i> cover by giving <i>you</i> notice of cancellation. This cancellation will take effect 7 days after <i>we</i> advise <i>you</i> of the</p>	65

	refund of the unexpired portion of the premium if the refund is more than \$10.		cancellation. Where <i>we</i> cancel with notice, <i>you</i> will receive a refund of the unexpired portion of the premium .	
Words with special meanings	cyber act means one or more unauthorized, malicious, or criminal acts involving accessing, processing, using, or operating any <i>computer system</i> . <i>Cyber act</i> also includes the threat or hoax of these acts.	66	cyber act means one or more unauthorized, malicious, or criminal acts involving accessing, processing, using, or operating any <i>computer system</i> . Cyber act also includes the threat or hoax of these acts.	66
Words with special meanings	drone(s) means an unmanned, unpiloted or remotely operated aerial device.	67	drone(s) means any aerial device that's unmanned, unpiloted, and remotely operated that is compliant with, and used in accordance with, the Civil Aviation Rules .	67
Words with special meanings	natural disaster means earthquake, <i>natural landslip</i> , volcanic eruption or activity, hydrothermal activity, tsunami or fire resulting from any of these. It does not include any gradual or slow movement of land.	68	natural hazard(s) means earthquake, <i>natural landslide</i> , volcanic activity , hydrothermal activity, tsunami or fire resulting from any of these. It does not include any gradual or slow movement of land.	68
Back pages	VCPHE 09/22	70 & 71	VCPHE 07/24	70 & 71