



TOWER

**Provider**

*Rental House*

**Policy**

## ***OUR GUARANTEE***

If **you** are not completely happy with **your** policy, please tell **us** within 30 days of its commencement date. **We** may agree to change the policy to suit **you**. If not, and **you** wish to cancel the policy, **you** can as long as **you** have not made any claims. **We** will then refund any premium **you** have paid and **we** will both regard this policy as never commencing.

*Underwritten by TOWER Insurance Limited*

***Provider***

**Rental House**

***Welcome***

***We welcome you as a valued client of TOWER Insurance. You have entrusted us with the insurance of your house.***

***We value that trust.***

This policy consists of this wording, proposal and declaration and **certificate of insurance** completed on the basis of information which **you** have provided to **us**.

Please read this wording and the **certificate of insurance**. If there is an error of any sort, if **your** needs are not met or if **you** are in doubt then please call **us** on

**0800 808 808.**

The extra cover provided under the Special Benefits and Optional Special Benefits for each section is also subject to the general conditions, exclusions, obligations and limits of this policy.

In this policy some words are in bold, e.g. **you**. This may indicate that the words have a special meaning. To find out the meaning, please refer to the Section - Meanings of Words on page 18.

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## WHAT YOU MUST TELL US

### WE WOULD LIKE TO POINT OUT SOME OF THE IMPORTANT OBLIGATIONS YOU HAVE

The correctness of all statements made in relation to this policy or any claim under this policy is essential before **we** have any liability under this policy. **We** must receive all relevant information. This means that **you** must tell **us** everything **you** know, or could reasonably be expected to know, that may influence **our** decision to insure **you** or pay **your** claim. If any circumstances change or may change during the time **we** provide **your** insurance **you** must tell **us**. Examples of a change in circumstances or any other information may include:

- if the use or occupation of **your house** or land at the **situation** changes to include any business use;
- if any structural alteration or addition is made to **your house**;
- if **you** or any person who may occupy **your house** is charged with, convicted of or commits any criminal offence, other than traffic offences.

These examples are a guide only. If **you** are in any doubt, **you** should disclose information, whether or not **we** have asked questions that relate to it. If **we** are not told **we** have the option to decline any claim, or avoid this policy from the date of change.

## WHAT YOUR HOUSE IS INSURED FOR

Sudden and unforeseen accidental physical loss or damage, unless excluded by this policy.

## WHAT SPECIAL BENEFITS YOU ARE INSURED FOR



### GRADUAL DAMAGE

If **your house** suffers loss or damage through gradual deterioration, mildew, mould or rot as a result of the leaking of an internal water supply pipe or internal waste disposal pipe installed at the **situation**, **we** will pay up to \$2,500 to repair the resulting damage (but not the cost of locating and repairing the leak) provided that the leak first occurred during the time that **we** insure **your house**.



### LANDSCAPING

If **your house** suffers loss or damage as a result of fire or impact by a vehicle for which a claim is accepted and at the same time **your** lawn, flowers, trees, hedges or shrubs are also damaged **we** will pay up to \$2,500 for their replacement.



### LOSS OF RENT

**We** will pay up to eight months' rent, which is lost as a result of **your house** being made uninhabitable by any loss or damage for which a claim is accepted under this policy or which is covered under EQCover provided **your house** is let, lent, leased, rented or tenanted out at the time of the loss or damage. No loss of rent will be paid after repairs have been completed or **your** claim has been paid.



### NATURAL DISASTER DAMAGE

If **your house** suffers **natural disaster damage**, **we** will pay the difference between the amount paid under EQCover and the sum insured shown in the **certificate of insurance**.



## NO CLAIMS BONUS

If **you** have not had any claims with **us** or **your** previous insurer for the last year, **you** will receive a No Claims Bonus. If during the next two years **you** also don't have any claims **you** will qualify for an Extra No Claims Bonus.

Should **you** make a claim, the No Claims Bonus or Extra No Claims Bonus will be reduced at the renewal following the claim. However, **we** will increase it again at the next renewal if no further claims are made.



## PROPERTY SECURITY AFTER LOSS

If **your house** suffers loss or damage which is covered by this policy **we** will pay up to \$2,000 to temporarily secure it to prevent further loss or damage, while it is unoccupied.



## RETAINING WALLS

**We** will cover loss or damage to **your** retaining walls caused by fire or impact by a vehicle.



## SWIMMING AND SPA POOL PUMPS AND MOTORS

This policy is extended to include loss or damage to **your** swimming or spa pool pumps and motors for their **current value**, other than loss or damage caused by fire or impact when cover is for **full replacement value**.

## OPTIONAL SPECIAL BENEFITS



### ADDITIONAL LOSS OF RENT

If **you** have selected this benefit and **your house** is let, lent, leased, rented or tenanted **we** will pay **you** up to \$500 per week for up to 6 weeks for rent which is lost as a result of **your**:

1.) Tenant

- being lawfully evicted for the non-payment of rent;
- vacating the property without giving the required notice;

- legally stopping paying rent under their tenancy agreement due to the prevention of access to **your house** or failure of public utilities.

2.) **House** being made uninhabitable due to deliberate damage which is covered by this policy by tenants or their guests.

An additional **excess** of \$250 or one weeks' rent (whichever is greater) applies. No loss of rent will be paid after repairs have been completed, **your** claim has been paid or rental payments have resumed.

Any rent paid in advance or bond that is held by Tenancy Services will be deducted from **your** claim.



### **DELIBERATE DAMAGE BY TENANTS**

If **you** have selected this benefit and **your house** is deliberately damaged by **your** tenants or their guests, **we** will pay up to the sum insured shown in the **certificate of insurance** to repair **your house** (but not **your** landlord's fixtures and fittings). An additional **excess** of \$500 will apply.



### **HOUSE UNDER CONSTRUCTION OR ALTERATION**

If **you** have selected this benefit this policy is extended to cover **your house** for loss or damage while under construction or structural alteration occurring during the period shown for this Optional Special Benefit in the **certificate of insurance**. An additional **excess** of \$500 will apply. No cover applies for any removal of the roof, excavation, lifting or shifting of **your house**.



### **LANDLORD'S FIXTURES AND FITTINGS**

If **you** have selected this benefit and **your house** is let, lent, leased, rented or tenanted and suffers accidental loss or damage for which a claim is accepted under this policy, **we** will pay **you** the **current value** up to the sum insured shown in the **certificate of insurance** for loss or damage to **your** home appliances, furniture and chattels (including carpets and drapes) that are contained in **your house**.

## LIABILITY PROTECTION

We will cover **you** for up to \$2,000,000 for **your** legal liability as owner of **your house** for claims made on **you** as a result of accidents at the **house** which cause property damage.

We will only pay for claims made on **you** relating to accidents which happen during the **period of insurance**.

If **you** have liability cover with **us** under any other policy then **our** maximum combined liability for any one claim and during any one **period of insurance** under all policies is \$2,000,000.

## WHAT SPECIAL BENEFITS YOU ARE INSURED FOR UNDER LIABILITY PROTECTION



### BODILY INJURY

Liability protection is extended to cover **your** liability up to \$100,000 arising from **bodily injury**.

If **you** have this cover with **us** under any other policy then **our** maximum combined liability under all policies is \$100,000.



### FINES AND LEGAL DEFENCE COSTS

Liability protection is extended to cover **you** for up to \$100,000 for the cost of defending any charge and any fine or monetary penalty imposed upon **you** by law (other than under the Health and Safety in Employment Act 1992) as a result of an **occurrence** at the **situation**.

In addition this Special Benefit will cover **your** defence costs up to \$100,000 for charges or prosecutions under Section 50 of the Health and Safety in Employment Act 1992 unless a barrister of at least 20 years' experience advises **us** that **you** do not have a reasonable prospect of successfully defending the charges.

**We** will only pay for claims for fines or monetary penalties imposed on **you** as a result of a prosecution first notified to **you** and **us** during the **period of insurance**.

An additional **excess** of \$500 will apply.

If **you** have this cover with **us** under any other policy then **our** maximum combined liability under all policies is \$100,000.

## WHAT YOU ARE NOT INSURED FOR

### GENERAL EXCLUSIONS

The **excess** or **excess refund**.

#### Loss, damage, liability or claims for or arising from:

- aggravated, punitive or exemplary damages, fines and/or other penalties or reparation orders, other than the cover provided in the Special Benefit – Fines and Legal Defence Costs;
- any activity for financial return (other than domestic rent) whether for profit or not;
- any excess imposed by the conditions of insurance under the Earthquake Commission Act 1993 or any amendments, or if for any reason, the EQCover is not paid or payable by the Earthquake Commission;
- any **occurrence** for which an inspector may give notice to a territorial authority under Section 61 of the Health and Safety in Employment Act 1992 or any amendments;
- any process of cleaning, repairing or restoring;
- any time or date device or any item of which it forms a part, arising from its failure to recognise any date, character or value as the correct date, character or value (e.g. Year 2000). However, **we** will pay for any loss or damage which it causes to any other item;

- any unreasonable, criminal, reckless or wilful act or omission or any disregard for, or failure to comply with any provision in or notice or order under any Act of Parliament by **you**;
- confiscation, nationalisation or requisition by an order of Government, Local Authority, the Courts or any public authority unless it is to prevent loss or damage covered by this policy;
- discharge of any substance;
- earthquake, **natural landslip**, volcanic eruption, hydrothermal activity or tsunami up to the limits in Sections 18 and 20 of the Earthquake Commission Act 1993 or any amendments other than the cover provided by the Optional Special Benefit – **House** Under Construction or Alteration in which case this exclusion is deleted for any time during which, because of the construction or alteration, **your house** is not a "Dwelling" as defined in the Earthquake Commission Act 1993 or any amendments;
- handling, transportation, storage, installation, removal, treatment or use of asbestos, asbestos products or asbestos contained in any products or materials;
- hydrostatic pressure to swimming or spa pools;
- insects, rodents or vermin (other than opossums), marine growth or marine borers. However, resulting loss or damage other than that caused directly by them is covered;
- liability which arises only because **you** have agreed to take liability upon yourself;
- lifting or shifting the **house** or structural alterations or repairs including the removal or alteration of the roof other than the cover provided in the Optional Special Benefit – **House** Under Construction or Alteration;
- mechanical or electrical breakdown unless burning out occurs. However, resulting loss or damage other than the mechanical or electrical breakdown is covered;

- mildew, mould, rot, corrosion, rust or gradual deterioration other than the cover provided in the Special Benefit – Gradual Damage;
- **natural disaster damage** up to the limits in Sections 18 and 20 of the Earthquake Commission Act 1993 or any amendments other than the cover provided by the Optional Special Benefit – **House** Under Construction or Alteration in which case this exclusion is deleted for any time during which, because of the construction or alteration, **your house** is not a “Dwelling” as defined in the Earthquake Commission Act 1993 or any amendments;
- nuclear weapons material or ionising radiation or contamination by radio-activity from any nuclear waste or from the combustion of nuclear fuel, including any self-sustaining process of nuclear fission or fusion;
- ownership, use or possession of any mechanically propelled vehicle (other than domestic garden implements or mobility scooters), trailer, caravan, watercraft, aircraft or other airborne device;
- personal injury as defined in and/or for which cover is provided under the Injury Prevention, Rehabilitation and Compensation Act 2001, or any amendments or any Act passed in substitution;
- settling, cracking, movement or compaction of land;
- subsidence, erosion, underground water pressure or landslip (other than the cover for **natural landslip** under the Special Benefit – **Natural Disaster Damage**);
- the cost of remedying or repairing any inherent fault, defective workmanship, materials or design;
- the engagement by **you** of any contractor to dispose of or handle materials other than in a lawful manner;
- theft or deliberate damage caused directly or indirectly by **you**, or by anyone who normally lives at the **situation** or is lawfully at the **situation** other than the cover provided in the Optional Special Benefits – Additional Loss of Rent,

Deliberate Damage by Tenants or Landlord's Fixtures and Fittings. This exclusion does not apply to deliberate damage by fire by tenants or their guests;

- vibration, removal or weakening of support;
- water or dampness entering **your house** because of a structural defect, defective design, defective materials or defective workmanship;
- wear and tear, action of sunlight or maintenance.

**Liability for:**

- loss of or damage to property belonging to **you** or under **your** care or control or **bodily injury to you**.

**Loss, damage or liability arising directly or indirectly from or occasioned by or through or in consequence directly or indirectly of or claim for:**

- war, invasion, acts of foreign enemies, hostilities or war-like operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power, martial law, confiscation or nationalisation or requisition or destruction of or damage to property by or under the order of any government or public or local authority, or any act of any person or persons acting on behalf of or in connection with any organisation the objective of which includes the overthrowing or influencing of any de jure or de facto government by terrorism or by any violent means.

## HOW TO MAKE A CLAIM

It is important that **you** tell **us** immediately **you** become aware of any circumstances which may result in a claim.

**You** can call **us** on **0800 808 808**.

**You** may be asked to complete a claim form. If **you** are, **we** must receive the completed claim form within 30 days. In order to avoid delays with **your** claim **you** should also provide **us** with proof of purchase (e.g. receipts, credit card vouchers, warranties, guarantees, etc) for any property for which **you** wish to claim.

### SOME OF YOUR OTHER IMPORTANT OBLIGATIONS

As a landlord **you** and/or any person responsible for **your house** must:

- when rent is at 21 days in arrears, make application to the Tenancy Tribunal for vacant possession of **your house** in accordance with the provisions of the Residential Tenancies Act 1986;
- collect:
  - at least 1 weeks' rent in advance;
  - at least 3 weeks' rent in the form of a Bond which will be registered with Tenancy Services;
- complete an internal and external inspection of **your house** at a minimum of 6 monthly intervals and document any new damage or concerns;
- exercise due care in the selection of tenants including obtaining satisfactory written or verbal references in all cases;
- have a written tenancy agreement and ensure that **you** and the tenant complete a pre and post tenancy inspection including documenting any existing or new damage to **your house**;

- monitor rent payments on a daily basis and send written notification to the tenant when rent is 14 days in arrears. **You** must also visit **your house** to ascertain if the tenant remains in residence.

Otherwise **we** can decline **your** claim and/or recover any payment already made.

**You** and/or any person responsible for **your house** must:

- allow **us** to inspect the loss or damage and deal with any salvage in a reasonable manner. No property may be abandoned to **us**;
- allow **us** to take over for **our** own benefit and settle any legal right of recovery **you** may have and **you** must co-operate fully in any recovery action and allow **us** to complete all necessary documents and authorities in respect of any claims under this policy as **your** authorised agent;
- comply with all **our** requests relating to **your** claim including providing all co-operation, information and assistance;
- ensure that all buildings are securely locked when unattended;
- establish that **you** have complied with all of **your** obligations under this policy and that none of the exclusions apply;
- inform the Police if it appears that there has been arson, theft, burglary or malicious damage;
- not cause or facilitate loss or damage to any property covered by this policy or incur liability by any unreasonable, reckless or wilful act or omission;
- not discuss a claim made on **you** by another person with them. Instead, refer them to **us**;
- not make a claim that is false or fraudulent in any way or make any false or incorrect statement in connection with any claim;
- not start rebuilding or repairs to **your house** without **our** prior approval;

- provide **us** immediately with full particulars of any claims made against **you** by another person, all legal documents served on **you** and allow **us** to instruct a solicitor of **our** choice to conduct **your** defence. **You** must follow the recommendations of that solicitor as to the conduct or continuation of **your** defence. That solicitor shall be entitled to confer with **us** when necessary as to the details of the case and the conduct or continuation of **your** defence;
- take all steps that **we** consider reasonable to prevent further loss or damage and see that any rebuilding or repairing is carried out promptly.

Otherwise **we** can decline **your** claim and/or recover any payment already made.

## HOW WE WILL LOOK AFTER YOUR CLAIM

Once **we** receive advice of **your** claim **we**:

- may appoint an assessor to look after **your** claim;
- may ask **you** to fill in a claim form;
- will acknowledge that **we** have received **your** claim and ask **you** for any further information or assistance **we** may require to enable **us** to consider **your** claim.

## HOW WE WILL SETTLE YOUR CLAIM

**We** will arrange for the repair, replacement or payment for the loss, once **your** claim has been accepted.

**We** will pay either:

- the **full replacement value** of **your house** at the **situation**; or
- the **present day value**;

as shown in the **certificate of insurance**.

**We** will also pay for all costs and expenses incurred by **you** with **our** approval in defending claims under liability protection plus any costs and expenses awarded against **you**.

**In all cases:**

- if, as a result of changes in government or local body by-laws, **you** are not able to rebuild or repair the damaged part of **your house** to the same specifications as before the loss or damage occurred, **we** will pay any additional costs incurred to rebuild the damaged part;
- if **you** pay **your** premium by instalments and **your house** suffers a total loss, **you** must pay the rest of the annual premium before **we** settle **your** claim;
- **we** have the option whether to make payment, rebuild, replace or repair **your house**;
- **we** may make payment to an interested party (mortgagee, etc) if **you** have one registered on **your house**. Their receipt will discharge **us** completely;
- **we** will not pay the costs of rebuilding, replacing or repairing any part of **your house** which at the time it was built, was otherwise than in accordance with a building permit or other applicable consent issued by the relevant authority;
- **we** will pay architects', engineers' and surveyors' fees in respect of the rebuilding or repairs where authorised by **us**;
- **we** will pay the cost of demolition and removal of debris including the contents;
- **we** will use building materials and construction methods commonly used at the time of loss or damage;
- **you** must tell **us** if any lost or stolen property which was part of the claim is found or recovered and hand it over to **us** or at **our** option refund any money paid by **us** if **we** request it;
- **you** must tell **us** if any person is ordered to make reparation to **you** for any loss or cost which was part of the claim and reimburse **us** for that payment as soon as **you** receive any reparation.

### **We are not bound to:**

- pay for wall, floor or window coverings not located in the room or rooms where the loss or damage occurred;
- pay more than the **present day value** if **you** have **full replacement value** until the cost of replacement or repair is actually incurred. If **you** choose not to rebuild or repair **your house** **we** will only pay **you** the **present day value** and the reasonable costs of demolition and removal of debris including the contents;
- pay more than the sum insured shown in the **certificate of insurance** unless **you** have **full replacement value** then there is no limit to the sum insured;
- pay the cost of replacement or repair beyond what is reasonable, practical or comparable with the original;
- repair or reinstate **your house** exactly to its previous condition.

### **CANCELLING THIS POLICY**

**You** may cancel this policy at any time by writing to **us**. **We** will refund 80% of **your** unused premium.

**We** may cancel this policy at any time by writing to **your** postal address for this policy on **our** records. The letter will contain at least 14 days' notice. **We** will refund **your** unused premium.

If **you** make a claim that is false or fraudulent in any way or make any false statement to **us**, **we** may avoid **your** policy or cancel it effective immediately.

**Your** policy is automatically cancelled if **your house** is a total loss. No refund of premium is given. However, **you** may apply to **us** to insure **your** new house.

### **MAKING CHANGES TO THIS POLICY**

**You** can have this policy altered at any time as long as **we** agree in writing to such alteration before it takes effect. **We** can alter the terms of this policy by writing to **your**

postal address for this policy on **our** records and the change will take effect 14 days after the date of that letter from **us**.

## INFLATION PROTECTION

To help protect **you** from inflation the sums insured shown in the **certificate of insurance** may be increased at the renewal of **your** policy based on the changes in building costs and the appropriate parts of the Consumer Price Index.

**Your** premium at renewal will be calculated on the revised sum insured.

## LEAVING YOUR HOUSE UNOCCUPIED

**You** must have **our** prior written confirmation if **your house** is going to be unoccupied for more than 60 consecutive days, otherwise cover under this policy is automatically suspended. Cover resumes as soon as **your house** is occupied again.

If **you** have told **us** **your house** is going to be unoccupied **we** may, if **we** choose, change the terms of this policy. Any change will be notified to **you** in writing and will take effect 14 days after the date of the letter from **us**.

## OTHER INSURANCE

**We** will only pay over and above the cover provided by any other policy.

## AUTOMATIC REINSTATEMENT

In the case of partial loss or damage to **your house** **we** will pay the premium to reinstate **your** insurance after **we** meet any claim.

## JURISDICTION

The laws of New Zealand shall apply to this policy. The Courts of New Zealand will have exclusive jurisdiction in relation to any legal proceedings about this policy. Any compensation awarded or costs or expenses of litigation outside New Zealand are not covered.

## CURRENCY AND TAXES

All sums insured and policy limits are expressed in New Zealand currency and include Goods and Services Tax (GST) and all other taxes. All claims will be paid in New Zealand currency.

## MEANINGS OF WORDS

- **Bodily injury** means bodily injury (including death), illness, disability, disease, shock, fright, mental anguish or mental injury.
- **Certificate of insurance** means the certificate of insurance first issued to **you** or the current renewal certificate whichever applies and any endorsement certificates that have been added during the **period of insurance**.
- **Current value** means the cost at the time of the loss or damage of rebuilding, replacing or repairing to a condition no better than new less an appropriate allowance for depreciation and deferred maintenance.
- **Excess** means the amount of each claim, which **you** must bear. The excess applies to each and every event that results in a claim. The amounts are shown in the **certificate of insurance** and/or this wording. Where **you** discover damage caused on multiple occasions then an excess will be applied in relation to each occasion or event that occurred. Where a Special Benefit or Optional Special Benefit specifies an excess, that excess will apply over and above any other excess in **your** policy or in the **certificate of insurance**.
- **Excess refund** means the minimum amount for which a claim is payable. No claim is payable if the claim does not exceed the amount shown in the **certificate of insurance** plus any other amounts which are shown in the policy wording as being an additional **excess**. When all applicable **excess** amounts are exceeded, the claim is payable. Where **you** discover damage caused on multiple occasions then an excess refund will be applied in relation to each occasion or event that occurred. Where a Special Benefit or Optional Special Benefit specifies an **excess**, that **excess** will apply over and above any other **excess** or excess refund in **your** policy or in the **certificate of insurance**.

- **Full replacement value** means the cost actually incurred to rebuild, replace or repair **your house** to the same condition and extent as when new and up to the same area as shown in the **certificate of insurance**, plus any decks, undeveloped basements, carports and detached domestic outbuildings, with no limit to the sum insured.
- **House** means the domestic building(s) shown in the **certificate of insurance you own** at the **situation**, including its fixtures and fittings (other than floor coverings not permanently fixed or glued in place, blinds and drapes), walls (other than retaining walls), gates, fences, underground and overhead services extending to the public mains, permanent swimming pools and spa pools (other than pumps or motors), and any other domestic structure on the same site (other than metal driveways or paths).
- **Natural disaster damage** means loss or damage as a direct result of earthquake, **natural landslide**, volcanic eruption, hydrothermal activity or tsunami and includes loss or damage occurring (whether accidentally or not) as a direct result of measures taken under proper authority to avoid the spreading of or to otherwise reduce the consequences of an earthquake, **natural landslide**, volcanic eruption, hydrothermal activity or tsunami. It does not include any loss or damage for which compensation is payable under any Act of Parliament other than the Earthquake Commission Act 1993.
- **Natural landslide** means the movement (whether by way of falling, sliding or flowing, or by combination thereof) of ground-forming materials composed of natural rock, soil, artificial fill, or a combination of such materials, which, before movement, formed an integral part of the ground, but does not include the movement of ground due to below-ground subsidence, soil expansion, soil shrinkage, soil compaction or erosion.
- **Occurrence** means an act or omission during the **period of insurance** including repetitive or continual exposure to the same conditions as a result of which **you** are charged with an offence under Sections 9, 11, 12, 13, 14 or 15 of the Resource Management Act 1991. Where the elements of an occurrence take place during more than one **period of insurance** the occurrence shall be treated as taking

place during the **period of insurance** in which the first act/omission forming part of the occurrence took place.

- **Period of insurance** means the period shown in the **certificate of insurance**.
- **Present day value** means the cost at the time of the loss or damage of rebuilding, replacing or repairing **your house** to a condition no better than new less an appropriate allowance for depreciation and deferred maintenance, and limited to the market value of the property less the value of the land as an unoccupied site.
- **Situation** means the location that is shown in the **certificate of insurance**.
- **We, us** or **our** means TOWER Insurance Limited.
- **You** or **your** means the person(s) named in the **certificate of insurance** as the insured, your spouse and your children normally residing at the **situation**. You or your does not include a de facto partner (unless you have been living together in the de facto relationship continually for at least three years), or family member such as parent, grandparent, brother or sister unless they are named in the **certificate of insurance**. Where you jointly own any property this policy insures you jointly.

## IF YOU HAVE A CONCERN

While **we** make every effort to get things right, problems may sometimes occur. **We** have a complaints procedure in place that is intended to resolve any problem quickly and fairly.

In order to avoid delay in solving a problem to **your** satisfaction, please follow the steps below:

1. In the first instance call:

TOWER Insurance Service Centre

Freephone **0800 808 808**

2. If the TOWER Insurance Service Centre is unable to resolve the problem, **you** may make a formal complaint to:

Manager: Complaints Investigation and Resolution

TOWER New Zealand

22 Fanshawe Street

PO Box 90347 Auckland

Freephone: **0800 808 808**

Facsimile: (09) 369 0546

3. If the complaint has been through all the steps above and **you** are still dissatisfied, **you** may then ask the Insurance and Savings Ombudsman to arbitrate.



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Call us on

**0800 808 808**

or visit our website at

**[www.tower.co.nz](http://www.tower.co.nz)**